

Disabled because of an accident at work?



A basic guide to
Industrial Injuries Disablement Benefit
Reduced Earnings Allowance
Income Support
Pension Credit

Benefits you may be able to get

if you are disabled because of an accident at work

This leaflet is a basic guide to what you need to do, the main benefits you may be able to get and the main rules for each benefit. Please check these carefully to see if you qualify.

If you have a question which is not answered in this leaflet, or if you just want more advice, please contact your local Jobcentre Plus or social security office, or ring the Benefit Enquiry Line (BEL). See *Where to get help and advice* at the back of this leaflet for details.

Check first what you need to do.

If you have an accident at work:

check Reporting an accident

▶ see page 4.

We use accident to mean any unintended happening, incident or series of incidents at work, which result in personal injury.

Accidents while you are self-employed are not covered by the Industrial Injuries scheme.

Then check what benefit or benefits you may be able to get.

If you became disabled as a result of an accident at work:

check Industrial Injuries Disablement Benefit

▶ see page 4.

*If you became ill or disabled as a result of a disease known to be a risk of a job you have done, including deafness, you may also be able to get Industrial Injuries Disablement Benefit. For more information get leaflet **SD6** ill or disabled because of a disease or deafness caused by work?*

*If you became ill or disabled because of working with asbestos, you may also be able to get Industrial Injuries Disablement Benefit. For more information get leaflet **SD8** ill or disabled because of working with asbestos in your job?*

You can only get Industrial Injuries Disablement Benefit if you became disabled because of work done for an employer on or after 5 July 1948.

Other formats

You can get information about social security benefits in large print, braille, on audio cassette and in certain other languages. Contact your social security or Jobcentre Plus office or the Benefit Enquiry Line for details.

If you cannot return to your usual work or work with similar pay because of an accident at work which happened before 1 October 1990:

check Reduced Earnings Allowance (REA)

▶ see page 5.

If you were injured at work because of your employer's negligence, you may be able to get **compensation through the courts**. Ask your trade union or a solicitor.

If you or your partner are on a low income and any of the following apply

- you are sick or disabled
- you are a lone parent
- you are caring for someone who is ill or disabled
- you are registered blind:

check Income Support.

▶ see page 5.

If you or your partner are aged 60 or over and on a low income:

check Pension Credit

▶ see page 6.

We use partner to mean a person you are married to or a person you are living with as if you are married to them.

If your accident at work happened before 5 July 1948, contact:

**Jobcentre Plus
Pneumoconiosis and Workmen's
Compensation Section**

Room 306

Norcross

Blackpool

FY5 3TA

Phone **01253 333 577**.

If you were injured or disabled as a result of service in HM Armed Forces or because of a war, you may be able to get help from the War Pensions scheme: contact:

The Veterans Agency

Norcross

Blackpool

FY5 3WP

You can also phone the Veterans Agency Helpline on **0800 169 2277**.

Reporting an accident

- If you have an accident at work, you should tell your employer or someone else in authority at once, even if the accident does not seem serious at the time.
- If you do not report the accident straight away, it may be more difficult for you to claim for it later.
- Most employers have an accident book. You should record the details of the accident in the book as soon as you can.
- If there is no accident book, you can tell your employer about the accident by word of mouth or by letter. You must tell them
 - your name and address
 - your job
 - the cause and nature of your injury
 - the date, time and place of the accident.
- If you cannot report the accident yourself, you should ask someone else to do it for you.
- You can apply for a decision that your accident is an **industrial accident**. This is not a claim for benefit, but may help if you decide to claim benefit in the future because of your accident. Ask your social security office for an application form. If you are in a trade union, your union representative may be able to help with your application.

Industrial Injuries Disablement Benefit

- Not paid if you were self-employed when the accident happened
- The amount depends on how serious your disability is

Are you:

- ✓ Disabled because of an accident at work?

If YES, claim Industrial Injuries Disablement Benefit.

- The accident must have happened as a result of your work and it must usually have happened in Great Britain.
- We may need you to have a medical examination. The doctor will give us advice about
 - how seriously you are disabled
 - how long they expect your disability to last.
- If you get Industrial Injuries Disablement Benefit at the 100 per cent rate and need daily care and attention, you may get Constant Attendance Allowance (CAA). This is paid at four different rates.
- If you get Exceptional or Intermediate rate CAA and you need permanent constant care and attention, you may also get Exceptionally Severe Disablement Allowance.

How to claim ► see page 7

Reduced Earnings Allowance (REA)

- Help if you cannot earn as much as you normally could because of an accident at work or a disease caused by work

Are you:

- ✓ Unable to do your usual job or work with similar pay because of an accident at work?
- ✓ Suffering from an illness or disability because of an accident which happened before 1 October 1990?

If YES to both, claim REA.

- If your REA is £2.00 or more a week, you reach state pension age and you are not in regular employment, your REA will be replaced by another benefit called Retirement Allowance.

How to claim ► see page 7

Income Support

- For people on a low income
- Savings over £8,000 usually mean you cannot get Income Support (£12,000 if you or your partner are aged 60 or over, and £16,000 if you live in a care home)
- If you have to sign on at the Jobcentre you cannot get Income Support

Are you:

- ✓ Aged 16–59?
- ✓ On a low income?
- ✓ Not working, or working on average less than 16 hours a week (24 hours a week for your partner)?

If YES to all, claim Income Support.

- Savings over £3,000 (£6,000 if you or your partner are aged 60 or over) usually affect how much Income Support you can get.
- You may be able to get extra money to help towards certain housing costs.
- You can usually get extra money for your family.
- If you are a lone parent you will usually have to go to a meeting with a Jobcentre Plus Personal Adviser before you can get Income Support.
- To see if you are on a low income for Income Support check with your local Jobcentre Plus or social security office.

How to claim ► see page 7

Pension Credit

Pension Credit is a new entitlement for people aged 60 or over.

- It provides a contribution towards a guaranteed level of income
- If you are aged 65 or over, Pension Credit also provides a reward for some of the savings and income you have for your retirement

Are you:

- ✓ Aged 60 or over and your weekly income is less than £102.10 if you are single or £155.80 if you have a partner?
- ✓ Aged 65 or over and your weekly income is less than £139.10 if you are single or £203.80 if you have a partner?
- ✓ Getting a higher weekly income than this but you have caring responsibilities, you are severely disabled or you have certain housing costs, such as mortgage interest payments?

If YES, apply for Pension Credit.

The Government is writing to pensioner households between April 2003 and July 2004 with more information about Pension Credit to help you decide whether or not to apply. Full details of how to apply are in the letter.

For more information get leaflet **PC1L Pension Credit. Pick it up. It's yours** from your social security or Jobcentre Plus office or access The Pension Service website: www.pensions.gov.uk/pensioncredit

How to claim ► see page 7

How to claim

1. When to claim

You can apply for a decision that your accident is an industrial accident at any time.

If you become disabled as the result of an accident, you should claim Industrial Injuries Disablement Benefit as soon as possible. But you cannot be entitled to benefit for the first 90 days after the accident.

For all other benefits in this leaflet, claim straight away. If you delay you may lose benefit.

2. Claim form

Contact your social security office for a claim form. For your nearest social security office, look for **Jobcentre Plus** or **social security** in the business numbers section of the phone book.

Or you can ring the Benefit Enquiry Line (BEL). See *Where to get help and advice* at the back of this leaflet.

3. Filling in the form

Before you fill in your form, check that you are applying for everything you may be entitled to. Use this leaflet as a guide.

If you are in a trade union, your union representative may be able to help with your claim.

4. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet **GL25** *How to prove your identity for social security* from your social security office.

Where to get help and advice

To get more information or other leaflets get in touch with your local Jobcentre Plus or social security office. For your nearest Jobcentre Plus or social security office, look for **Jobcentre Plus** or **social security** in the business numbers section of the phone book.

You can get more information from the Department for Work and Pensions website. The address is: **www.dwp.gov.uk**

To contact us by email see the *Contact Us* section of the website.

A confidential telephone service is available for people with disabilities, their representatives and their carers. Ring the **Benefit Enquiry Line (BEL) on 0800 88 22 00**. People with speech or hearing problems using a textphone can dial **0800 24 33 55**.

The person taking your call will not have your personal papers but will be able to give you general advice. This advice **must not** be taken as a decision on any matter about which you are making an enquiry.

They can also send you leaflets and claim forms.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

SD2 Sick and unable to work?

SD3 Long-term ill or disabled?

SD4 Caring for someone?

SD6 Ill or disabled because of a disease or deafness caused by work?

SD8 Ill or disabled because of working with asbestos in your job?

DB1 A guide to Industrial Injuries Benefits

BC2 Expecting a baby?

BC3 Bringing up children?

RM1 A guide to benefits for people who are retiring or have retired

PC1L Pension Credit. Pick it up.

It's yours A general guide to Pension Credit

GL12 Going into hospital?

GL16 Help with your rent

GL17 Help with your council tax

GL18 Help from the Social Fund

GL21 A helping hand for benefits

How somebody with an illness or disability can get help to collect or deal with social security benefits

GL23 Social security benefit rates

HC11 Are you entitled to help with health costs?

Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

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