

The Courage Fund COVID-19 Relief Schemes

The available schemes, respective eligibility criteria and information on how to submit are found below.

Schemes for
1) Dependants of individuals who succumbed to COVID-19;
2) Healthcare Workers ¹ who have contracted COVID-19 in the line of duty;
3) Frontline Workers ² and Community Volunteers ³ who contracted COVID-19 in the line of duty;
4) Affected ⁴ households ⁵ due to individuals contracting COVID-19 or serving Quarantine Orders (QOs), Stay-Home Notices (SHNs) or mandatory Leave of Absence (LOA).

Dependants of individuals who succumbed to COVID-19

Lump-Sum Relief

1. A lump sum relief of the amounts stated in Table 1 will be given to the dependants of individuals who succumbed to COVID-19. Individuals must be Singapore Citizens, Permanent Residents, holders of a valid Employment Pass, Work Permit, Dependants' Pass or Long-Term Social Visit Pass.

Table 1: Lump-Sum Reliefs for Dependants of individuals who succumbed to COVID-19

Beneficiaries	Amount
Family of Healthcare Workers	\$30,000
Family of Frontline Workers and Community Volunteers	\$20,000
All Others	\$10,000

¹ "Healthcare Workers" refer to all healthcare workers employed in Singapore in both government-restructured and private hospitals, clinics and step-down nursing care-facilities, and all persons employed by a sub-contractor company engaged by a hospital/clinic/nursing care facility to provide essential services within the premises of a hospital/clinic/nursing care facility.

² "Frontline Workers" refer to non-Healthcare Workers who in the course of their employment experience a high level of physical contact with the public. This would include private hire car operators, security staff and cleaning staff.

³ "Community Volunteers" refer to non-Healthcare Workers who stepped up to contribute to the overall effort to fight COVID-19 and are not financially compensated for their efforts.

⁴ Experience of a loss in income of at least 10% as a result of COVID-19

⁵ Gross monthly household income ≤\$3,900 or per capita household income ≤\$1,350 before being affected by COVID-19.

2. Families with greater needs can apply for additional relief on a case-by-case basis.

3. The lump sum relief amounts under this scheme shall net off the amounts already disbursed under “Scheme for Healthcare Workers who have contracted COVID-19 in the line of duty” and “Scheme for Frontline Workers and Community Volunteers who have contracted COVID-19 in the line of duty”, should grants have already been received under those schemes. For instance, a healthcare worker who contracted COVID-19 in the line of duty would receive \$5,000 as described below, and if he subsequently succumbs to the virus, an additional \$25,000 will be paid out to his family.

Education Grant

4. Education grant will be provided to children of individuals who are (i) Healthcare Workers, (ii) Frontline Workers, and (iii) Community Volunteers who have succumbed to COVID-19 having contracted it in the line of duty.

5. The Education Grant will cover educational expenses and living expenses in Singapore up to tertiary level.

6. Eligible families will be contacted to apply for this education grant.

Healthcare Workers who have contracted COVID-19 in the line of duty

7. For Healthcare Workers who contracted COVID-19 in the line of duty, The Courage Fund will provide a lump-sum relief of \$5,000. By line of duty, we mean that the individual was engaged in providing services which would reasonably bring them in contact with (i) confirmed and/or suspected COVID-19 patients, and/or (ii) environments which held COVID-19 patients. For the avoidance of doubt, Healthcare Workers who contracted COVID-19 outside of work interactions will not be eligible for this grant.

8. For illustrative purposes, Healthcare Workers include:

- (i) Healthcare professionals such as doctors and nurses treating confirmed COVID-19 patients;
- (ii) Ambulance crew involved in conveying COVID-19 suspects and patients;
- (iii) Administrative staff supporting the operations of healthcare institutions during this period; and
- (iv) Cleaners employed (whether directly or through a sub-contractor) by healthcare institutions and ambulance providers to clean and disinfect facilities and vehicles as part of the COVID-19 response operations.

9. Eligible persons should apply for this through the Human Resource Department of their respective organisations.

Frontline Workers and Community Volunteers who have contracted COVID-19 in the line of duty

10. A lump-sum relief of \$3000 will be given to Frontline Workers and Community Volunteers who contracted COVID-19 in the line of duty. By line of duty, we mean that the individual was engaged in providing services which would reasonably bring them in contact with (i) confirmed and/or suspected COVID-19 patients, and/or (ii) environments which held COVID-19 patients. This would include individuals who has stepped forward with courage, beyond their normal call of duty, to support the national response to COVID-19.

11. For illustrative purposes, Frontline Workers and Community Volunteers may include:

- (i) Quarantine agents, and their sub-contractors, who contracted COVID-19 in the course of performing their duties to manage the quarantine of individuals under COVID-19 response operations;
- (ii) Community service partners or volunteers involved in supporting the care of residents under Quarantine Orders, Leave of Absence, Stay-Home Notice or the equivalent;
- (iii) National Environment Agency officers, Town Councils, and cleaning contractors involved in the cleaning and disinfection of facilities and common spaces following the identification of a public health risk such as a confirmed COVID-19 infection;
- (iv) Ministry of Foreign Affairs frontline officers deployed on the ground in COVID-19 outbreak areas for repatriation missions and other consular duties;
- (v) GrabCare volunteers who contracted COVID-19 after ferrying Healthcare Workers or passengers who were later discovered to have contracted COVID-19.

12. Eligible persons are required to apply within 6 months after discharged from healthcare institution.

13. Organisations and Community Groups are also able to nominate employee or members for this relief scheme.

Lower-income households affected by COVID-19

14. The following lump-sum payments as presented in Table 2 will be given to lower-income households affected by COVID-19 who meet the following criteria:

- 1. At least one household member is a Singaporean Citizen or Permanent Resident.
- 2. At least one household member contracted COVID-19, or was placed on Stay-Home Notice (SHN), mandatory Leave of Absence (LOA) or Home Quarantine Order (QO).

3. [As of 1 June 2020] Household has gross monthly income of \leq \$6,200, or gross monthly per capita income of \leq \$2,000, prior to being affected by COVID-19.
4. Household experienced a complete or partial (of at least 10%) loss of household income as a result of (2).

Table 2: Lump-Sum Reliefs for affected households

Per Capita Household Income	Amount
\leq \$650	\$1,000
\$651 – \$1,350	\$750
$>$ \$1,350	\$500

15. Each household may only be provided relief under this scheme once, regardless of the number of household members who contracted COVID-19 or were on a QO/LOA/SHN and the number of times a household member is placed under a QO/LOA/SHN.
16. Unrelated co-tenants residing at the same residential address would be treated as separate households, if they can submit proof of tenancy.
17. From 6 April 2020, eligible persons can follow these steps:
 - (i) Download 'The Courage Fund COVID-19 Relief Scheme - For Lower-Income Households Affected by COVID-19' application form [here](#) or collect it at any SSO.
 - (ii) Fill up the form and submit it together with copies of the required documents to the nearest Social Service Office (SSO) within 6 months of the end of the QO, LOA or SHN or discharge from hospitalisation due to COVID-19 (whichever is later). You can find your nearest SSO via this [link](#).