



S O C I A L
S E C U R I T Y
A G E N C Y

Industrial Injuries Disablement Benefit - accidents

A basic guide to:

- **Industrial Injuries Disablement Benefit;**
- **Reduced Earnings Allowance;**
- **Income Support; and**
- **Pension Credit.**

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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 if you have an accident at work, the main benefits you may be able to get and the main rules for each benefit. Please check the rules 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 Industrial Injuries Branch or ring the Benefit Enquiry Line (BEL). See *'Where to get help and advice'* on page 8 of this leaflet for details.

First check what you need to do.

If you have an accident at work, you will need to report it, see page 4 for how to do this.

We use accident to mean any incident or series of incidents at work which were not deliberate and which resulted in personal injury.

We will not pay Industrial Injuries Disablement Benefit if you were self-employed when the accident happened.

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

If you become disabled as a result of an accident at work, see page 5 for details of **Industrial Injuries Disablement Benefit**.

If you became ill or disabled as a result of a disease that is 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 **IIDBDA5NI** *'Industrial Injuries Disablement Benefit (Diseases).'*

If you become 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** *'Are you 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 you have done for an employer on or after 5 July 1948.

If you cannot do your usual job or work with similar pay because of an accident or disease caused by work, and you are suffering from an illness or disability (which began before 1 October 1990), you may be entitled to claim Reduced Earnings Allowance. See page 5 for details of **Reduced Earnings Allowance (REA)**.

If you were injured at work because of your employer was careless or failed to do something which could have prevented the accident, you may be able to get **compensation through the courts**. Ask your trade union or a solicitor.

You should see page 6 for details of Income Support if you or your partner are on a low income and you are:

- sick or disabled;
- a single parent;
- caring for someone who is ill or disabled; or
- registered blind.

You should see page 6 for details of Pension Credit if you or your partner are on a low income and aged 60 or over.

We use partner to mean:

- a person you are married to or a person you live with as if you were married to them; or
- a civil partner or a person you live with as if you were civil partners.

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

Industrial Injuries Branch
Castle Court
Belfast BT1 1SD.

Phone: 028 9033 6000

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. Please contact:

The Veterans Agency
Marlborough House
Victoria Street
Belfast.

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 accident book as soon as you can.
- If there is no accident book, you can tell your employer about the accident face-to-face, by phone or by letter. You must tell them:
 - your name and address;
 - your job;
 - the details of your injury and what caused it; and
 - 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.
- At any time you can apply for a decision on whether your accident was an industrial accident. This is not a claim for benefit. However, it may help if you decide to claim benefit because of your accident in the future. Ask Industrial Injuries Branch 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

- You cannot receive this benefit if you were self-employed when the accident happened.
- The amount of the benefit depends on how serious your disability is.

If you are disabled because of an accident at work, you can claim Industrial Injuries Disablement Benefit.

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

See page 7 for how to claim.

Reduced Earnings Allowance (REA)

- You may get Reduced Earnings Allowance if you cannot earn as much as you normally could because of an accident at work or disease caused by work.
- If your Reduced Earnings Allowance is £2 or more a week, when you reach State Pension age and you are not in regular employment, your Reduced Earnings Allowance will be replaced by another benefit called Retirement Allowance.

See page 7 for how to claim.

Income Support

- Income Support is for people on a low income.
- If you have savings over £16,000, this usually means you cannot get Income Support.
- If you are available for work, you cannot get Income Support.

Are you:

- ✓ aged 16 or over;
- ✓ on a low income; and
- ✓ not working, or working an average of less than 16 hours a week?

If you have answered 'Yes' to all of these questions, you can claim Income Support.

- If you have savings of over £6,000, this will 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 single parent, you will usually have to go to a meeting with a personal adviser before you can get Income Support.
- To see if you are on a low income for Income Support, check with your Social Security or Jobs & Benefits office.

See page 7 for how to claim.

Pension Credit

Pension Credit is an entitlement for people aged 60 or over.

- It helps make sure that people receive 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 £119.05 if you are single, or £181.70 if you have a partner?
- ✓ aged 65 or over and your weekly income is less than £166.67 if you are single, or £244.85 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 you have answered 'Yes' to any of these questions, apply for Pension Credit.

For more information get leaflet **PC1L** '*Pension Credit. Pick it up. It's yours*' from your Social Security or Jobs & Benefits office, or look at our website at www.dsdni.gov.uk

How to claim

1 When to claim

At anytime you can apply for a decision on whether your accident is an industrial accident.

If you become disabled as the result of an accident, you should claim Industrial Injuries Disablement Benefit as soon as possible. However, you will not be entitled to benefit for the first 90 days after the accident. If you delay claiming you may lose some benefit.

For all other benefits in this leaflet, claim straight away.

2 Claim form

Contact the Industrial Injuries Branch or your Social Security or Jobs & Benefits office for a claim form. For your nearest Social Security or Jobs & Benefits office, look for the Social Security Agency display advert in the business numbers section of The Phone Book.

Or, you can ring the Benefit Enquiry Line. See *'Where to get help and advice'* on page 8 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 **ISSP** *'How to prove your identity for social security'* from your Social Security or Jobs & Benefits office.

Where to get help and advice

To get more information or other leaflets, get in touch with your Social Security or Jobs & Benefits office or look for the Social Security Agency display advert in the business numbers section of The Phone Book.

You can get more information from the Social Security Agency website. The address is www.dsdni.gov.uk

A confidential phone service is available for people with disabilities and their carers. Ring the **Benefit Enquiry Line** on **0800 22 06 74**.

If you have speech or hearing problems and use a textphone call **0800 24 37 87**.

The person taking your call will not have your personal papers, but will be able to give you general advice. You must not take this advice to be a decision on any matter that you are asking about.

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

- RM1** A guide to benefits for people who are retiring or have retired
- SD4** Caring for someone?
- IIDBDA5NI**
Industrial Injuries Disablement Benefit (Diseases)
- SD8** Are you ill or disabled because of working with asbestos in your job?
- BC2** Expecting a baby?
- BC3** Bringing up children?
- GL12** Going into hospital?
- GL16** Help with your rent
- 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
- BRA5NI**
Social Security benefit rates
- RR1** Help with your rent or Housing Benefit
- HC11** Are you entitled to help with health costs?
- PC1L** Pension Credit. Pick it up. It's yours.

Remember that this leaflet is only a general guide and is not a full statement of the law. We have tried to make sure that the information in this leaflet is correct at the date shown below.

However, changes in the law may mean that the leaflet is less accurate.

Leaflet IIDBAA5NI from January 2007.
Produced by the Social Security Agency,
Incapacity Division Support Unit, Northern Ireland.

