



FAQs: Unemployment Benefit

Introduction

This document provides answers to common questions on the Unemployment Benefit measure being implemented to support out of work individuals under the Government's COVID-19 Economic Response Plan, Phase II. It should be read in conjunction with the factsheet *Unemployment Benefit* available for download on the MFEM website at: <http://www.mfem.gov.ck/economic-planning/erp-phase-ii>.

The unemployment benefit measure

What is the purpose of the unemployment benefit?

The purpose of the unemployment benefit is to provide temporary financial support to individuals who are unemployed as a result of the COVID-19 pandemic.

When can I apply for the unemployment benefit?

The unemployment benefit application can be lodged when there is official notice that you will no longer be employed.

How much will I receive on the unemployment benefit?



Eligible recipients will be paid \$266 per week for a period of 4 weeks. During this time, you will be required to work with INTAFF to find alternative work opportunities through their Employment Services initiative.

What if I can't find a job straight away?

Recipients that are unsuccessful in securing new employment within the 4 weeks that they receive the unemployment benefit can apply with INTAFF for review and extension of an additional



4 weeks of the benefit, with extension possible up to a maximum of 3 times. To be eligible for the extension, applicants must show that a genuine attempt has been made to obtain new employment, and provide written proof of community service, volunteer work, or training undertaken.

Extended payments beyond the first 4 weeks will be reduced to \$150 per week. The amount will be paid from the date of the initial application for extension. Back payments for an extension can be made to the completion of the previous 4 week period, only where the applicant is able to provide a valid reason for the application delay.

How long will the unemployment benefit payments last?

The benefit can be claimed for up to 4 months, subject to review of recipient eligibility every 4 weeks, until 31 December 2020. The unemployment benefit extension will be effective from 1 July 2020.

Who can apply for the unemployment benefit?

To be eligible for the unemployment benefit, individuals must meet all of the following criteria:

- aged 16 years or older (excluding students and self-employed) who have lost employment since 1 March 2020, as a result of the COVID-19 pandemic, through:
 - termination, constructive dismissal, or emergency health orders made to a business, which restrict the business from operating.
- actively seeking employment;
- physically and mentally able to work; and
- ineligible for the wage subsidy and business grant.

How can I apply?

The application process to access the unemployment benefit is:

- Download the “Unemployment Benefit” or the “Unemployment Benefit – Extension” form from www.covid19.gov.ck or INTAFF website www.intaff.gov.ck
- Complete and sign the form.
- Provide the following supporting documents for first time applications:
 - valid identification document (passport/ driver’s license/ birth certificate).
 - RMD Number and proof of CINSF.
 - letter of termination from employer dated from 1 March, or alternatively, have the employer sign the application form.
 - applicant’s bank account number.
- Provide the following supporting documents for benefit extension:

- evidence of a genuine attempt to find new employment (for example, correspondence with Employment Services officers, job applications, interviews).
- written proof of community service or volunteer work (for example, from the Puna, village, church, or other organisation), or evidence of training registration/attendance.

Email e-copies of all documents to intaff.compliance@cookislands.gov.ck or if the applicant does not have access to email, drop off a hard copy of the application form and documents at the INTAFF office.

For further information, contact

Natalie Cooke, Director
Economic Planning Division
Ministry of Finance and Economic Management
PO Box 120, Avarua, Rarotonga, Cook Islands

Telephone: +682 29511 ext. 8314

Email: MFEM.economics@cookislands.gov.ck

Website: www.mfem.gov.ck

Disclaimer

While all care has been taken to ensure that information contained in this publication is true and correct at the time of publication, changes in circumstances after the time of publication may impact on the accuracy of the information. The Government of the Cook Islands gives no warranty of assurance and makes no representation as to the accuracy of any information or advice contained in this publication, or that it is suitable for your intended use. You should not rely upon information in this publication for the purpose of making any serious, business or investment decisions without obtaining independent and/or professional advice in relation to your particular situation. The Government of the Cook Islands disclaims any liability or responsibility or duty of care towards any persons for loss or damage caused by any use of reliance on the information contained in this publication.