

# **Benefits: Severe disability benefit & carer's allowance no. 18**

**This leaflet tells you about the benefits which may be available if you have a disability or are caring for someone with a disability. It includes information on how to claim and frequently asked questions.**



**States of Guernsey  
Social Security**

If, after reading this leaflet, you still have unanswered questions, please contact us on **222506**.

This leaflet should be read with Leaflet 50, which contains all the current benefit payments and contribution rates, available from **[www.gov.gg/carebenefits](http://www.gov.gg/carebenefits)**

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***This leaflet is for guidance and must not be treated as a complete and authoritative statement of the law.***

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## General

### What is severe disability benefit?

Severe disability benefit is a weekly benefit payable for adults and children who have a physical or mental disability (condition) and need a lot of attention or supervision by day or night.

### What is carer's allowance?

Carer's allowance is a weekly benefit payable for anyone who cares for a person in receipt of severe disability benefit and is providing care for at least 35 hours per week.

### Could I get severe disability benefit?

Payment of severe disability benefit depends on the level of care you need:-

**By day** - frequent attention throughout the day in connection with your bodily functions; or constant supervision throughout the day in order to avoid substantial danger to yourself or others; or

**By night** - prolonged or repeated attention during the night in connection with your bodily functions; or constant supervision throughout the night in order to avoid substantial danger to yourself or others.

## **What about the supervision of children?**

If you are claiming severe disability benefit for a child, the level of attention or supervision they need must be significantly more than what would generally be needed for a child of the same age and sex.

## **What do bodily functions include?**

When we refer to bodily functions we mean the things that people generally do without any help such as breathing, hearing, seeing, eating, drinking, walking, sitting, dressing, undressing, getting in and out of bed and going to the toilet.

## **What isn't included?**

When we refer to bodily functions we don't mean things like cooking and shopping or other household chores.

## **Will I get severe disability benefit straight away?**

To get severe disability benefit you must have needed the required level of care for at least 3 months. But, if you are terminally ill this rule does not apply.

During the last 12 months you also need to have lived in the Island for 26 weeks and if you were not born locally, you must have been living in the Island for the last 5 years. But, if you have come from Jersey or the UK this rule may not apply.

## Could I get carer's allowance?

This depends on some basic rules:

- A. The person you are looking after must be in receipt of severe disability benefit;
- B. You must spend at least 35 hours per week looking after the disabled person;
- C. You must be over 18 years of age;
- D. You must not be receiving unemployment benefit, parental benefits or an incapacity benefit.

## What if I have other income?

If your annual household income (i.e. your income, together with that of anyone living with you) is more than the limit set out in Leaflet 50, you will not be entitled to either severe disability benefit or carer's allowance. The current income limit set out in Leaflet 50 can be found on the website [www.gov.gg/carebenefits](http://www.gov.gg/carebenefits)

## Claiming

### How do I claim?

To claim severe disability benefit please call the pensions & allowances helpline on **222506** and ask for a claim pack. This pack contains everything you need to make your claim.

To claim carer's allowance please call the pensions & allowances helpline on **222506** and explain that you are caring for someone in receipt of severe disability benefit and wish to claim the allowance.

## **How much will I get?**

The current rates payable for severe disability benefit and carer's allowance are set out in Leaflet 50. This leaflet can be found on the website [www.gov.gg/carebenefits](http://www.gov.gg/carebenefits).

If you don't always spend the whole week at your normal home (for example, you spend a couple of days each week in a care environment) severe disability benefit may be paid at a reduced rate. Please call the pension & allowances helpline on **222506** to discuss your situation.

## **How will the benefits be paid?**

Both severe disability benefit and carer's allowance are paid into your bank account weekly in advance.

## **How long will severe disability benefit be payable for?**

This depends on your age and your medical condition.

If you are entitled to severe disability benefit we will write to you to tell you how long the benefit is payable for. You will be invited to provide an update on your condition before the end of that period.

## **How are claims decided?**

In law, the Administrator of Social Security is responsible for deciding claims. You will be told of the decision in writing. If you are not satisfied



with the Administrator's decision, you may appeal to an independent Tribunal within 28 days. The Tribunal consists of an independent chairman and two other members.

## **Can I claim for short periods?**

Both severe disability benefit and carer's allowance can be paid for short periods. For example, if a child returns home during school holidays or when a person leaves hospital for a temporary period. To find out more please call the Pensions & Allowances helpline on **222506**.

## **What happens to my insurance record if I am caring for someone?**

If you are entitled to carer's allowance you will be given contribution credits to protect your social insurance record while you are acting as a carer. These credits count towards your entitlement to old age pension, bereavement benefits and some other social insurance benefits.

## **Can I get other benefits at the same time?**

If you are receiving severe disability benefit it will stop if you claim long-term care benefit (except if you need a short period of respite).

If you are receiving carer's allowance you can continue to receive old age pension, a bereavement benefit and industrial disablement benefit. However, you can't get carer's allowance if you are receiving unemployment benefit, parental benefits or an incapacity benefit.

## **What if I am getting income support?**

Income support is not affected by severe disability benefit. But, if you are receiving carer's allowance it will be treated as if it were earnings. To find out more please call the income support helpline on **222508**.

## **Changes**

### **What changes must I declare?**

If you are receiving any benefit you must tell Social Security or the States Office in Alderney straight away about any changes in your circumstances that will affect your entitlement.

### **What if my medical condition improves?**

If your medical condition improves and you are receiving severe disability benefit, you should call the Pensions & Allowances helpline on **222506** or write to us to explain the change.

### **What if the level of care I give changes?**

If you are receiving carer's allowance and the person you are caring for needs less help from you than before, please call the Pensions & Allowances helpline on **222506** to discuss your claim.

### **What happens if the person I am caring for dies?**

If you are receiving carer's allowance and the person you are caring for dies, you should call the Pensions & Allowances helpline on **222506** to discuss your claim. You will still be able to receive carer's allowance for

a period of 8 weeks following the death of the person you were caring for.

## **What happens if I go into hospital or a care home?**

Severe disability benefit is not usually payable if you go into hospital or a care home funded in any way by the States. But, it can be paid for up to 4 weeks in certain situations. If you go into hospital or a care home you should call the Pensions & Allowances helpline on **222506** to discuss your claim.

If you are receiving carer's allowance and the person you are looking after goes into hospital or a care home, you should call the Pensions & Allowances helpline on **222506** to discuss your claim.

## **What happens if I leave the Island?**

Severe disability benefit and carer's allowance are not payable if you leave the Island. But, this depends on why you are leaving and for how long. If you intend to leave the Island for any reason you should call the Pensions & Allowances helpline on **222506** to discuss your claim.

## **Extra information**

### **Are the allowances taxable?**

Both severe disability benefit and carer's allowance are known as non-contributory benefits and are tax free.

## **What happens when the child I am caring for reaches school leaving age?**

If severe disability benefit is in payment for a child, the case will be reviewed to see if the allowance should continue to be paid to them as an adult. But, we will write to you before this happens to get an update on their situation.

## **What is an appointee?**

An appointee is someone who Social Security agrees can act for another person. But, they can only be appointed to act if the person is unable to sign their name due to an illness or injury or is suffering from some form of mental health condition which means they cannot manage their own affairs.

If you think you need this help or the person you are looking after does, please call the Pensions & Allowances helpline on **222506**.

## **For further information**

If you are unsure of the meaning of any particular point in this leaflet, please contact Social Security, or the Alderney States Office, where staff will be pleased to help you, and from where copies of other leaflets may be obtained.

More information is also available on the States website here:

**[www.gov.gg/carebenefits](http://www.gov.gg/carebenefits)**.

If you are a parent or carer of a child with a disability or a disabled adult and would like information about support, services and activities in Guernsey you may find this website useful: [www.signpost.gg](http://www.signpost.gg)

If you are writing to Social Security, please quote your social insurance number, if known.

## **What to do if you have a complaint**

If you are dissatisfied with any aspect of our services please let a member of staff know at the time so that we can try to resolve the issue immediately. If you wish to make a formal complaint to Social Security, please contact us for a complaints leaflet and return the completed complaints form to **Social Security, Edward T. Wheadon House, Le Truchot, St Peter Port, GY1 3WH.**

You can also request more information by email and return your complaint form to [socialsecuritycomplaints@gov.gg](mailto:socialsecuritycomplaints@gov.gg) or send your complaint or a compliment to us online at the States website, by visiting [www.gov.gg/ccc](http://www.gov.gg/ccc) and completing the electronic form.





## How we collect and use information

Social Security processes personal information for social security purposes in order to carry out functions relating to the relevant social security and associated legislation that it administers. The information collected will depend on your business with us, but will be no more than is required for that purpose. We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to. Any personal information you give to us will be processed in accordance with the Data Protection (Bailiwick of Guernsey) Law, 2001. If you wish to know more about the information we have about you, or about the way we use it, you can ask at the Office of the Committee *for* Employment & Social Security or by emailing **[employmentandsocialsecurity@gov.gg](mailto:employmentandsocialsecurity@gov.gg)**

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