**Somerset Local Medical Benevolent Fund**

The current Benevolent Fund was set up in the 1940s as a mutual insurance scheme for general practitioners in the county. At that time most worked in single handed practices, and as an illness or accident could have serious financial consequences a number of doctors decided to self-insure themselves through an LMC based scheme. Small subscriptions were levied , based on List size, and GPs, or their dependants, could then call on the Fund for help in times of trouble.

Over the years benefits for NHS GPs steadily improved, and as practices grew into larger partnerships it became possible for doctors to cover one another’s absences . Calls on the Fund dwindled, and by the 1990s a sufficient capital sum had been accumulated for it to be self-sustaining so the last subscriptions were stopped.

The Fund it is now structured as a charity for legal reasons and it is therefore required to spend its income on the purposes for which it was established, and not just accumulate capital. The primary objective of the Fund is to use its resources: “*for the assistance or relief of need of any medical practitioner who has practised in Somerset, or his or her immediate dependants.”*

Fortunately most GPs have sufficient resources to mean that they are unlikely to become really impoverished if they are unable to work for a period, so the Trustees of the Fund interpret this objective as meaning that any GP who incurs significant extra costs or faces a loss of income due to an accident, illness, or other family circumstance should apply to them for a grant. This is really an insurance payout against the premiums that our predecessors previously paid on our behalf

 It is important to emphasise that the Trustees are expected to spend the income of the Fund, and can only use it for the purposes laid down in the original Deed. It cannot be diverted to other purposes, however worthy.

This means that the any doctor who has worked in any GP capacity in the county who finds themselves in *relative* financial difficulty may contact the Fund. Payments have been made for a wide range of reasons including:

* To pay a driver after a GP had a serious injury and was unable to drive for 3 months
* To pay for a locum so a GP could take time off to take a family member for hospital appointments
* To provide support for a GP not able to earn for regulatory reasons
* To contribute to the cost of retraining a GP was required to undertake
* To help a GP meet the costs of childcare after a marital breakdown

The fund also supports some of the pastoral work of the LMC and funds the LMC Psychological Counselling Service for GPs.

Any GP may approach the Fund either on his or her own behalf, or on behalf of a colleague. The trustees usually make single rather than recurrent payments, and the money is for the recipient to use as he or she pleases. No repayment is expected or accepted.

For more information or a confidential discussion, please contact harry.yoxall@somersetlmc.nhs.uk or 07796267510 at any time.