



**HM Government
of Gibraltar**

**BEAT COVID-19
MEASURES**

**GUIDELINES FOR
APPLICATIONS**

21 APRIL 2020



Business & Employee Assistance Terms

The BEAT COVID-19 Guidelines

The Business & Employee Assistance Terms (or BEAT) scheme is designed to protect Gibraltar's economy and its people. It is available to employers with inactive employees and self-employed individuals from relevant sectors that have been affected by the restrictions on economic activity and free movement of people. The scheme provides direct financial support so employers can retain their staff and pay them a salary at a fixed rate, based on the BEAT COVID-19 rate.

The Government has also announced measures for business which are summarised in the table contained in Annex 2 to these guidelines. These guidelines also include tables setting out the respective notification obligations and exclusions that apply to employers, employees and self-employed persons.

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How does the BEAT COVID-19 scheme work?

The Government will set up a Special Fund. Employers from relevant sectors are **legally required** to make an online application for a payment from this Fund for their inactive employees. Employers should only apply in respect of their “inactive employees”, that is registered employees that they have sent home and are not working for the whole of that calendar month. The employer then receives a series of payments from the Government Special Fund (this is described as a BEAT COVID-19 Contribution) and the employer is **legally required** to make an onward payment to each of their inactive employees. This payment should be made in full, without any deduction.

The scheme is designed to be easy to access and to provide no more and no less than what will be needed by these individuals during this period. The focus is to help businesses to enable them to retain their employees and for employees to have access to some money.

What are the key elements of the measure?

Applications can be made by completing an online form which can be found at www.beatcovid19.gov.gi. The legislation that operates the scheme, the Appropriation (Business Employee Assistance Terms COVID-19) Regulations 2020, can be found at <https://www.gibraltarlaws.gov.gi/>. We refer to these as the “BEAT Regulations” throughout these guidelines. We would encourage businesses and employees to familiarise themselves with this legislation as it contains various obligations on each of them. Annex 3 to these guidelines contains a table with the notification obligations for employers, employees and self-employed persons.

A successful application will result in businesses receiving a monthly payment from the Government for each inactive employee.

Those businesses will then have to pay the amounts received to each employee as if it were a salary payment.

Businesses will NOT be entitled to retain or deduct any amount from the amount corresponding to each employee.

It will be an offence for them to do so and any person found guilty of an offence could face a fine and imprisonment.

In the case of the self-employed person, claims can be made by the self-employed person themselves who will receive the monthly payment direct.

Which employees have the right to these payments?

Employees that were registered with the Department of Employment or the Income Tax Office on 15 March 2020 and that are designated by their employer as being inactive will have the right to access this payment via their employer. The “inactive employee” is a new status in law that is being created for employees during the COVID-19 pandemic. With this new status, the employee’s retain all their employment rights except for their right to receive a full salary or accrue any holiday or leave entitlement. Instead, they would receive the BEAT COVID-19 Payment from their employer that is funded by HMGoG until they return to work.

An employee is only inactive if they have been sent home by their employer and they are **not** working from home. An employee who is on sick leave or undergoing self-isolation is not considered to be inactive.

Employers are under an obligation to advise Government if an employee, for whatever reason, ceases to be an inactive person. This can happen, for example, if the person returns to work and we hope to see many people return to work as soon as possible.

Employers who continue some, but not all, of their business operations will have to decide which employees are to be registered as inactive. This decision is for employers to make but we would expect them to make these decisions in good faith and transparently with their employees.

Annex 3 to these guidelines contains a table with the circumstances that would exclusions that apply to employers, employees and self-employed persons.

Can employers rotate inactive employees?

Employers are not allowed to rotate inactive employees. Once an individual has been registered as inactive they will continue to be inactive for the relevant period.

The length of the COVID-19 pandemic is presently unknown. Employers wishing to rotate their employees may do so at the end of a calendar month by notifying the Director of Employment that an inactive employee is due to

become active whilst an active employee is due to become inactive for the following calendar month.

We expect that employers will need to either restate or amend their application on a calendar month basis. We are developing the application system so that employers will be able to use certain details to log-in and see their earlier month's application. From there, they will be required to restate their application if there are no changes to the relevant employee's inactivity, or they can amend their application. Amendments would include the removal of any inactive employee due to their return to work, or the addition of any employee who has subsequently become inactive. We expect to be able to provide further information on the reapplication process in due course.

Can I amend my application?

We are afraid that it is not possible to amend an application that has been submitted. In the meantime, any employer who makes more than one online application will have their latest application substitute any preceding application. Depending on the changes that need to be made to your application, applicants requiring a change to their application may want to consider re-submitting their application. If, for example, the employer has applied for an inactive employee who has returned to work, the employer would send a notification to the Director of Employment using the prescribed form instead of filing a new application. The employer would then need to make sure that they also deselect this employee when updating their application for the next calendar month.

Who do the measures NOT apply to?

To qualify, an individual will have to be registered by their employer in a relevant sector, as an "inactive employee".

An inactive employee will be a worker whose employer has experienced a downturn or cessation in business, and as a consequence of this downturn or cessation, has sent the employee home.

It does not include an employee who is tasked or able to work from home.

Inactive employees may otherwise have been at risk of dismissal, layoff or sent home without pay or on a reduced pay which the Government recognised would have been very difficult for them.

An inactive person, in the case of a self-employed individual, is a person whose income is from a relevant sector that is affected by the COVID-19 emergency and who is consigned to their home by the lockdown measures announced.

The table in Annex 3 to these guidelines sets out the circumstances that would exclude an employer, employee or self-employed person from the BEAT measure. Whilst we expect employers to be up-to-date and have no arrears, we acknowledge that it would be unfair to penalise employees on the basis of their employer's failings.

Do I have to be insolvent to apply?

The BEAT measure is intended for businesses that need it. If a business does not need the measure, then they should not apply. Government is trying to assist businesses so that they do not find themselves in an insolvent position. We would not expect that a business would have to be insolvent in order to take advantage of the BEAT measure.

Employers who find themselves in a position where they are able to avoid calling on the BEAT measure in the first month of its availability may take comfort that they will not be restricted or disadvantaged from applying for the BEAT measure in any subsequent months during which the measure may be made available. We accept that a business' circumstances could change over this period.

Ultimately this is a decision for each business to take however we do hope that businesses will seek to share the burden fairly with Government.

When do I have to notify the Director of Employment?

There are numerous circumstances when employers, employees and self-employed individuals need to notify the Director of Employment under the BEAT Regulations. We have set these out in the table in Annex 3 to these guidelines. Any notifications that are required to be sent to the Director of Employment should be sent to infobeatcovid@gibraltar.gov.gi and the prescribed form for these notification can be found at www.beatcovid19.gov.gi.

Can all employers participate in this scheme?

In order to claim, the employer must be within a relevant sector.

We have defined the relevant sectors by exclusion. So, rather than define each relevant sector, we have made a list of excluded sectors and categorised all other sectors as a relevant sector. This definition can be found in Annex 1 to these guidelines. This list was last updated on 16 April 2020 and any employer from a relevant sector would be required to apply for BEAT for any employee who was made inactive during this period.

The excluded sectors will be reviewed on an ongoing basis and the online version of this guide will change to reflect that as and when appropriate. Please bear in mind that the excluded sectors for the BEAT measure are not exactly the same as those for the other fiscal measures. Please refer to Annex 1 for the relevant list of the BEAT excluded sectors.

The measures will also apply to the self-employed, part-time employees, those on zero-hour contracts and agency workers. These individuals must of course have been properly registered and thereby have the “Notice of Terms of Engagement” registered with the Department of Employment. The payments for these individuals are based on an average of the hours they worked in the first two and a half months of this year and any other relevant information that may have been included on the application form and that may be available to the Income Tax Office.

When can I expect to receive my payment?

The measures are designed and calibrated to operate for the month of April 2020, they are essentially a partial replacement for the April salary. The first payments should allow employers to be in a position to pay their inactive employees by the end of April. The Government expects employers to pay March 2020 salaries thereby sharing the burden with Government.

We are also making arrangements so that we are able to continue these payments if necessary through the months of May and June, when we expect the economy to bear the brunt of the downturn in business.

Employers from relevant sectors are encouraged to apply immediately for the employees they register as inactive to be paid for by the Government. Employers who are able to, are expected to supplement and top up the BEAT payments to their employees so that they receive their full salary.

Government aims to make payments as soon as possible. All valid applications that are received on or before the 21st day of April should be paid before the end of the month. Any applications made between 21st April and the end of the month will be paid as soon as possible. Any applications received on or after 1st May will be treated as an application for the month of May. Retrospective applications will not be considered (a retrospective application is an application made in one calendar month for the previous calendar month).

The Government reserves the right to adjust the BEAT COVID-19 rate depending on the duration of the pandemic, its effect on the economy and the number of applicants.

In the event that the lockdown conditions are lifted part way through a calendar month, the Government will make announcements as to how it intends to adjust the BEAT COVID-19 payment for the period following such an announcement.

Can employment be terminated?

The Government's economic focus is to preserve our economy intact, insofar as possible, so it is ready to bounce back when this crisis is over. In order to preserve the rights of employees, terminations of employment from 15 March 2020 will not be allowed without the specific consent of the Director of Employment. This applies to all sectors.

The Director of Employment will not grant consent for the registration of any such termination save where she is satisfied that the cause for the termination is not linked to a reduction in the employer's business due to the COVID-19 pandemic. Any employee whose employment is purported to be terminated during this period without the Director's written consent shall be deemed to be in continuous employment.

Our BEAT COVID-19 measures are aimed at protecting jobs and retaining employment, whilst ensuring that employers are further equipped to fund employees to receive an income sufficient to meet basic needs and put food on the table. All proposed terminations must be sent via email to any of the following email addresses:

hb.beatcovid@gibraltar.gov.gi;

ec.beatcovid@gibraltar.gov.gi; or

cq.beatcovid@gibraltar.gov.gi

How to access the measures?

The measures are not designed for the individual employee to access directly.

They are aimed at a claim by the business that is the employer or in the case of the self-employed person, by that individual.

The online application form needs to be completed by employers or self-employed individuals, and not employees.

What information does the employer need to provide?

It is fundamental that we are provided with contact details and the relevant bank details for the business.

These bank details are key as this is where the BEAT COVID-19 rate amounts will be sent in time for the payment to employees to be made by the employers by the end of the month of April 2020.

The employer will need to inform us of how many of their employees will be designated as inactive.

Employers will need to state their turnover for their last financial year. The turnover to be declared is an estimated gross amount that is relevant to the applicant's financial year. This is an indicative amount for our information.

The details we will require will include the name, position, tax reference number and the individual employee's contact details (mobile and email address) for each employee. Employers and employees can email paye.enquiries@gibraltar.gov.gi (self-employer persons can email selfemployed@gibraltar.gov.gi) for assistance with the Tax Reference Number.

Why are the details of the employees required?

The reason we are going to ask for contact details for employees is to ensure that the information provided by employers may be checked on a sample basis.

The Government may ask employees on a one-to-one basis whether the information contained in the form is correct.

The Government is also aiming to let employees know when a payment is made to their employer, such that the employee knows when to expect their payment.

These details are also required in case more than one employer claims for the same employee. An individual is only allowed to be the subject of one receipt. Any individual in receipt of more than one BEAT COVID-19 monthly payment, or any other erroneous overpayment, is under a legal obligation to repay this to Government.

Employees will also be asked to advise Government if the employer fails to make that payment.

What is the difference for full-time and part-time employees?

The form requests information on whether each employee is in full time or part time employment.

A person will be deemed to be working full time if they are working 7.5 hours or more each day or more.

If the person works part time, the employer should provide the total amount of hours that individual has worked for the period from 2 January 2020 to 15 March 2020 and we will calculate the daily average hours worked in that period. This amount is based on the 52 working days from 2 January 2020 to 15 March 2020. The average amount cannot exceed 7.5 hours per day.

The same is true for those on zero-hour contracts, “as and when required” contracts or agency workers who have worked an average of less than 7.5 hours a day in the first ten weeks of the year.

This is important as this amount of hours will be used to pro-rate the daily BEAT COVID-19 rate for part-time employees.

How much will the employee be paid?

Eligible businesses that apply will receive the relevant BEAT COVID-19 rate for each inactive employee so they can remunerate them.

That rate will be £1,155 per month for a full-time employee and any fraction thereof for those who work less than full time. This is the maximum amount for

April and it may change for any subsequent months that the BEAT may be extended to.

The minimum amount of a BEAT COVID-19 Payment for the month of April 2020 shall be £300. This amount may be changed in the future.

The Government in turn requires the employer to process that amount which is paid to them and pass it on in its entirety and without deductions to the employee.

A failure to do this will result in criminal as well as financial penalties. Employers should heed this warning very carefully indeed.

How much is the BEAT COVID-19 rate and how is it determined?

The BEAT COVID-19 rate for the month of April has been based on the minimum wage of £7 per hour and therefore the monthly amount is computed based on 7.5 hours per day and 22 days in any given month. We will also take into account relevant information included on the application and any historic relevant information available to the Income Tax Office.

Do we have to pay PAYE, personal tax or social insurance contributions and what reporting obligations do we have?

These amounts will be paid tax free whatever the cumulative income of an employee or self-employed person might be.

The sums will attract no PAYE or employer or employee social insurance deduction at source on the part of the employer, nor will they attract any income tax for the employee or the self-employed.

Also, in order to ensure that no one is disadvantaged in the future, we will provide in law that social insurance records be deemed as paid in April even though the Government has waived them. The amounts received by employees do not need to be reflected in their tax returns as there will be no PAYE to offset.

You will not be required to disclose BEAT COVID-19 Payments made to your employees on the Form P8.

Nevertheless, the Income Tax Office needs to be aware of the amount paid to your employees under this scheme in order to ensure that these amounts are treated correctly at assessment time and not taxed. In the circumstances, the Income Tax Office will be providing for the disclosure and reporting of this information in conjunction with the Form P8 for the tax year 2019/2020 due by 31 July 2020.

Those employers that will be voluntarily supplementing these BEAT payments to their inactive employees need to remember that the top-ups are subject to PAYE deductions. The employer should deduct tax at the rate of 20% on the top-up made in order to mitigate any future impact for the individual at assessment time and since the use of the employee's existing tax code may result in an increased additional liability at assessment time.

These top-up amounts will attract income tax as part of the cumulative income for the employees concerned and as such should be included in the Form P8 to be submitted by not later than 31 July 2020.

We will have access to the relevant PAYE and social insurance records and will cross check against these records to ensure that no employer seeks to circumvent the mechanisms being put in place.

Employers should note that there will be serious CRIMINAL penalties for providing false or erroneous information.

It is important to note also that the final section of the form contains a number of declarations to be made by the person completing the form.

Please note the importance of these as they include penalties for providing inaccurate or false information.

What if I pay my employees weekly?

We have announced this measure with the view that it will be paid toward the last week of each month during the COVID-19 Period starting from the last week in April 2020.

Unfortunately, it is simply not possible for us to validate the forms and administer payments on a weekly basis.

It is expected that those employers (or self-employed individuals) seeking to benefit from this, should complete the relevant forms as soon as possible such that these can be processed, checked and validated in time for the payment to

be made by Government to all affected employers and self-employed individuals during April.

Employers who pay their inactive employees a weekly salary for the month that they have made a BEAT application and then receive a BEAT COVID-19 Contribution are entitled to treat the salary payments as an advance on the employee's BEAT COVID-19 Payment. In the event that the weekly salary paid over the relevant month is less than the attributable share of the BEAT COVID-19 Contribution received for an inactive employee, the employer is required to pay the remaining balance to the inactive employee.

What if I need to access my workplace during lockdown?

Employers will be allowed access to their place of work even if it is an otherwise closed business, not just to enable them to access the information to complete these forms, but also to carry out essential tasks such as running a monthly payroll to ensure employees receive their payments and pay outstanding invoices.

What is a requisition of services?

Any inactive employee in receipt of these payments may be called upon by Government to undertake such tasks as Government may reasonably determine they are skilled to carry out. This would only be used by Government in exceptional circumstances and where the need arises.

What are the consequences for abuse?

Government will not tolerate any abuse of the measures.

Any amount claimed abusively will take money from those who need it most.

As a result, the mechanisms designed have a number of internal checks incorporated to ensure fraud and abuse is kept to a minimum and severely punished when identified.

There are serious consequences for any person who fails to comply with the BEAT Regulations. These range from civil debts amounting to a total of three times any payments received plus a repayment of the amount received, to statutory maximum fines and imprisonment of up to 7 years.

Government also has other data sharing and name and shame mechanisms to clamp down on any abuse of the BEAT measures.

Who can appeal?

Government have set up an internal appeal board that are experienced with the BEAT measure so that they can process any appeals speedily. Appeals can be made by employer who have been refused BEAT, or inactive employees whose employers fail to make an application or payment. Appeals will also be allowed from persons who are dissatisfied with the calculation of their BEAT payment. Applications need to be made within 28 days of the trigger. The trigger will depend on the circumstances but it will be either the date of the refusal, the last day of the month that the employer could have applied or the day the employer received the payment. The appeal mechanism is designed to be quick and serve the purpose of rectifying a situation and making a BEAT payment where it was due.

Excluded Sector Definitions

Excluded Sector is defined as:

Excluded Sectors for Table of measures (non-BEAT) – See Annex 2 below	Excluded Sectors for BEAT measure only
1. Utility providers;	1. Utility providers;
2. Telecommunications operators and internet service providers;	2. Telecommunications operators and internet service providers;
3. Data centre providers;	3. Data centre providers;
4. Security related businesses;	-
5. Cleaning related businesses	-
6. Care workers;	4. Care workers;
7. Courier and freight businesses;	-
8. Supermarkets;	5. Supermarkets;
9. Grocers;	6. Grocers;
10. Butchers;	7. Butchers;
11. Market Stalls	8. Market Stalls
12. Wholesalers;	9. Wholesalers <i>with a tobacco licence</i> ;
13. Petrol stations;	10. Petrol stations;
14. Food delivery companies;	11. Food delivery companies;
15. Online gaming industry and casinos;	12. Online gaming industry and casinos;
16. Accountancy firms;	13. Accountancy firms;
17. Law firms;	14. Law firms;
18. Estate agents;	-
19. Businesses that are licensed by the FSC (including insurance businesses and intermediaries);	15. Businesses that are licensed by the FSC (including insurance businesses and intermediaries);
20. Bureau de change;	-
21. Pharmacies;	16. Pharmacies;
-	17. Health Stores;
22. Bunkering, ship chandlers, sea transport and other shipping businesses;	18. Bunkering, ship chandlers, sea transport and other shipping businesses;
23. Property management companies;	19. Property management companies;
24. Businesses that are predominantly reliant on Government as their main source of income; and	20. Businesses that are predominantly reliant on Government as their main source of income; and
25. Any other business deemed to be in substantive operation.	21. Any other business deemed to be in substantive operation.

A Relevant Sector is any sector that is not included in the relevant column above.

These definitions may change as announced by Government from time to time.

Business Table of Measures

Annex 2

Measure	Description	Applicable to?	Reviewable?	When?	Comments
Government commercial rents	A waiver of rents for the 2 nd quarter of 2020	Relevant sector	Yes	During the 2 nd quarter of 2020	
Commercial rents from private landlords	A waiver equal to either an amount up to 50% of the rent due for the 2 nd quarter of 2020 or a waiver of this full rent and a lease extension for 3 months	Relevant sector	Yes	During the 2 nd quarter of 2020	Consideration to provide assistance to affected landlords if measure prolonged
Business rates	A waiver of rates for the 2 nd quarter of 2020	All sectors save for supermarkets and pharmacies	Yes	During the 2 nd quarter of 2020	
Utilities – electricity & water	Charges for the month of April to be spread over the following 12 month period	Relevant sector	Yes	During April 2020	Reviewed on a monthly basis
Monthly PAYE/SI	A waiver of the payment of PAYE/SI obligations to HMGoG commencing in relation to those due in April 2020 (i.e. March payroll). PAYE/SI withheld to be exceptionally retained by employer	Relevant sector	Yes	During April 2020	Reviewed on a monthly basis
	A deferral of the payment of PAYE/SI obligations to HMGoG for 12 weeks after month-end in which payment would typically be due commencing in relation to those due in May 2020 (i.e. April payroll)	All sectors	Yes	During the 2 nd quarter of 2020	Reviewed on a quarterly basis

Measure	Description	Applicable to?	Reviewable?	When?	Comments
Stock repurchase scheme	On an individual case by case basis	Relevant sector	No	N/A	One-off event
Import duty	A waiver of import duty on all classes of goods except for tobacco fuel, alcohol and motor vehicles commencing on 1 April 2020	All sectors	Yes	During April 2020	Reviewed on a monthly basis
	A rebate of import duty in relation to motor vehicles imported and sold in April 2020	All sectors	Yes	During April 2020	Reviewed on a monthly basis
Work permits and registrations	A waiver of fees for the second quarter of 2020	All sectors	Yes	During the second quarter of 2020	
Deferral of FSC fees	Payment of annual fees to be made quarterly in arrears	Financial Services sector	No	N/A	One-off deferral
Companies House fees and filings	An extension of 90 days without penalty for returns and documents	All sectors	Yes	During the second quarter of 2020	This applies to all returns and documents due to be filed in the second quarter 2020
Gaming duty	Gaming duty deferred by 3 months to the end of each quarter	Gaming sector	No	N/A	One-off deferral
Capital allowance	A capital allowance deduction against assessable profit up to a maximum of £50,000 for COVID-19 related expenditure	All sectors	No	N/A	One-off deduction

Table of Notifications

Annex 3

	Circumstances requiring notification to Director of Employment	Regulation	Self-Employed	Employee	Employer
Returning to work after period of inactivity	Where an inactive employee returns to work	6(1) & 10.3(a)		✓	✓
	Where an inactive employee is requested to return to work	6(1) & 10.3(a)		✓	✓
	Before an inactive self-employed person resumes carrying on their business	14.1(a)	✓		
Erroneous Contributions/ Payments	Where an employer receives an erroneous BEAT COVID-19 Contribution	6(2)			✓
	Where an inactive employee receives an erroneous BEAT COVID-19 Payment	10.3(b)		✓	
	Where a self-employed person receives an erroneous Self-Employed BEAT COVID-19 Payment	14.1(c)	✓		
	Where an inactive employee receives more than one BEAT COVID-19 Payment for the same calendar month	10.3(c) & 10.3(d)		✓	
	Where a self-employed person receives more than one payment under the BEAT scheme for the same calendar month	14.1(b)	✓		
Other Income/Salary	Where an inactive employee receives other (non-employment) recurring annual income in excess of £15,000	10.3(e)		✓	
	Where an inactive self-employed person receives other recurring annual income in excess of £15,000	14.1(d)	✓		
	Where an inactive employee has more than one employer and is receiving their full salary from that employer	10.3(f)		✓	
	Where a self-employed person receives a full salary from any other source of employment	14.1(e)	✓		
Multiple Applications	Where an inactive employee has more than one employer and knows that more than one employer has made or will make a BEAT application for them	10.3(g)		✓	
	Where the self-employed person is also an Inactive Employee and knows that their employer will make an application in respect of them	14.1(f)	✓		

Table of Exclusions

	Circumstances excluding a person from BEAT measure	Regulation	Self-Employed	Employee	Employer
Registration	Not registered with the Department of Employment or Income Tax Office on 15/03/2020	7(a), 11(a) & 15.1(a)	✓	✓	✓
	Not registered for at least 28 days from 15/09/2019 to 15/03/2020	7(b), 11(b) & 15.1(b)	✓	✓	✓
	Registered as a detached worker	7(k) & 11(k)		✓	✓
Working/ Providing Services	Working from home	7(c), 11(c) & 15.1(c)	✓	✓	✓
	Working remotely from another location	7(c), 11(c) & 15.1(c)	✓	✓	✓
	Provides any services to their employer	7(d) & 11(d)		✓	✓
	Returns to work	7(e) & 11(e)		✓	✓
Refusal	Refuses to return to work or provide services to their employer	7(f) & 11(f)		✓	✓
Sick Leave/ Self Isolation	On sick leave/on sick leave by operation of a self-isolation	7(g) & 11(g)		✓	✓
Multiple Applications	More than one BEAT application in the same calendar month	7(h), 7(i), 11(h) & 11(i)		✓	✓
	Registered as both self-employed and as an employee and both make a BEAT application	15.1(d)	✓		
In Arrears	Applicant in arrears and employee is a shareholder or director (excludes shareholders and directors who are an employee)	7(j) & 11(j)		✓	✓
	Applicant in arrears and self-employed	15.2	✓		

	Circumstances excluding a person from BEAT measure <i>cont</i>	Regulation	Self-Employed	Employee	Employer
Other Income/ Salary	Receives other (non-employment) recurring annual income in excess of £15,000	7(l), 11(l) & 15.1(f)	✓	✓	✓
	Receives a full salary from any other source of employment	15.1(e)	✓		
Failure to comply with Regulations	Failure to comply with any obligation under BEAT Regulations	7(m), 11(m) & 15.1(g)	✓	✓	✓
	Failure to notify the Director of Employment in accordance with BEAT Regulations	7(n), 11(n) & 15.1(h)	✓	✓	✓