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About this Guide

This Guide is a summary of the social security benefits and allowances paid by the Isle of Man Treasury, including the state pension.

It also provides information about:

- how benefits are affected by an admission to hospital;
- how benefits are affected by a temporary absence from the Isle of Man;
- how benefits are affected if you go to prison;
- how decisions on benefit claims are made;
- how customers can dispute decisions;
- collecting your benefits;
- National Insurance credits; and
- our customer service standards.

It provides general guidance only and is not a statement of the law.

Every effort has been made to ensure that the information in this Guide is correct at the date shown on the front cover. However, changes in the law may make the Guide become gradually less accurate.

Some legacy benefits are not available to new customers.

Different Types of Benefits

Benefits and allowances generally fall into 2 out of the 4 types described below.

- **Contributory** – you (or in some cases your spouse or civil partner) must have paid or been credited with enough National Insurance contributions during the relevant period to get these benefits
- **Non-contributory** – you don't have to have paid any National Insurance contributions to get these benefits, but you will have to meet other conditions
- **Income-related** – these benefits are means-tested, so whether you can get them will depend on your circumstances and any income or capital you have or your partner (if you have one) has
- **Not income-related** – generally speaking, any income or capital you or your partner (if you have one) has will not affect your entitlement, but you will have to meet other conditions

So, for example, Attendance Allowance is **non-contributory** and **not income-related**, meaning that you don't have to have paid National Insurance contributions to get it and it isn't affected by any other income or savings you have. But you must have care needs to get it.

We have also indicated whether the benefit or allowance is -

- **Taxable** – meaning you may have to pay income tax on it, depending on your other income; or
- **Non-taxable** – meaning that you won't have to pay any tax on it.

Please note that we do not deduct any tax when paying benefits.

Details about how benefits are paid are provided with the information about each benefit. Generally, they can be collected from the [Post Office using a MiCard](#) or paid directly into your bank account.

Please note: This Guide doesn't include the new benefit created in response to the COVID 19 outbreak called the Manx Earnings Replacement Allowance. For more information go to <https://www.gov.im/categories/benefits-and-financial-support/>

For More Information

Leaflets and claim forms referred to in this Guide are available –

- on our webpages at www.gov.im/socialsecurity (not all leaflets and claim forms are available on our webpages)
- by emailing us at socialsecurity@gov.im
- by calling us on 685656
- at our Head Office in Douglas or our Ramsey office

More detailed information about particular benefits can be obtained from the relevant benefit team. The direct telephone numbers and email addresses for each service are provided on [page 99](#).

Enquiries about National Insurance contributions should be directed to the Income Tax Division of the Treasury by email to nationalinsurance.ITD@gov.im

Contents of this Guide

Title	Page number
Benefits available to different groups of people	4
Detailed information about individual benefits and state pensions	5 - 77
Hospital admission and its effect on your benefits	78
Leaving the Isle of Man and its effect on your benefits	79
If you go to prison or are remanded in custody	81
National Insurance contributions and credits	82
Other help available	84
Decisions and appeals	87
Social Security Agreements with the UK	89
International social security agreements	90
Our customer service standards and your responsibilities	91
How you can contact us – our office opening hours, email addresses and phone numbers	95
Index	97

Benefits Available to Different Groups of People

Pensioners and people approaching state pension age	Page number
<ul style="list-style-type: none">• Manx State Pension• Retirement Pension• Pension Supplement• Retirement Pension Premium• Attendance Allowance• Nursing Care Contribution• Income Support• Free TV licences & TV Licence Payments	54 68 65 71 6 62 36 73
People who are sick or disabled	
<ul style="list-style-type: none">• Incapacity Benefit• Industrial Injuries Disablement Benefit• Disability Living Allowance• Income Support▪ War Disablement Pension	33 43 16 36 74
Carers -	
<ul style="list-style-type: none">• Carer's Allowance• Income Support	10 36
Families/Parents	
<ul style="list-style-type: none">• Adoption Allowance• Child Benefit• Employed Person's Allowance• Guardian's Allowance• Income Support• Paternity Allowance	5 12 19 31 36 63
People who are pregnant, have just given birth or are adopting a child	
<ul style="list-style-type: none">• Adoption Allowance• Income Support• Maternity Allowance• Maternity Payment• Paternity Allowance	5 36 59 61 63
People who are bereaved	
<ul style="list-style-type: none">• Bereavement Support Payment• Funeral Payment• Widowed Parent's Allowance	8 30 76
Unemployed people	
<ul style="list-style-type: none">• Jobseeker's Allowance• Exceptional Needs Grants and Budgeting Loans	45 26

Adoption Allowance

Introduction

Adoption Allowance may be paid to you for a maximum of 39 weeks, starting at the earliest 2 weeks before the child is placed with you for adoption and at the latest the day after placement.

Only one member of a couple is able to claim Adoption Allowance.

Adoption Allowance is non-contributory, not income-related and taxable.

The amount of Adoption Allowance is based on 90% of your average earnings during the relevant period, up to a maximum of £179.85 a week.

Adoption Allowance is not available to foster parents or step-parents who go on to adopt a child.

Claim Form – [ADA1](#)

Matching Certificate – [ADA2](#)

For more information email incapacitybenefits@gov.im or phone 685105.

Basic qualifying conditions

To qualify for Adoption Allowance you must –

- be a person with whom a child is, or is expected to be, placed for adoption under Isle of Man law;
- have stopped work, or be taking leave from work;
- have worked in employed earner's work for at least 26 weeks of the 66 weeks immediately preceding the week in which you are told that you have been matched with a child; and
- in any 13 weeks of the same 66 week period have had average earnings of not less than the Adoption Allowance threshold (£30.00 a week for the 2018/2019 tax year).

Residential conditions

You must be ordinarily resident in the Isle of Man.

How to claim

Complete Form ADA1 (enclosing the matching certificate ADA2 and wage slips for the selected 13 weeks) and return them to us.

When to claim

Submit your claim no earlier than 4 weeks before the date you want Adoption Allowance to start. The earliest the Adoption Allowance period can start is 2 weeks before the date the child is placed with you for adoption, and the latest, where you are working on the day of placement, is the day after placement.

Payment

Adoption Allowance is paid directly into your bank or building society account every 2 weeks or can be collected weekly at a Post Office using a MiCard.

Related benefits

Your partner may be able to claim Paternity Allowance for up to 2 weeks if they take time off work to offer you support.

Differences between the IOM and UK

Adoption Allowance does not exist in the UK.

In the UK, Statutory Adoption Pay is paid to qualifying employees by their employers. It is only available to those who earn at least the lower earnings limit for National Insurance purposes.

In the Isle of Man, Adoption Allowance is available to employed earners who have earnings of at least £30.00 a week (on average).

Attendance Allowance

Introduction

Attendance Allowance is paid to you if you have reached state pension age and –

- you are severely disabled (mentally or physically) and you need frequent care or continual supervision from others, or
- you are terminally ill and have a life expectancy of 6 months or less.

Unless you are terminally ill (see below), you must have met the **disability conditions** set out below for at least 6 months. This is called the “qualifying period”.

Attendance Allowance is paid at a lower or higher rate depending on the level of your care or supervision needs.

Attendance Allowance is non-contributory, not income-related and not taxable.

Claim pack - DS2

For more information email disabilitybenefits@gov.im or phone 685104.

Disability conditions

Lower rate of Attendance Allowance

To get the lower rate of Attendance Allowance you must have reached state pension age and for the last 6 months you have needed either -

- during the day, frequent attention from another person in connection with your bodily functions, or continual supervision to prevent substantial danger to you or others;

OR

- during the night, prolonged or repeated attention in connection with your bodily functions, or someone awake to watch over you at frequent intervals or prolonged periods to prevent substantial danger to you or others.

Higher rate of Attendance Allowance

To get the higher rate of Attendance Allowance you must –

- need help during the day and during the night as described above; or
- be terminally ill with a life expectancy of 6 months or less.

Residence and presence conditions

You must be ordinarily resident and present in the Isle of Man when you claim and you must also have been ordinarily resident in the Isle of Man or the UK for at least 2 of the 3 years immediately before you claim.

Special rules if you are terminally ill

If you have an illness that is likely to limit your life expectancy to 6 months or less –

- you don't have to have any special care or attention needs;
- you don't have to wait 6 months before qualifying for Attendance Allowance;
- you normally receive Attendance Allowance within 10 days of claiming it;
- you automatically qualify for the higher rate of Attendance Allowance; and
- you don't have to satisfy the 2 years' ordinarily resident condition, but you must be in the Isle of Man when you claim Attendance Allowance.

How to claim

Complete the Attendance Allowance claim pack and return it to us.

When to claim

Claim Attendance Allowance as soon as you need help. Claim straightaway if you are terminally ill.

Payment

Attendance Allowance can be paid directly into your bank or building society account every 4 weeks, or it can be collected weekly at a Post Office using a Micard.

Related benefits

The Christmas Bonus will be paid to you if you're getting Attendance Allowance at the relevant time (the week beginning with the last Monday in November).

The person caring for you may qualify for [Carer's Allowance](#) (see page 10).

Difference between the IOM and UK

There are no differences between the Isle of Man and UK provisions for Attendance Allowance.

Bereavement Support Payment

Introduction

If you are widowed or become a surviving civil partner on or after 6 April 2017 you may qualify for Bereavement Support Payment.

You must be under state pension age and must be ordinarily resident in the Isle of Man when you make your claim.

Your late spouse must have paid enough National Insurance contributions in at least one tax year (see below), or was an employed earner and died as a result of an industrial injury or disease.

You cannot get Bereavement Support Payment if you -

- you were divorced from the deceased, or your civil partnership with the deceased had been dissolved.
- are in prison or being held in legal custody; or
- are over [state pension age](#) (see page 54)

If you were widowed or became a surviving civil partner **before** 6 April 2017 and you have a dependent child or children you may be able to get [Widowed Parent's Allowance](#) – see page 76.

Bereavement Support Payment is contributory and not income-related. The lump sum is not taxable, but the periodic payments are taxable.

Leaflet - [BSP1 \(Notes\)](#)

Claim form - [BSP1](#)

For more information email statepensions@gov.im or phone 685176

How to claim

Complete claim form BSP1 and take or send it to us.

When to claim

Claim as soon as you can but not later than 3 months after your husband, wife or civil partner died.

If you delay claiming you may lose some benefit.

Basic qualifying conditions

You may qualify for Bereavement Support Payment if –

- Your husband, wife or civil partner has died
- You are under state pension age
- You were ordinarily resident in the Isle of Man or in certain other countries when your husband, wife or civil partner died, and
- Your late husband, wife or civil partner paid enough National Insurance contributions (see below) in the Isle of Man or in certain other countries, or they died as a result of an accident at work or a disease caused by work.

You cannot get Bereavement Support Payment if –

- Your husband, wife or civil partner died before 6 April 2017
- You were over state pension age when they died
- You were not ordinarily resident in the Isle of Man or in certain other countries when your husband, wife or civil partner died
- Your late husband, wife or civil partner did not pay enough any National Insurance contributions in the Isle of Man or in certain other countries, and their death was not as a result of an accident at work or a disease caused by work
- You were not married to, or in a civil partnership with, the deceased person when they died
- You are in prison

Contribution condition

Your late spouse or civil partner must have paid either class 1 or class 2 National Insurance (NI) contributions in any one tax year which produced an earnings factor of at least 25 times that year's lower earnings limit.

Class 3 NI contributions do not count for Bereavement Support Payment.

Payment

If you qualify for Bereavement Support Payment you will get a lump sum payment of £3,000 plus regular payments worth £121.95 per week (2020-21 rate) normally for up to 78 weeks. However, if at the end of 78 weeks you are responsible for a child or children under 6 you will continue to get Bereavement Support Payment until your youngest (or only) child's 6th birthday.

Bereavement Support Payment can be paid directly into your bank or building society account, or you can collect it from the Post Office using a MiCard.

Related benefits

Christmas Bonus is payable to recipients of Bereavement Support Payment.

Bereavement Support Payment is completely ignored when determining entitlement to any other benefit.

Carer's Allowance

Introduction

Carer's Allowance is paid to you if you care for a severely disabled person who is receiving either -

- Attendance Allowance;
- Constant Attendance Allowance (paid with Industrial Injuries Disablement Benefit or a war pension); or
- the highest or middle rate care component of Disability Living Allowance.

Carer's Allowance can continue in payment for a limited period after the death of the severely disabled person who had been cared for (see below).

Carer's Allowance is non-contributory, not income-related (but is subject to a weekly earnings limit) and taxable.

Leaflet - [CA2](#)

Claim form – [CA1](#)

For more information email disabilitybenefits@gov.im or phone 685104.

Basic qualifying conditions

To qualify for Carer's Allowance you must -

- be caring for a severely disabled person for at least 35 hours per week;
- be aged 16 or over when you claim;
- not earn more than £132.00 a week; and
- not be receiving education for 21 hours or more a week.

Although there is no upper age limit for receipt of Carer's Allowance, it is an "overlapping benefit" with State Pension. This means that if you qualify for a State Pension which is worth more than Carer's Allowance you will not get a Carer's Allowance. Or, if you get a State Pension which is worth less than the full rate of Carer's Allowance, you will get a reduced rate of Carer's Allowance equal to the difference between your State Pension and the full rate of Carer's Allowance.

Residence and presence conditions

You must be ordinarily resident and present in the Isle of Man when you claim. You must also have been ordinarily resident in the Isle of Man or the UK for at least 2 of the 3 years immediately before you claim.

If the person being cared for dies

Where care had been provided to the deceased for less than 8 years, Carer's Allowance can continue for 8 weeks after the death of the severely disabled person.

Where care had been provided to the deceased for more than 8 years, Carer's Allowance can continue for longer. One week is paid for each whole year or part of a year for which care was provided. So, for example, where care had been provided for 10½ years, Carer's Allowance can continue to be paid for 11 weeks after the death of the severely disabled person.

How to claim

Complete Form CA1 and return it to us.

When to claim

Claim Carer's Allowance as soon as you satisfy the qualifying conditions set out above. Don't delay claiming because the disabled person you care for is waiting to hear about their claim for Attendance Allowance, Disability Living Allowance or Constant Attendance Allowance.

Payment

Carer's Allowance can be paid directly into your bank or building society account every 2 weeks, or it can be collected weekly at a Post Office using a MiCard.

Related benefits

The Christmas Bonus will be paid to you if you're getting Carer's Allowance at the relevant time (the week beginning with the last Monday in November).

Class 1 National Insurance credits are awarded to you automatically if you are entitled to Carer's Allowance (unless you are a married woman or a widow with a reduced rate election in force).

Difference between the IOM and UK

There are no differences between the Isle of Man and UK provisions for Carer's Allowance.

Child Benefit

Introduction

Child Benefit may be paid to you if –

- you are responsible for a child or young person living with you; or
- you are contributing to the maintenance of a child or young person who does not live with you, or lives with you for only part of the week, at a rate at least equal to the rate of Child Benefit payable which would usually be paid for that child or young person (but only if no-one else is claiming Child Benefit for that child).

For Child Benefit purposes, a person is a “child” if they are aged under 16, and a “young person” if they are aged 16 or over.

Only one person can receive Child Benefit for a child or young person at any time. If 2 people claim Child Benefit for the same child or young person there are rules which determine which of them is entitled to Child Benefit. For instance, if one person has the child or young person living with them and the other person contributes to the child’s or young person’s maintenance then the person who has the child or young person living with them qualifies for Child Benefit.

The child or young person you’re claiming Child Benefit for must be -

- under the age of 16; or
- aged 16 or over but under the age of 20 and still in full-time education or approved training of more than 12 hours a week and studying for a qualification up to and including GCE ‘A’ level standard or equivalent.

For Child Benefit to be paid for a young person after their 19th birthday, they must have started or been enrolled onto full-time education before their 19th birthday.

You are not entitled to Child Benefit if your “reckonable income” in the “relevant income tax year” is greater than £80,000. See the section headed “[Income Test](#)” below.

Child Benefit is non-contributory; income-related and taxable.

Leaflet – [CH2 Notes – A Guide to Child Benefit](#)

Claim form - [CH2](#)

For more information email childbenefit@gov.im or phone 685107.

Residence and presence conditions

To qualify for Child Benefit, you - or the child or young person you are claiming for - must have been resident in the Isle of Man or in the UK for more than 26 weeks in the 52 weeks immediately before you make your claim.

If you do not satisfy this condition you may still be entitled to Child Benefit if you or your husband, wife or civil partner -

- start work;
- pay National Insurance contributions; and
- intend to stay in the Isle of Man for at least 6 months;

or you or your husband, wife or civil partner -

- are from a country with which the Isle of Man has a social security agreement (including the UK); or
- are a member of HM Forces, the Civil Service or other special category working abroad; or
- were entitled to Child Benefit at any time within the 3-year period immediately your current claim for Child Benefit.

No entitlement to Child Benefit

You are not entitled to Child Benefit if your child or young person -

- has been looked after by the Department of Health and Social Care or a local authority for more than 8 weeks;
- has been in prison or legal custody, for more than 8 weeks;

- is boarded out with foster parents;
- is living with a person who has left school as their spouse (the child's or young person's partner may not claim Child Benefit for them either);
- is receiving Income Support, income-based Jobseeker's Allowance, Incapacity Benefit or Employed Person's Allowance;
- is receiving training for which an allowance is paid to them; or
- is in hospital for more than 12 weeks and you are not incurring regular expenditure on the child or young person or on visits to the hospital to see them.

Income test

If your "reckonable income" (see below), when added to that of your partner's, in the "relevant income tax year" (see below), is between £50,001 and £80,000, the amount of Child Benefit you are entitled to is reduced, as follows:

- If your income is between £50,001 and £60,000 the amount of Child Benefit which would otherwise be payable is reduced by 25%;
- If your income is between £60,001 and £70,000 the amount of Child Benefit which would otherwise be payable is reduced by 50%; and
- If your income is between £70,001 and £80,000 the amount of Child Benefit which would otherwise be payable is reduced by 75%.

"Reckonable income" is usually the "Total Income" you have for Isle of Man income tax purposes in the relevant income tax year.

The relevant income tax year is normally the tax year before the tax year immediately before the period for which entitlement is being considered. So, for example, when assessing entitlement to Child Benefit for any week in the 2020/21 tax year (i.e. from 6 April 2020 to 5 April 2021) the relevant income tax year is normally the 2018/2019 tax year.

By "partner" we mean your husband or wife, a person you live with as if you are married, your civil partner or a person you live with as if you were in a civil partnership.

The amount of Child Benefit paid to you is normally fixed for a whole tax year. However, your award may be reviewed during a tax year if a specified change of circumstances takes place, for example -

- You or your partner have another child;
- You and your partner separate;
- You begin to live with another person as their husband or wife, or as civil partners;
- You or your partner become unemployed and claim Jobseeker's Allowance;
- You or your partner leave Jobseeker's Allowance to take up work.

The income test is modified if you or your partner did not have your income assessed by the Isle of Man Assessor of Income Tax in the relevant income tax year.

Awards of Child Benefit are automatically re-assessed from the beginning of each new tax year, taking into account your reckonable income (together with your partner's reckonable income, if you have a partner) in the new relevant income tax year.

How to claim

Complete Form CH2 and return it to us with the child's or young person's birth certificate.

When to claim

Claim as soon as possible after:

- your child is born;
- you take responsibility for the child or young person; or
- you become resident in the Isle of Man.

Payment

Child Benefit is paid directly into your bank or building society account every 4 weeks or can be collected weekly at a Post Office using a MiCard.

Young person leaves full-time education

When a young person leaves full-time non-advanced education, Child Benefit will stop being paid in respect of them after whichever of the dates shown below occurs first -

- 31 December
- 31 March
- 31 August.

So, for example, if the young person leaves school in the summer, Child Benefit will normally continue to be paid until 31 August.

If the young person -

- begins a new course of **advanced** education (for example, a degree);
- is awarded Income Support, income-based Jobseeker's Allowance, Employed Person's Allowance or Incapacity Benefit;
- reaches age 20; or
- starts a training scheme which is recognised by the Government and is paid a training allowance

entitlement to Child Benefit in respect of that young person ends immediately.

Death of child or young person

Child Benefit continues to be paid for 8 weeks after the death of a child or young person.

Child Benefit can also be paid for up to 8 weeks where a child does not survive until the first Monday following their birth.

Priority

To be eligible for Child Benefit you must be a parent or other person responsible for the child or young person.

Where more than one person claims Child Benefit (for example, where the child's or young person's parents are separated), the person with whom the child or young person normally lives with most or all of the time will usually be awarded Child Benefit.

If you are in a two-parent family where one of you is not working, the parent who is not working should claim Child Benefit, in order to protect their National Insurance record (see page 83 - [National Insurance credits for parents and carers](#)).

Differences between the IOM and UK

Child Benefit has been taxable in the Isle of Man since April 2000.

In the UK, Child Benefit is not directly taxable. However, in January 2013 it became subject to a special tax charge-

'Where a parent or, in the case of a couple at least one of the parents, has an annual income of between £50,000 and £60,000, a charge equivalent to 10% of the amount of Child Benefit they have received in a tax year will be made for each £1,000 of income they have above £50,000, up to £60,000. Affluent parents are encouraged by HMRC not to make claims for Child Benefit, in order to avoid a tax bill at the end of the year.'

In the Isle of Man, since April 2014 Child Benefit entitlement has been income-tested. Currently, the amount payable is reduced if a family's reckonable income is greater than £50,000 in the relevant income tax year and there is no entitlement if a family's reckonable is greater than £80,000 in the relevant income tax year.

Christmas Bonus

Introduction

The Christmas Bonus is a lump sum payment of £40 paid to you if you are getting a "qualifying benefit" (see below) for any day in the week beginning with the last day Monday in November each year (called "the relevant week").

The Christmas Bonus is -

- non-contributory (though some of the "qualifying benefits" are contributory benefits); and non-taxable;
- not income-related (though some of the "qualifying benefits are income-related benefits);
- taxable.

How to claim

You do not have to claim the Christmas Bonus. If you qualify it will be paid to you automatically.

Payment

The Christmas Bonus is normally paid in December each year. It is normally paid in the same way as your "qualifying benefit".

Qualifying benefits

To qualify for the Christmas Bonus you must be getting one or more of the following "qualifying benefits" -

- Attendance Allowance
- Bereavement Support Payment
- Carer's Allowance
- Disability Living Allowance
- Employed Person's Allowance
- Income Support (subject to certain conditions – see below)
- Industrial Death Benefit
- Long-term Incapacity Benefit
- Manx State Pension
- Retirement Pension
- Severe Disablement Allowance
- Unemployability Supplement or Allowance paid with Industrial Disablement Benefit
- Widowed Mother's Allowance
- Widowed Parent's Allowance
- Widow's Pension

If you are a member of a couple (whether you are married or not) you will receive another Christmas Bonus for your partner if you are entitled to either an increase in your qualifying benefit for them (for example, Retirement Pension) or an additional allowance for them as part of your qualifying benefit (for example, Income Support).

Additional conditions if you get Income Support

Where the only qualifying benefit you are getting is Income Support and you are below state pension age at the end of the relevant week (see above), you or your partner must have been getting either Income Support or Employed Person's Allowance throughout the 13 weeks immediately before the beginning of the relevant week.

Special rules allow a person who -

- was getting Income Support, but
- who then stopped getting Income Support because they started to live with someone else who was getting either Income Support or Employed Person's Allowance as their partner, and
- who then separated from that person and started to get Income Support again

during the 13 week qualifying period, to be treated as if they were getting Income Support whilst they were living with that other person.

Differences between the IOM and UK

In the Isle of Man the Christmas Bonus is £40. In the UK it is £10.

It is payable to a wider range of beneficiaries in the Isle of Man than in the UK, in particular certain people under state pension age who get Income Support or Employed Person's Allowance.

Disability Living Allowance

Introduction

Disability Living Allowance is paid to you if you are under state pension age when you claim it.

However, once Disability Living Allowance has been awarded it can continue in payment after you reach state pension age.

If you become disabled after you reach state pension age you should claim Attendance Allowance.

Children under 16 who have exceptional care or supervision needs, or difficulties with moving around, may also be eligible for Disability Living Allowance.

There are two components of Disability Living Allowance -

- the care component; and
- the mobility component.

Unless you are terminally ill (see below), you must have met the **disability conditions** set out below for at least 3 months (this is called the "qualifying period") and your need for help or supervision must be expected to last for at least the next 6 months.

If you are terminally ill and qualify under the "special rules" (see below) the 3-month qualifying period doesn't apply.

Disability Living Allowance is non-contributory, not income-related and not taxable.

Claim pack - DLA1

For more information email disabilitybenefits@gov.im or phone 685104.

Disability conditions - Care component

If you need help with your personal care you may qualify for the care component.

Children can only receive Disability Living Allowance care component if they are either at least 3 months old or are terminally ill.

You may qualify for the **lowest rate** of the care component if you are aged 16 or over and you are so severely disabled, physically or mentally, that –

- you cannot prepare a cooked main meal for yourself even if you have the ingredients; or
- you require attention from another person in connection with your bodily functions for a significant portion of the day (but less help than for the middle rate care component – see below)

A child under 16 may qualify for the lowest rate care component if they need attention or supervision which is substantially in excess of what would normally be required for a child of the same age as them.

You or your child may qualify for the **middle rate** of the care component if you or they are so severely disabled, physically or mentally, that-

- throughout the day you or your child require frequent attention from another person in connection with your or your child's bodily functions, or continual supervision in order to avoid substantial danger to yourself, your child or others;

OR

- during the night you or your child require prolonged or repeated attention from another person, or another person to be awake at night for a prolonged period or at frequent intervals to watch over you or your child in order to avoid substantial danger to yourself, themselves or others;

You or your child may qualify for the **highest rate** of the care component if you or they need help during both the day and the night, as set out above for the middle rate.

If you are terminally ill you automatically qualify for the **highest rate** of the care component even if you don't need any help.

Disability conditions - Mobility component

The **mobility component** of Disability Living Allowance is payable at one of two rates -

The **lower rate** is payable to you if you are aged 5 years or over and able to walk, but you are so severely disabled that you cannot walk outside on unfamiliar routes without someone to guide or supervise you for most of the time.

The **higher rate** is payable to you if you are aged 3 years or over and -

- because of a physical disability, you are unable (or virtually unable) to walk without severe discomfort, or at risk of endangering your life or causing deterioration to your health by making the effort to walk; or
- you have had both legs amputated at or above the ankle; or
- you were born without legs or feet; or
- you are assessed to be both 100% disabled because of loss of eyesight and not less than 80% disabled because of deafness and you need someone with you when you're outdoors; or
- you are severely mentally impaired, have severe behavioural problems and are entitled to the highest rate of the care component; or
- you are certified as severely sight impaired by a consultant ophthalmologist; you must also have a best corrected visual acuity of less than 3/60, or you must have a best corrected visual acuity of 3/60 or more but less than 6/60 together with a complete loss of peripheral visual field and a central visual field of no more than 10 degrees in total.

You cannot get the Mobility Component if –

- You get a mobility supplement under any of the Armed Forces or War Pensions provisions; or
- You use an invalid carriage or other vehicle supplied to you under the NHS.

Residence and presence conditions

You must be ordinarily resident and present in the Isle of Man when you claim. You must also have been ordinarily resident in the Isle of Man or the UK for at least 2 of the 3 years immediately before you claim.

Special rules if you or your child are terminally ill

If you or your child have an illness that is likely to limit your or your child's life expectancy to 6 months or less you or your child -

- automatically qualifies for the highest rate of care component of Disability Living Allowance;
- may also qualify for the mobility component if you or your child have difficulty moving around;
- do not have to wait 3 months before qualifying;
- normally receives your allowance within 10 days of claiming; and
- do not have to satisfy the residence conditions set out above, but must be present in the Isle of Man at the time you claim.

How to claim

Complete the Disability Living Allowance claim pack and return it to us.

When to claim

Claim as soon as you or your child need help. Claims under the Special Rules for terminally ill people should be made immediately.

Payment

Disability Living Allowance can be paid directly into your bank or building society account every 4 weeks, or it can be collected weekly at a Post Office using a MiCard.

Related benefits

The Christmas Bonus will be paid to you if you're getting Disability Living Allowance at the relevant time (the week beginning with the last Monday in November).

The person caring for you (or your child) may qualify for [Carer's Allowance](#) (see page 10).

If you qualify for the higher rate mobility component you also qualify for -

- a parking concession under the Blue Badge Scheme, either as a driver or passenger of a vehicle (for more information telephone 686325); and
- exemption from paying road tax on a vehicle used solely by you or for you (more information is provided when Disability Living Allowance is awarded)

- help to lease or buy a car through a charity called *Motability*. For further information see www.motability.co.uk or call 0300 456 4566.

Difference between the IOM and UK

In the UK Disability Living Allowance for adults has been replaced by the Personal Independence Payment.

There are no differences between the Isle of Man and UK provisions for Disability Living Allowance for children under 16.

Employed Person's Allowance

Introduction

Employed Person's Allowance (EPA) is paid to you if you are employed or self-employed, you have a low income and you are either:

- a single person who is a "disabled worker" (see below) and you work on average for 16 or more hours a week; or
- a lone parent with at least one dependent child and you work on average for 16 or more hours a week; or
- a couple (whether or not you have dependent children), where either of you is severely disabled or cares for a severely disabled adult or child, and at least one of you works on average for 16 or more hours per week; or
- a couple who have a dependent child or children, where neither of you is severely disabled or cares for a severely disabled adult or child, and one (or both) of you works on average for 30 or more hours a week.

EPA is non-contributory, income-related and non-taxable.

Leaflet – [EPA5](#)

Claim form - [EPA1](#)

For more information email epa@gov.im or phone 685679 or 685458.

Basic qualifying conditions

Normally, to qualify for EPA you or your partner (if you have one) must -

- be in a job that is expected to last for 5 weeks or more when you make your claim;
- be working for at least the number of hours as set out above; and
- have a total family income of less than a prescribed amount.

You may also qualify for EPA if, immediately following a previous award for EPA, rather than being in paid work you are -

- off work due to illness or incapacity, and your employer continues to pay your normal earnings (ignoring any deductions they may make from your wages for any Incapacity Benefit you get from Social Security), or
- engaged on a training course which is for at least 16 hours a week and for which you are paid a training allowance by a Government Department.

But you can only qualify for EPA in either of the above circumstances for a maximum period of 26 weeks in any 52-week period.

You may also qualify for EPA if, immediately following a previous award for EPA, rather than being in paid work -

- you're on maternity leave and getting Maternity Allowance from Social Security; or
- you're on adoption leave and getting Adoption Allowance from Social Security; or
- you're self-employed, but you can't work because you are pregnant or have recently given birth.

Qualifying for Employed Person's Allowance as a disabled worker

To qualify for EPA as a disabled worker you must be working for at least 16 hours a week when you claim EPA and your job must be expected to last for at least 5 weeks.

You must also have a mental or physical disability which puts you at a disadvantage in getting a job.

And you must satisfy one of the following conditions -

- you are getting certain disability-related benefits (in particular, Disability Living Allowance); or
- you have been provided with an invalid carriage or other vehicle by the NHS; or
- on any day in the 26 weeks immediately before the day on which you make your claim for EPA -
 - you qualified for long-term Incapacity Benefit or Severe Disablement Allowance, or

- you had been getting short-term Incapacity Benefit or Income Support because of your incapacity for work for at least 28 weeks; or
- you had been getting income-based Jobseeker’s Allowance and your partner had been incapacitated for work for at least 28 weeks; or
- you were engaged in training for work on any day in the 8 weeks before you make your claim and immediately before your training began you were receiving the long-term rate of Incapacity Benefit or had been receiving the short-term rate of Incapacity Benefit for at least 6 months.

People in DHSC-operated homes

You cannot qualify for EPA if you live in one of the Department of Health and Social Care’s resource centres or care in the community homes.

Residence condition

To be entitled to EPA you must normally have to satisfy the Isle of Man residential condition. You will satisfy this condition if you–

- were born in the Island;
- have been ordinarily resident in the Island for a continuous period of at least 5 years at any time; or
- have been ordinarily resident in the Island for 3 or more periods which, when added together, amount to at least 10 years.

Or you are -

- the husband, wife or civil partner of a person who satisfies any of the conditions listed above;
- the widow, widower or surviving civil partner of a person who satisfies any of the conditions listed above;
- the former husband, wife or civil partner of a person who satisfies any of the conditions listed above; or
- the child of a person who satisfies any of the conditions listed above and that person was (or their spouse or civil partner was) serving in HM Forces when they were born.

If you don’t satisfy the Isle of Man residential condition you may still be entitled to EPA if you can show that it would be exceptionally harsh or oppressive to deny you benefit.

How to claim

Complete Form EPA1 and return it to us as soon as you can. If you wait you may lose money you would otherwise be entitled to.

EPA is normally awarded for either 4 or 12 weeks, but it can be awarded for up to 26 weeks in certain circumstances.

Amount payable

The amount of EPA payable is 70p for every £1 by which your or your family’s total **net income** (see below) falls short of the “applicable amount” according to the size of your family, your housing costs (i.e. any rent, rates or mortgage interest you have to pay), the number of hours you work and, where relevant, any child care charges you have to pay.

For details of how the amount towards your housing costs is calculated, see “[Housing Costs](#)” under Income Support on page 40.

Payment

EPA is paid either fortnightly, in arrears, by direct credit into a bank or building society account or it can be collected weekly at a Post Office using a MiCard.

The first payment is usually made about 2 weeks after you claim EPA.

Calculation of net income

Your net earnings are calculated by deducting from your gross weekly pay any National Insurance contributions or income tax payable and one half of any contributions you make to an occupational or personal pension scheme.

Except as provided for below, all other income is taken fully into account.

The following benefits and payments are totally ignored -

- Child Benefit;
- Disability Living Allowance;
- Exceptional Needs Grants and Budgeting Loans;
- Guardian's Allowance;
- Income Support;
- Income-based Jobseeker's Allowance;
- Attendance Allowance;
- Christmas Bonus;
- Winter Bonus; and
- Constant Attendance Allowance.

The first £25.60 of any maintenance payments is ignored.

The first £30.00 of the following types of income is ignored -

- a Widowed Mother's Allowance or Widowed Parent's Allowance;
- a War Widow's Pension;
- a student's grant;
- a charitable or voluntary payment;
- a student's covenant income; and
- trust fund income

Child care costs

An amount may be included in your applicable amount for EPA for certain child care charges you pay for any of your children who are under 13.

You may get help with your child care costs if you are -

- a lone parent; or
- a couple and both of you are working, or one of you is working while the other is too ill to work or undergoing training or education designed to improve their work prospects.

The amount we can include in your EPA towards your child care costs is dependent on the number and age of the children for whom you're paying child care charges and the number of hours you or your partner (or both of you) are working.

We can only help with payments made to a registered child minder, nursery or other organisation recognised by the Treasury. If you start incurring child care charges after you have been awarded EPA you may be able to claim for them using form EPA4.

The amount we can allow towards your child care costs is reduced if you are eligible for pre-school credits from the Department of Education, Sport and Culture.

National Insurance credits

Class 1 National Insurance credits are also awarded to you for each week you receive EPA, if you don't have to pay NI contributions.

Two-year linking for Incapacity Benefit

If you get EPA as a disabled worker who has given up Incapacity Benefit at either the short-term higher rate or the long-term rate in order to start work, you can reclaim your previous benefit without having to re-serve the qualifying period normally required if:

- you have to give up your job within two years from when you were last entitled to Incapacity Benefit; or
- you are incapable of work.

This "linking rule" is unique to EPA.

Other help

If you get EPA you may also be able to get -

- Free NHS prescriptions
- Free NHS dental treatment
- Vouchers to help with the cost of glasses
- Help with the cost of travelling to hospital for treatment. Applications should be made to the Department of Health and Social Care, Crookall House, Demesne Road, Douglas IM1 3QA.
- A lump sum Maternity Payment to help with the expenses of a new baby. Applications should be made to the Income Support Team, Social Security Division, Markwell House, Douglas IM1 2RZ.
- Free school meals and bus transport to and from school. Applications should be made to the Department of Education, Sport and Culture, Hamilton House, Peel Road, Douglas IM1 5EZ.
- A Funeral Payment to help with the costs of the funeral for a deceased partner, close relative or close friend. Applications should be made to the Income Support Team, Social Security Division, Markwell House, Douglas IM1 2RZ.
- Help with the cost of children participating on sports development schemes. Applications should be made to Sports Development, NSC, Groves Road, Douglas IM2 1RB.
- Pre-school credits to help with the cost of nursery care. Applications should be made to the Department of Education, Sport and Culture, Hamilton House, Peel Road, Douglas IM1 5EZ or online, see www.gov.im/preschoolcredit.

Difference between the IOM and the UK

The nearest equivalent of EPA in the UK is Working Tax Credit, which may be supplemented by Child Tax Credit if the customer has dependent children.

Whilst the basis for which Working Tax Credit and EPA are payable is broadly the same – to provide cash help to working families and disabled persons on low incomes – there are numerous and fundamental differences between the two.

Tax Credits are gradually being replaced by Universal Credit.

Changes from April 2021

The minimum work requirements for EPA will change significantly for some groups from 20 April 2021.

In particular:-

- Lone parents whose youngest child is aged 13 or over will have to work at least 24 hours a week.
- Couples whose youngest or only child is aged 6 or over will have to work at least 48 hours a week. But they will be able to make up these hours in whatever combination they choose. So, for example, one partner may work 40 hours a week whilst the other partner works for 8 hours a week. Or they may both work 24 hours a week.

There will be exceptions to the new minimum work requirements where, for example, an adult in the family is sick, disabled, is at least 6 months pregnant or is getting a Bereavement Support Payment.

There will be **no change** to the minimum work requirement for disabled workers and couples where one or both partners is a severely disabled person or cares for a severely disabled person. The minimum work requirement will continue to be 16 hours a week.

The changes to the minimum work requirements from 20 April 2021 are summarised below –

Lone parents	Minimum hours – current rules	Minimum hours – new rules
Standard case (i.e. none of the exceptions below apply)	16 hours per week	<ul style="list-style-type: none"> • if the youngest or only child is 13 or over, 24 hours per week • if the youngest or only child is under 13, 16 hours per week <p>(No change)</p>
<p>Exceptions:-</p> <p>Lone parent who is a carer for a severely disabled person</p>	16 hours per week	<p>16 hours per week</p> <p>(No change)</p>
Lone parent whose child is disabled, has been incapacitated for at least 30 days or is 6 months pregnant	16 hours per week	<p>16 hours per week</p> <p>(No change)</p>
Lone parent who is receiving a Bereavement Support Payment	16 hours per week	<p>16 hours per week</p> <p>(No change)</p>
Lone parent who is a disabled worker	16 hours per week	<p>16 hours per week</p> <p>(No change)</p>

Couples with children	Minimum hours – current rules	Minimum hours – new rules
Standard case (i.e. none of the exceptions below apply)	30 hours per week Partners cannot share the hours between them	<ul style="list-style-type: none"> • if the youngest or only child is under 6, 35 hours per week • if the youngest or only child is 6 or over, 48 hours per week. Partners can add the hours they work together
Exceptions:- One partner is disabled, has been incapacitated for at least 30 days, is at least 6 months pregnant or is in work-related training or education	30 hours per week Partners cannot share the hours between them	35 hours per week Partners can add the hours they work together
Couple have a child who is disabled, has been incapacitated for at least 30 days or is at least 6 months pregnant	30 hours per week Partners cannot share the hours between them	35 hours per week Partners can add the hours they work together
One (or both) partners is/are receiving a Bereavement Support Payment	30 hours per week Partners cannot share the hours between them	35 hours per week Partners can add the hours they work together
One or both partners is/are a carer for a severely disabled person	16 hours per week	16 hours per week (No change)
One or both partners is a disabled worker	16 hours per week	16 hours per week (No change)

Couples who do not have children	Minimum hours – current rules	Minimum hours – new rules
One or both partners care for a severely disabled person	16 hours per week	16 hours per week (No change)
One or both partners is a severely disabled person	16 hours per week	16 hours per week (No change)
Single, disabled worker who does not have any children	16 hours per week	16 hours per week (No change)

Exceptional Needs Grants and Budgeting Loans

Introduction

These payments can help you meet the cost of certain exceptional needs.

You or your partner must be getting either Income Support or income-based Jobseeker's Allowance to qualify.

In very limited circumstances, you may be eligible for a Budgeting Loan if you or your partner are getting Employed Person's Allowance and you have suffered a disaster at your home, such as a fire or a flood.

Exceptional Needs Grants do not have to be repaid. Budgeting Loans must be refunded at the weekly rate of £12.50.

Exceptional Needs Grants and Budgeting Loans are non-contributory, income-related and either taxable or non-taxable depending upon the underlying cause of the claim.

Leaflet – [BLG2 – A Guide to Budgeting Loans and Exceptional Needs Grants](#)

Claim forms – [BLG1 - Budgeting Loans and Exceptional Needs Grants](#)

For more information –

- Income Support customers who are under state pension age – email incomesupport@gov.im or phone 685094
- Income Support customers who have reached state pension age – email ISP@gov.im or phone 687020
- Income-based Jobseeker's Allowance customers – email JSA@gov.im or phone 685126
- Employed Person's Allowance customers – email EPA@gov.im or phone 685092

How to claim

Complete form BLG1 – *Budgeting Loans and Exceptional Needs Grants* and take or send it to either Markwell House or our Ramsey office.

When to claim

A claim should be made as soon as possible.

Payment

Exceptional Needs Grants are normally paid either at a Post Office using a MiCard or directly into your bank or building society account.

Payment may be made to a third party who is selling an item to you or providing a service to you.

Exceptional Needs Grants - Basic qualifying conditions

The main qualifying conditions for an Exceptional Needs Grant are -

- you must have a genuine and reasonable need for the item in question;
- your claim must be for one of the items listed in the Regulations; and
- you or your partner must be getting either Income Support or income-based Jobseeker's Allowance on the date the claim is made.

You may get an Exceptional Needs Grant -

- to buy an item of furniture or household equipment listed in the Regulations; or
- to pay for a deposit for rent, advance payment towards board and lodging charges, to have your home connected to the electricity or gas supply, or for the initial supply of heating oil on taking up the tenancy of a new home.

You must either have moved into new accommodation within the 28 days immediately before you make your claim or intend to move into new accommodation within 28 days immediately after you make your claim.

You must also have recently left -

- prison - having served a term of at least 3 months;
- hospital - having been a patient for at least 3 months;

- certain accommodation provided by the Department of Health and Social Care where you were receiving special care or attention; or
- your former home, either because of a fear of domestic violence or because one of your children was in physical or moral danger, or there was a serious risk to that child's physical or mental health or, if you are aged between 16 and 20 for one of a number of other reasons stipulated in the Regulations.

You may also be able to get an Exceptional Needs Grant if -

- you live in public sector housing and you have to pay for the initial supply of oil following a change of fuel supply type, where that change has been arranged by your housing provider;
- you have buy certain items you need in order take up, or continue in, work;
- you need heed help meet your living expenses whilst you are waiting for -
 - your first payment of salary or wages, or where your employer has changed your pay period to a longer one, or
 - your first payment of Income Support or income-based Jobseeker's Allowance following your claim.

Excluded categories

You cannot get an Exceptional Needs Grant for furniture or household equipment or for a deposit for rent, gas or electricity if you or your partner will be starting work - either as an employed earner or a self-employed earner - within 28 days of the date you make your claim.

You cannot get an Exceptional Needs Grant for any item if you are -

- affected by a trade dispute;
- a hospital in-patient;
- a member of a religious order;
- a prisoner.

You cannot get an Exceptional Needs Grant for an item if you got an Exceptional Needs Grant for the same item before and your circumstances have not changed.

You cannot get an Exceptional Needs Grant for any needs arising outside of the Isle of Man.

Effect of savings

Any savings you have, including any savings your partner has, up to £1,000 is ignored.

If your savings are more than £1,000, the amount by which your savings exceed £1,000 is deducted from the amount of the Exceptional Needs Grant you can get. For example, if you are entitled to an Exceptional Needs Grant of £500 but have savings of £1,300 you will get a payment of £200.

Amount payable

The amount of an Exceptional Needs Grant payable is the cost of the item or items you are claiming for, subject to certain limits for particular items.

An Exceptional Needs Grant will only be paid for claims which are for more than £30, except for claims for cash which has been lost, stolen or destroyed.

Budgeting Loans

Many of the qualifying conditions for a Budgeting Loan are the same as for an Exceptional Needs Grant – see above.

However, Budgeting Loans provide for a wider range of items, and in a wider range of circumstances than Exceptional Needs Grants.

To get a Budgeting Loan, you or your partner must usually be getting either Income Support or income-based Jobseeker's Allowance when you make your claim, and must have been getting Income Support or income-based Jobseeker's Allowance throughout the 28 days immediately before you make your claim.

You can get a Budgeting Loan -

- for the purchase, delivery and installation of certain items of furniture or household equipment and for any removal costs associated with moving to a new home within the Isle of Man;

- for the purchase, delivery and installation of certain items of furniture or household equipment which are worn out, defective or unsafe or have been destroyed, or are needed because a person has recently become a dependant of yours;
- to pay for a deposit for rent, advance payment towards board and lodging charges, gas, electricity or the initial supply of heating oil after moving to new accommodation or for accommodation you intend to move in to;
- to carry out essential repairs to, or maintenance of, your home or for its redecoration;
- for repairs to furniture or household equipment or domestic heating boilers;
- to buy an item of clothing or footwear for yourself or a member of your family, but not simply because the existing items are worn out or have been outgrown;
- to replace cash you or any member of your family has lost or had stolen or destroyed in unforeseen circumstances (you cannot get a Budgeting Loan if you had one before for this reason);
- for reusable cotton nappies.

You can also get a Budgeting Loan if you or your partner are getting either Income Support, income-based Jobseeker's Allowance or Employed Person's Allowance and you have suffered a disaster at your home, such as a fire or flood, to help you to buy any of the items listed in the Regulations.

Excluded categories

You cannot get a Budgeting Loan for any item (other than a claim for lost cash or emergency relief, if you or your partner are getting Employed Person's Allowance) if you or your partner will be starting work either as an employed earner or self-employed earner within 28 days of making your claim.

You cannot get a Budgeting Loan for any item if you are -

- affected by a trade dispute;
- a hospital in-patient;
- a member of a religious order;
- a prisoner.

You cannot get a Budgeting Loan if you or your partner have received a Budgeting Loan within the 2-year period immediately before you make your claim, even if that Budgeting Loan has been fully repaid.

You cannot get a Budgeting Loan for lost, stolen or destroyed cash if you or your partner have received a Budgeting Loan in respect of lost, stolen or destroyed cash at any other time.

You cannot get a Budgeting Loan for an item if you got a Budgeting Loan for the same item before and your circumstances have not changed.

You cannot get a Budgeting Loan in respect of any needs arising outside of the Isle of Man.

Effect of savings

Any savings you have, including any savings your partner has, up to £1,000 is ignored.

If your savings are more than £1,000, the amount by which your savings exceed £1,000 is deducted from the amount of the Budgeting Loan you can get. For example, if you are entitled to a Budgeting Loan of £500 but have savings of £1,300 you will get a payment of £200.

Effect of outstanding loans

If you or your partner have not fully repaid any Budgeting Loan you got before, or you or your partner have not fully repaid any benefit overpayment, the amount of a Budgeting Loan you would otherwise will be reduced by twice the amount you still owe.

For example, if you were previously paid a loan of £400 and still owe £150 on that loan, and you are now eligible for a further loan of £1,000, you will only be able to receive a further £700 (i.e. £1,000 – (2 x £150)).

Amount payable

The amount of a Budgeting Loan is the cost of the item or items you are claiming for, subject to certain limits for particular items. It is also subject to an overall limit based on the size of your family, as shown in the table below –

Family type	Maximum
Single claimant	£750
Couple who do not have children	£850
Lone parent with at least one dependent child	£1,000
Couple with a dependent child or children	£1,000

A Budgeting Loan will only be paid for claims which are for more than £30, except for claims for cash which has been lost, stolen or destroyed.

Payment

Budgeting Loans are normally paid either at a Post Office (using a MiCard) or directly into your bank or building society account.

Payment may be made to a third party who is selling an item or providing a service to you.

Repayment of Budgeting Loans

Whilst you or your partner are getting a social security benefit, your loan is repaid by deducting £12.50 a week from that benefit. This amount is specified in law and cannot be varied.

If you stop getting benefit (for example, because you start full-time work) then you must make arrangements to pay off your Budgeting Loan at the rate of at least £12.50 per week.

Differences between the IOM and UK

In the UK Budgeting Loans are available to certain people who have been getting income-related benefits for at least 26 weeks.

They can be paid for broadly the same range of items as Budgeting Loans in the IOM can be paid for, however the minimum amount payable is £100 and the maximum amounts payable are:-

- £348 for a single person;
- £464 for couples who don't have children;
- £812 for lone parents and couples who have children.

Payments are reduced by the value of any capital the claimant has above £1,000.

Any loan may also be reduced by the amount of any debt they have from a previous Budgeting Loan.

People who get Universal Credit cannot get a Budgeting Loan; they have to apply for a budgeting advance instead.

Funeral Payment

Introduction

A Funeral Payment is a lump-sum payment to help you pay for funeral expenses.

You or your partner must be -

- responsible for paying the funeral bill; and
- getting either Income Support, income-based Jobseeker's Allowance or Employed Person's Allowance at the date of the deceased's death and when you make your claim for a Funeral Payment.

Claim forms – [FP1 and FP2](#)

For more information email socialsecurity@gov.im or phone 685679

Funeral Payments are non-contributory, income-related and non-taxable.

Basic qualifying conditions

A Funeral Payment is paid if -

- the deceased was -
 - your partner or child; or
 - in certain circumstances, a close relative or close friend of yours or your partner's and
- you are aged 16 or over and -
 - are the personal representative of the deceased; or
 - you have paid the deceased's funeral expenses; or
 - you have taken responsibility for payment of the deceased's funeral expenses; or
 - you are entitled under the Will or on the intestacy (as the case may be) of the deceased.

You or your partner must be getting either Income Support, Employed Person's Allowance or Income-based Jobseeker's Allowance both when the person died and when you make your claim for a Funeral Payment.

You cannot get a Funeral Payment if you or your partner have (or together you have) capital worth more than £6,000.

The amount of a Funeral Payment takes into account the actual funeral costs (up to a maximum) and may be reduced if any assets are made available to you from the estate to pay towards the funeral costs.

A Funeral Payment is recoverable as if it were a first charge on the estate of the deceased.

How to claim

Complete claim forms FP1 and FP2.

When to claim

Claim as soon as possible after the funeral has taken place. You must claim within 12 months of the date of death otherwise you may lose money you would otherwise have been entitled to.

Payment

Payments are usually made directly to the relevant funeral director.

Differences between the IOM and UK

There are no fundamental differences between the IOM and UK provisions.

Guardian's Allowance

Introduction

Guardian's Allowance is paid to you if –

- you are responsible for a child or young person;
- you are not one of the child's or young person's parents;
- you are getting Child Benefit in respect of that child or young person; and
- special circumstances apply to the child or young person.

Guardian's Allowance is non-contributory, not income-related and non-taxable.

Claim form - [BG1](#)

For more information email childbenefit@gov.im or phone 685107.

Basic qualifying conditions

Guardian's Allowance is payable to you if a child or young person is -

- living with you; or
- being maintained by you.

You can only receive Guardian's Allowance if you are getting Child Benefit in respect of that child or young person and -

- both parents of the child or young person are dead;
- one parent is dead and the whereabouts of the other parent were unknown at the time of that death and remain unknown;
- one of the child's or young person's parents is dead and the other is in prison and serving a prison sentence with two years or more remaining at the time of the death of the other parent;
- the child's or young person's parents were divorced, one parent is dead and the other parent -
 - did not have custody of the child or young person, and
 - was not paying maintenance for that child or young person voluntarily, and
 - was not liable for maintenance or custody under a court order; or
- the child's or young person's parents never married and the mother is dead and the father is not known.

Residence conditions

One of the child's or young person's deceased parents must have been -

- born on the IOM; or
- present in the IOM for a total of 52 weeks in any two-year period after that parent's 16th birthday.

Exclusions

Guardian's Allowance is not payable -

- if the child or young person is legally adopted prior to the claim for Guardian's Allowance being made; or
- to a Statutory or voluntary organisation caring for the child or young person.

How to claim

Complete Form BG1 and return it to us.

When to claim

Claim as soon as possible after the qualifying conditions are met.

Payment

Guardian's Allowance can either be paid directly into your bank or building society account every 4 weeks or it can be collected weekly at a Post Office using a MiCard.

Related benefits

Any entitlement to a child dependency increase, provided with another Social Security benefit for the same child or young person, may be reduced or eliminated by the amount of Guardian's Allowance payable.

Difference between the IOM and UK

There are no significant differences between Isle of Man and UK provisions for Guardian's Allowance.

Incapacity Benefit

Introduction

Incapacity Benefit is a benefit paid to you if you are incapable of work and you -

- satisfy both the first and second contribution conditions set out below, or
- your spouse or civil partner died before 9 April 2001.

Payment is not normally made for the first 3 days of your incapacity.

Incapacity Benefit is paid at 2 different rates, depending on how long you have been entitled (or treated as entitled) to Incapacity Benefit -

- the short-term rate is paid for the first 52 weeks;
- the long-term rate is paid after 52 weeks.

However, if you are terminally ill or are entitled to the highest rate care component of Disability Living Allowance, you will get the long-term rate after only 28 weeks of incapacity.

Isle of Man Government employees do not get Incapacity Benefit whilst they are getting full pay from their employer. They should claim Incapacity Benefit when they go onto half (or no) pay.

Incapacity Benefit is -

- contributory if you are aged 20 or over (normally);
- non-contributory if you are aged between 16 and 19 (and in some cases, if you are aged between 20 and 24) and have been incapacitated for 28 weeks or more;
- not income-related, but is reduced if you get a pension worth more than £85 a week (see the section headed "[Pension income](#)" on page 34).
- non-taxable

Claim form - [SC1](#)

For more information email incapacitybenefits@gov.im or phone 685105.

Basic qualifying conditions

Evidence of Incapacity

You can self-certify your incapacity for up to 7 days.

You'll need to provide medical certificates ("sick notes") from a doctor if you are incapacitated for more than 7 days.

Age

You must be under [state pension age](#) (see page 54).

First contribution condition

The first contribution condition is satisfied if, in at least one of the last two tax years immediately before the benefit year in which your incapacity begins -

- you have paid at least 26 weeks of Class 1 or Class 2 National Insurance contributions; and
- those contributions have been paid, or can be treated as having been paid, before the day for which Incapacity Benefit is claimed.

Special rules may apply if you are a widow, widower or surviving civil partner.

Second contribution condition

The second contribution condition is satisfied if in both the last two complete tax years before the benefit year in which your incapacity begins -

- you have paid and/or been credited with Class 1 or Class 2 National Insurance contributions; and
- the earnings factor from those contributions is not less than 50 times the National Insurance Lower Earnings Limit.

Residence and presence conditions

You must be ordinarily resident in the Isle of Man when you make your claim.

Permitted and voluntary work

Normally you cannot work and get Incapacity Benefit at the same time.

However, there are special rules if you want to try paid work while you are receiving Incapacity Benefit. The work you are allowed to do is called "permitted work".

Under the permitted work rules you can -

- work for less than 16 hours a week (on average) and earn up to £132.00 a week for up to 52 weeks;
- work and earn up to £30.00 a week for an indefinite period; or
- do supported permitted work and earn up to £132.00 a week for an indefinite period without it affecting your Incapacity Benefit.

Supported permitted work is work which is supervised by someone who is employed by the Government or a voluntary organisation who arranges work for people with disabilities. The work could be done in the community or in a sheltered workshop.

You do not need to get a doctor to agree that the work will help your medical condition, but you will need to contact the Incapacity Benefit Team in Social Security before you start work.

You can work for a charity or voluntary organisation for an unlimited number of hours and for an indefinite period as long as you don't get paid (or only your expenses are paid for) without it affecting your Incapacity Benefit.

Pension income

If you get one of the following the amount of Incapacity Benefit you get may be reduced, or it may mean that no Incapacity Benefit is paid to you -

- an occupational ("works") pension;
- a personal pension;
- a public service pension; or
- a permanent health insurance arranged by your employer where your work has ended (unless you have paid more than half of the contributions under the policy).

If the total amount of your pension income or insurance payments exceeds £85.00 a week, your Incapacity Benefit will be reduced by half of the excess. For example, if you receive a pension of £95.00 a week your Incapacity Benefit will be reduced by £5.00 a week.

However, if you receive the highest rate of Disability Living Allowance care component all pension payments you receive are ignored and do not affect the amount of Incapacity Benefit you get.

How to claim

Complete Form SC1 and return it to us. If you are still sick after 7 days you'll need to get a medical certificate or ("sick note") from your doctor.

When to claim

Claim Incapacity Benefit as soon as possible after your incapacity starts. If you don't claim it within 3 months you may lose money you would otherwise be entitled to.

Payment

You can collect your benefit weekly at a Post Office using a MiCard, or (in most cases) payment can be made directly into your bank or building society account every 2 weeks.

Related benefits

A Christmas Bonus will be paid to you if you're getting the long-term rate of Incapacity Benefit at the relevant time (the week beginning with the last Monday in November).

Income Support can be paid at the same time as Incapacity Benefit, depending on your circumstances.

If you're not entitled to Incapacity Benefit, you may be entitled to Income Support instead, depending on your circumstances.

Differences between the IOM and the UK

In the UK Incapacity Benefit has been replaced by Employment and Support Allowance (ESA).

In the UK most employees who earn at least the weekly lower earnings limit for National Insurance purposes are not paid ESA for the first 28 weeks of their incapacity. Instead, they are paid Statutory Sick

Pay (SSP) by their employer, which is taxable (unlike Incapacity Benefit). After 28 weeks of incapacity, their employer stops paying them SSP and they then transfer to ESA.

SSP has not been introduced in the Isle of Man and there are currently no plans to do so.

Income Support

Introduction

Income Support is an income-related (or “means-tested”) benefit paid to you if you are aged 16 or over and come within a certain category of person (see “[Basic qualifying conditions](#)” below) and you do not have enough money to live on.

Income Support helps you to meet your basic living costs, those of your family (if you have one) and any housing costs you have to pay.

The maximum amount of Income Support you can get is your “[Applicable Amount](#)” – see page 37.

You cannot normally get Income Support if -

- you work for 16 or more hours a week; or
- your partner (if you have one) works for 24 or more hours a week.

Normally, you have to satisfy the [Residence condition](#) (see below) to get Income Support.

Income Support is non-contributory, income-related and is either taxable or non-taxable depending on your circumstances.

Leaflet - [A1](#) (or Leaflet [A1\(RNH\)](#) if you live in an adult care home)

Claim form - A2 for persons under state pension age

E2 for persons over state pension age

For more information email incomesupport@gov.im or phone -

- 685094 if you are under state pension age; or
- 687020 if you are over state pension age.

How to claim Income Support

Complete a claim form A2 (or Form E2 if you or your partner have reached state pension age) and return it to us.

In certain circumstances we can arrange for an officer to visit you at home or in hospital to help you complete a claim form.

When to claim

Claim as soon as you think you may be entitled. If you wait you may lose money you would otherwise have been entitled to.

Documents required with your claim

You may need to let us see a number of documents when you claim Income Support, such as -

- your birth certificate;
- proof of how much rent, rates, mortgage interest, service charges or board and lodging charges you or your partner have to pay;
- your bank or building society statements, certificates of stocks, shares, premium bonds etc; and
- evidence of any other income received by you (this does not include any other social security benefit).

If you are unable to let us see the documents straightaway, you should still make your claim and take or send the documents to us later.

Payment

Payment of Income Support can be made -

- in certain cases, by direct credit into a bank or building society account in your name; or
- at a Post Office using a MiCard.

depending on your circumstances and preference.

Basic qualifying conditions

To get Income Support, you must come within one of a number of specified categories of person, the main ones being:

- a person of state pension age
- a lone parent with at least one child under the age of 12 (from 8 April 2021 this will become a lone parent with at least one child under the age of 6)
- a lone parent with at least one child (of any age) getting Bereavement Support Payment
- a person who is incapable of work due to incapacity or disability
- a person who is caring for someone who is severely disabled for at least 35 hours a week
- a woman who is, or has been, pregnant (Income Support is only payable under this category for the period starting 11 weeks before the expected week of her child's birth and ending 15 weeks after her pregnancy ends)
- a student living away from their parents, but only in certain circumstances
- a deaf student
- a person on parental or paternity leave from their work and not receiving payment from their employer whilst absent from work.

You cannot normally get Income Support if you work for 16 or more hours a week, or if your partner works for 24 or more hours a week, regardless of how much you (or your partner) earn.

By "partner" we mean your husband, wife, someone you live with as if you are married, your civil partner or someone you live with as if you are in a civil partnership.

If you have a partner only one of you can claim Income Support. However, the claim will cover both you and your partner's needs, as well as the needs of any child or children you have.

When assessing your entitlement to Income Support your income and capital, your partner's income and capital and any income your child(ren) may have will all be taken into account (though some of that income or capital may be ignored).

If you are unemployed, available for work and capable of work and you do not qualify for Income Support under any of the above basic qualifying conditions you should claim [Jobseeker's Allowance](#) instead – see page 45.

Residence condition

To be entitled to Income Support you must normally have to satisfy the Isle of Man residential condition. You will satisfy this condition if you–

- were born in the Island;
- have been ordinarily resident in the Island for a continuous period of at least 5 years at any time; or
- have been ordinarily resident in the Island for 3 or more periods which, when added together, amount to at least 10 years.

Or you are -

- the husband, wife or civil partner of a person who satisfies any of the conditions listed above;
- the widow, widower or surviving civil partner of a person who satisfies any of the conditions listed above;
- the former husband, wife or civil partner of a person who satisfies any of the conditions listed above; or
- the child of a person who satisfies any of the conditions listed above and that person was (or their spouse or civil partner was) serving in HM Forces when they were born.

If you don't satisfy the Isle of Man residential condition you may still be entitled to Income Support if you can show that it would be exceptionally harsh or oppressive to deny you benefit.

Applicable amount

The maximum amount of Income Support which you can get is called your "applicable amount".

Your applicable amount may be made up of 3 different components, according to your circumstances, as follows -

- personal allowances – these are intended to help meet your normal day-to-day living expenses, such as food, clothing and heating your home;

- premiums – these are extra allowances in respect of the elderly, the long-term sick, disabled persons and carers; and
- housing costs – these help meet any rent, rates, service charges or loan interest you have to pay for your home.

More information about each of these is set out below.

The amount of Income Support you may be entitled to is the difference between your applicable amount and any reckonable income you, your partner (if you have one) and/or your other dependants have, together with any income you are assumed to have if you have capital worth more than £13,000.

Reckonable income is usually any income you have, though some types of income can be disregarded (ignored) either completely or up to a certain amount. More information about this is set out in the section headed "[Disregarded earnings and other income](#)" below.

If you have capital worth more than £13,000 the law assumes that you receive a set amount of income from it. More information about this is set out in the section headed "[Capital](#)" below.

Personal Allowances

A personal allowance will be made for -

- you as a single person, according to your age, if you don't have a partner; or
 - you and your partner (if you have one) as a couple, according to your ages;
- and
- each dependent child or young person (up to age 20) who lives with you.

Details of the current rates of personal allowances can be found in leaflet [BP196 – 'Social Security Benefit Rates'](#).

Premiums

Premiums are extra amounts of Income Support, which may be included in your applicable amount if you satisfy certain conditions.

In some circumstances, if you meet the conditions for more than one type of premium, two or more premiums may be included in your applicable amount. However, in other circumstances only one premium may be included.

No premium can be included in your applicable amount if you live in a care home, or in respect of your partner if they live in a care home.

Pensioner Premium

A pensioner premium will be included in your applicable amount if you or your partner has reached [state pension age](#) – see page 54.

There are two rates of pensioner premium –

- The **single** rate is applicable if you don't have a partner, or you do have a partner but only one of you has reached state pension age;
- The **couple** rate is applicable if you have both reached state pension age.

Carer Premium

A carer premium will be included in your applicable amount if you or your partner (or both of you) receive [Carer's Allowance](#) (see page 10).

There are two rates of carer premium –

- The **single** rate is applicable if you don't have a partner, or you do have a partner but only one of you receives Carer's Allowance;
- The **couple** rate is applicable if you do have a partner and both of you receive Carer's Allowance.

However, the carer premium is not applicable to you if -

- you don't have a partner and you have reached state pension age; or
- you have a partner and both of you have reached state pension age.

You will qualify for the carer premium at the single rate if you have a partner, only one of you has reached state pension age and whichever of you hasn't reached state pension age gets Carer's Allowance.

Disability Premium

A disability premium will be included in your applicable amount if you or your partner receives either –

- the care component of Disability Living Allowance (DLA) at the highest or middle rate;
- the mobility component of DLA at the higher rate; or
- Attendance Allowance.

There are two rates of disability premium –

- The **single** rate is applicable if you don't have a partner, or you do have a partner but only one of you receives any of the benefits mentioned above;
- The **couple** rate is applicable if you have a partner and both of you receive one of the benefits listed above.

However, the disability premium is not applicable to you if -

- you don't have a partner and you have reached state pension age;
- you don't have a partner, you haven't reached state pension age and you get Carer's Allowance;
- you have a partner and both of you have reached state pension age;
- you have a partner, only one of you has reached state pension age and the other one of you gets Carer's Allowance.

You will qualify for the disability premium at the single rate if you have a partner, only one of you has reached state pension age and whichever of you hasn't reached state pension age gets one of the benefits listed above and doesn't get Carer's Allowance.

Incapacity Premium

An incapacity premium will be included in your applicable amount if you or your partner (or both of you) have been incapable of work for the previous 364 days or you have a life expectancy of 6 months or less.

There are two rates of incapacity premium –

- The **single** rate is applicable if you don't have a partner, or you do have a partner but only one of you meets the condition for the incapacity premium;
- The **couple** rate is applicable if you do have a partner and both of you have either been incapable of work for the previous 364 days or have a life expectancy of 6 months or less.

However, the incapacity premium is not applicable to you if -

- you don't have a partner and you have reached state pension age;
- you don't have a partner, you haven't reached state pension age, and you get Carer's Allowance or one of the benefits listed under "**Disability Premium**" above;
- you have a partner and both of you have reached state pension age;
- you have a partner, only one of you has reached state pension age and the other one of you gets Carer's Allowance or one of the benefits listed under "**Disability Premium**" above.

You will qualify for the incapacity premium at the single rate if you have a partner, only one of you has reached state pension age and whichever of you hasn't reached state pension age gets Carer's Allowance or one of the benefits listed under "**Disability Premium**" above.

Attendance Premium

An attendance premium may be included in your applicable amount if either you or your partner (or both of you) have claimed either Attendance Allowance or the care component of Disability Living Allowance and it is likely that either benefit will be paid to you once the qualifying period for that benefit has ended.

The amount of the attendance premium is the same as the amount of Attendance Allowance or the care component of Disability Living Allowance that would most likely be paid to you once the qualifying period for that benefit has ended.

The attendance premium stops as soon as you or your partner starts to be paid Attendance Allowance or Disability Living Allowance.

The attendance premium can be included in your applicable amount at the same time as any other premium you qualify for.

Mobility Premium

The mobility premium may be included in your applicable amount if you or your partner's mobility significantly deteriorates, or you suffer severe loss of visual acuity, **after** you reach state pension age.

If you or your partner's mobility significantly deteriorates, or you suffer severe loss of visual acuity, **before** you reach state pension age you should claim [Disability Living Allowance](#) – see page 16.

The mobility premium is generally payable at one of two rates. The **single** rate is applicable if you are single, or if you have a partner and only one of you meets the conditions for the mobility premium. The **couple** rate is applicable if you have a partner and both of you meet the conditions for the mobility premium.

If you were entitled to the lower rate of the mobility component of Disability Living Allowance (DLA) before you reached state pension age, you are not eligible for the higher rate of that component even if your mobility deteriorates after you reached state pension age. Instead you continue to qualify for the lower rate of the mobility component of DLA. However, you may be eligible to have the **lower** rate of the **mobility premium** included in your applicable amount for Income Support.

The mobility premium can be included in your applicable amount at the same time as any other premium you qualify for.

Disabled Child Premium

The disabled child premium may be included in your applicable amount if you have a child living with you who receives either -

- the care component of Disability Living Allowance at the highest or middle rate; or
 - the mobility component of Disability Living Allowance at the higher rate
- and they do not have savings of more than £13,000.

A premium is applicable for each child or young person who lives with you who meets these conditions.

The disabled child premium can be included in your applicable amount at the same time as any other premium you qualify for.

Shared Care Premium

The shared care premium may be included in your applicable amount if you have substantial caring responsibilities for a child or young person under the age of 20 who does not live with you all of the time, and you are not entitled to Child Benefit for them.

Housing Costs

You may be entitled to have housing costs included in your applicable amount if you have to pay any of the following for the property where you live -

- rent
- rates (general & water) if it is not included in your rent
- service charges
- interest on a mortgage (but not capital repayments)
- interest on loans for necessary repairs
- maintenance and insurance (the amount allowable is a set amount irrespective of what you actually pay).

Rent

If you rent a property the amount of rent (and rates) you or your partner have to pay (up to a maximum) may be included in your applicable amount.

The maximum amount allowable depends on whether you have any dependent children and if so, how many. The amount allowable may not cover all of the rent you or your partner have to pay.

You will not be allowed any amount towards rent if it is payable by you or your partner to a close relative of yours (or theirs) living in the same property as you.

The amount you may be allowed towards your rent may be reduced by specified amounts if -

- you sub-let part of your accommodation; or
- you have someone living in your household who is not dependent on you, for example a grown up son or daughter.

Loan interest and rates

If you live in a property owned by you or your partner and you or your partner have to pay interest on a loan you took out to either buy the property or to carry out essential repairs to that property, the amount of interest you have to pay (up to a maximum) will be included in your applicable amount.

If you or your partner are also liable to pay the general and water rates for the property, the total amount you are liable to pay for the year divided by 52 will be included in your applicable amount. However, if your applicable amount includes the maximum amount for mortgage or loan interest no further amount can be included in respect of your rates.

This amount may also not cover the full amount of loan interest and rates payable.

The amount you may be allowed towards your mortgage interest, other loan interest or rates may be reduced by specified amounts if -

- you sub-let part of your accommodation; or
- you have someone living in your household who is not dependent on you, for example a grown up son or daughter.

Board and Lodgings

If you live in a hotel or guest house, your applicable amount will cover the reasonable cost of your lodgings, plus an allowance for any meals not provided at your lodgings and an amount for personal expenses. The amounts which may be included in your applicable amount are subject to a maximum.

You will not be regarded as being in lodgings if you are staying with a close relative of yours.

Care Homes

If you live in a care home, your applicable amount will cover (or to go towards) the fee you have to pay to the care home plus an amount for your personal expenses (such as toiletries).

The allowance towards your care home fee may be subject to a maximum if the home you live in is commercially operated or is run by a voluntary or charitable organisation.

For more information see leaflet [A1\(RNH\)](#) – 'Income Support for People Entering Nursing Homes or Residential Homes'.

Working whilst claiming Income Support

Income Support is not normally payable to you if you work for 16 or more hours a week, or you have a partner who works for 24 or more hours a week.

However, if you work for 16 hours or more (or your partner is working for 24 hours or more) a week, you may still be able to get benefit if, for example, the person who works -

- is caring for another person;
- is a part-time fire-fighter, an auxiliary coastguard, a lifeboat man or a member of the Territorial Army or another reserve force; or
- is employed by a charity or voluntary organisation and is only paid expenses for that work.

If you are not entitled to Income Support because of the hours you or your partner work, you may be able to get [Employed Person's Allowance](#) instead – see page 19.

Starting Work

Income Support normally stops if you start to work for 16 or more hours a week or if your partner starts to work for 24 or more hours a week.

However, if you or your partner have to wait for more than a week before you get your first wages or salary, you may be able to get an [Exceptional Needs Grant](#) to help you through the period in between (see page 26).

Disregarded Earnings and other income

Generally speaking, all income is deducted from your applicable amount when calculating your entitlement to Income Support.

However, for certain types of income set amounts are ignored, whilst other types of income are ignored completely.

For example, up to £30 a week of earnings, an educational grant, a war pension or a training allowance is ignored.

Attendance Allowance, Constant Attendance Allowance, Disability Living Allowance and Child Benefit are ignored completely.

If you have reached state pension age, the first £15 of any "additional pension" is ignored. "Additional pension" means any additional State pension (from the State Earnings Related Pension Scheme (SERPS) or its successor, the State Second Pension Scheme), Graduated Retirement Benefit, any occupational pension, personal pension or annuity. "Additional pension" does not include basic State Pension, or any age addition to it, Isle of Man Pension Supplement or Retirement Pension Premium.

Capital

Your entitlement to Income Support may be affected by the amount of savings and other capital you or any member of your family have.

Capital includes, for example, money in a bank or building society, premium bonds, stocks, shares, land and property.

If you or your partner own the property you live in, its value is ignored.

All the (other) capital you and your family have is added together. If this is worth more than £13,000 you will be assumed to receive £1 per week for each whole £250 of capital you have over £13,000. So, for example, if you have £15,000 in savings you would be assumed to have an income from it of £8.00 a week. But any income you actually get from it (for example, bank interest or dividends from shares) is ignored.

Capital you have disposed of

If you, or any member of your family, has disposed of any capital (for example, by making a gift of money to someone or transferring property to a relative at less than its market value), so you can get Income Support or a greater amount of Income Support (or any other income-related benefit) you may be treated as if you still have it.

There are special rules for the treatment of properties which people occupy as their homes immediately before they move into a care home. To find out more see leaflet [A1\(RNH\)](#).

If a dependent child of yours has capital of up to £13,000, your Income Support is not affected. However, if your child has more than that amount no personal allowance or disabled child premium (if it would otherwise have been applicable) will be included in your applicable amount in respect of that child.

Other help

If you get Income Support you may also be able to get -

- Free prescriptions
- Free dental treatment
- Vouchers to help with the cost of glasses
- Help with the cost of travelling to hospital for treatment

Applications should be made to the Department of Health and Social Care. Email dhsc@gov.im, phone 642608 or visit Crookall House, Demesne Road, Douglas IM1 3QA

- Free school meals and bus transport to and from school

Applications should be made to the Department of Education, Sport and Culture. Email admin.desc@gov.im, phone 685820 or visit Hamilton House, Peel Road, Douglas IM1 5EZ

- Help with the cost of children participating on Sports Development Schemes

Applications should be made to Sports Development, NSC, Groves Road, Douglas IM2 1RB. Phone 688558 or 688589.

- [Exceptional Needs Grants and/or Budgeting Loans](#) – see page 26
- A [Maternity Payment](#) to help with the expenses of a new baby – see page 61
- A [Funeral Payment](#) to help with meeting funeral expenses – see page 30
- Help with paying for your [TV Licence](#) - see page 73

Differences between IOM and UK

In the UK Income Support is gradually being incorporated into Universal Credit.

In the UK help with mortgage interest payments is by way of a loan from the DWP.

Industrial Injuries Disablement Benefit

Introduction

Industrial Injuries Disablement Benefit is paid to you if you are, or were, in employed earner's work and you have suffered a loss of "faculty" (see below) because of -

- an accident at work; or
- a prescribed disease caused by your work.

Industrial Injuries Disablement Benefit is not paid in respect of accidents suffered, or diseases contracted, while you were -

- self-employed; or
- a member of HM Forces.

Special rules treat certain people who are not in employed earner's work as being in employed earner's work (and certain people who are in employed earner's work as not being so) for the purposes of Industrial Injuries Disablement Benefit.

Industrial Injuries Disablement Benefit is non-contributory, not income-related and non-taxable.

For more information email incapacitybenefits@gov.im or phone 685103.

Basic qualifying conditions

Industrial Accidents

If you are claiming because of an accident at work you must have been employed at the time of the accident by an employer who paid you wages or a salary. The injury must be the result of an accident at work after 4 July 1948 which happened -

- in the Isle of Man; or
- in the UK; or
- in a country with which the UK has a reciprocal agreement covering industrial injuries; or
- anywhere abroad if you were paying Class 1 National Insurance contributions or special Class 2 National Insurance contributions for volunteer development workers.

Residence and presence conditions

You must be ordinarily resident and present in the Isle of Man when you claim.

Loss of faculty

A loss of "faculty" is an impairment of the proper functioning of part of your body or mind caused by an accident or disease. It includes disfigurement, even if there is no loss of physical faculty.

Percentage of disablement

The extent of your disablement is assessed on a percentage basis. A medical board assesses your percentage of disablement and how long it will last.

In order to qualify for industrial injuries disablement benefit you must reach a threshold of at least 14% disablement. However, the 14% disablement can be achieved by assessing a number of disablements resulting from one or more industrial accidents.

If your disablement is assessed as at least 1% but less than 14%, then industrial injuries disablement benefit may still be paid to you if you are suffering from -

- pneumoconiosis;
- byssinosis; or
- diffuse mesothelioma.

If your disablement results from more than one accident and/or injury, the total benefit payable to you cannot exceed 100% (excluding Reduced Earnings Allowance).

How to claim

Complete a Form BI100A and return it to us.

When to claim

Claim at any time after being disabled by an accident or after the onset of the disease.

Industrial Injuries Disablement Benefit cannot normally be paid until 90 days after the date the accident occurred or the date of onset of the disease.

For accidents and prescribed industrial diseases contracted before 6 April 1983, benefit may be payable from the date of first disablement rather than waiting 90 days.

Payment

Payment is made either directly into your bank or building society account every 4 weeks or can be collected weekly at a Post Office using a MiCard.

Related benefits

Industrial Injuries Disablement Benefit is paid in addition to any other contributory benefit, for example, Incapacity Benefit or State Pension.

Industrial Injuries Disablement Benefit may affect the amount of any income-related benefits payable, such as Income Support, Employed Person's Allowance or Income-based Jobseeker's Allowance.

Industrial Injuries Disablement Benefit can be paid in addition to a War Disablement Pension, though it may affect the amount of War Disablement Pension payable.

Industrial Injuries Disablement Benefit can be paid whether or not you have returned to work, and irrespective of how much you earn.

Difference between the Isle of Man and the UK

There are no differences between the IOM and UK provisions for Industrial Injuries Disablement Benefit.

Jobseeker's Allowance

Introduction

Jobseeker's Allowance (JSA) may be paid to you if you are -

- unemployed or working less than full time; and
- are available to take up work.

It is a single allowance with two routes of entitlement:-

- Contribution-based – "JSA(Cont)"; or
- Income-based (IB) – "JSA(IB)".

JSA(Cont) is contributory, whilst JSA(IB) is income-based.

Depending on your circumstances, you may qualify for either or both JSA(Cont) and JSA(IB).

Both JSA(Cont) and JSA(IB) are non-taxable.

Claim form - JSA1

For more information email jsa@gov.im or phone 685126.

How to claim

Claim JSA by visiting Markwell House in Douglas or our Ramsey Office. **You must attend in person** to make your claim - no-one else can do this on your behalf.

When to claim

Claim on the first day you are unemployed, otherwise you may lose benefit you would have otherwise been entitled to.

Payment

JSA is normally paid once a fortnight.

Payments can be collected at a Post Office using a MiCard.

JSA(Cont) can only be paid for up to 26 weeks in any jobseeking period.

There is no limit to the period to which JSA(IB) may be paid, provided you continue to satisfy all of the qualifying conditions.

More about JSA(Cont) and JSA(IB)

Entitlement to JSA(Cont) is based on your National Insurance record.

JSA(IB) is an income-related benefit which may be paid if-

- you are not entitled to JSA(Cont);
- your entitlement to JSA(Cont) has run out; or
- your "[applicable amount](#)" (see JSA(IB) below) is more than the amount of JSA(Cont) you are entitled to.

Payment is not normally made for the first 3 days of a JSA claim (these are known as "waiting days"). However, if there are breaks of less than 12 weeks between JSA claims, the claims are linked and no waiting days apply to the new claim.

Waiting days also don't apply if you are -

- moving from Income Support to JSA
 - moving from Incapacity Benefit to JSA
 - moving from Carer's Allowance to JSA
 - moving from approved training to JSA
- or
- you are aged 16 or 17 (and would experience severe hardship if you didn't get JSA); or
 - you have just been discharged from prison (provided you claim JSA on the day of your release).

Basic qualifying conditions

JSA(Cont)

To qualify for JSA(Cont) you must satisfy both the "labour market conditions" and the "contribution conditions".

Labour market conditions

You must normally -

- be available to take up work of at least 40 hours a week
- be actively seeking work
- be capable of work
- enter into a Jobseeker's Agreement which remains in force (see "[Looking for work](#)" etc. on page 52)
- be under [state pension age](#) (see page 54)
- be present in the Isle of Man; and
- not be in full-time education (i.e. guided learning of 16 hours or more a week)

Contribution conditions

First contribution condition

The first contribution condition is met if you have worked and paid either -

- Class 1 National Insurance contributions as an employed earner, or
- Special Class 2 National Insurance contributions as a share fisherman or a volunteer development worker for at least 26 weeks in either of the two tax years before the year in which the claim is made.

Second contribution condition

This condition is met if you have paid or been credited with National Insurance contributions producing an earnings factor equal to 50 times the lower earnings limit in each of the last two complete tax years before the benefit year in which the jobseeking period begins.

Amount and duration of JSA(Cont)

The amount of benefit you can get depends on your age. A higher rate is payable if you are aged 25 or over, whilst a lower rate is payable if you are under 25.

The amount of JSA(Cont) you get is normally reduced if in any week you have earnings of more than £10.00, or if you get an occupational or personal pension of more than £50.00 a week.

JSA(Cont) is payable for a maximum of 26 weeks in any jobseeking period. If there is a break of 12 weeks or less between claims, all the days for which JSA(Cont) are paid are added together and treated as the same jobseeking period.

Partner's work, earnings and capital

The amount of JSA(Cont) you get is not affected by your partner's work, earnings or any capital they may have.

Occupational and personal pensions

If you get any occupational or personal pensions which in total is worth more than £50 a week, your JSA(Cont) will be reduced by the amount of pension(s) you get over £50 a week.

More about JSA(IB)

Entitlement to JSA(IB) is subject to the same "labour market conditions" as JSA(Cont) – see above.

You don't have to have paid National Insurance contributions to qualify for JSA(IB).

However, you must normally meet the residential condition (see below).

The maximum amount of JSA(IB) which you can get is known as your "applicable amount".

Residence condition

To be entitled to JSA(IB) you must normally have to satisfy the Isle of Man residential condition. You will satisfy this condition if you–

- were born in the Island;
- have been ordinarily resident in the Island for a continuous period of at least 5 years at any time; or
- have been ordinarily resident in the Island for 3 or more periods which, when added together, amount to at least 10 years.

Or you are -

- the husband, wife or civil partner of a person who satisfies any of the conditions listed above;
- the widow, widower or surviving civil partner of a person who satisfies any of the conditions listed above;
- the former husband, wife or civil partner of a person who satisfies any of the conditions listed above; or
- the child of a person who satisfies any of the conditions listed above and that person was (or their spouse or civil partner was) serving in HM Forces when they were born.

If you don't satisfy the Isle of Man residential condition you may still be entitled to JSA(IB) if you can show that it would be exceptionally harsh or oppressive to deny you benefit.

If you are aged 16 or 17

If you are aged 16 or 17 you are only entitled to JSA(IB) in specific circumstances.

You must also satisfy the [labour market conditions](#) for JSA (see page 46) in order to get JSA(IB).

Joint claim couples

If you and your partner do not have any dependent children you may be required to make a "joint claim" to JSA(IB).

If this is the case, normally both of you must meet the [labour market conditions](#) for JSA (see page 46).

However, in certain circumstances one of you may not have to meet the labour market conditions. For example, if your partner cares for a severely disabled person on a regular basis or is receiving Incapacity Benefit.

Your applicable amount – how much JSA(IB) you may get

Your applicable amount may be made up of 3 different components, according to your circumstances, as follows -

- personal allowances – these are intended to help meet your normal day-to-day living expenses, such as food, clothing and heating your home;
- premiums – these are extra allowances in respect of the elderly, the long-term sick, disabled persons and carers; and
- housing costs – these help you meet any rent, rates, service charges or loan interest you have to pay for your home.

More information about each of these is set out below.

The amount of JSA(IB) you may get is the difference between your applicable amount and any "reckonable income" (see below) you, your partner (if you have one) and/or your children have together with any income you are assumed to have if you have capital worth more than £13,000.

"Reckonable income" is usually any income you have, though some types of income can be disregarded (ignored) either in full or up to a certain amount. More information about this is set out in the section headed "[Earnings and other income](#)" below.

If you have capital worth more than £13,000 the law assumes that you receive a set amount of income from it. More information about this is set out in the section headed "[Capital](#)" below.

Personal Allowances

A personal allowance will be made for -

- you as a single person, if you don't have a partner, according to your age and whether you have to pay housing costs; or
- you and your partner (if you have one) as a couple, according to your ages and whether you have to pay housing costs;

and

- each dependent child or young person (up to age 20) who lives with you.

Details of the current rates of personal allowances can be found in leaflet [BP196 – 'Social Security Benefit Rates'](#)

Reductions in personal allowance

The amount of personal allowance for you, or for you and your partner as a couple, is reduced by 20% once you have been getting JSA(IB) for 6 months.

Once you have been getting JSA(IB) for 9 months it is reduced by a further 10%.

And once you have been getting JSA(IB) for 12 months it is reduced by a further 10%.

So, if you have been getting JSA(IB) for more than 12 months you will only get 40% of the personal allowance normally given.

Personal allowances for dependent children and young persons are not reduced, no matter how long you have been receiving JSA(IB).

Premiums

Premiums are extra amounts of JSA(IB) which may be included in your applicable amount if the circumstances described below apply to you.

If you meet the conditions for more than one premium, depending on what those premiums are more than one may be included in your applicable amount or only the highest one may be included in your applicable amount.

No premium is given for your partner if they are in a residential or nursing home.

Pensioner Premium

A pensioner premium at the **single** rate will be included in your applicable amount if your partner has reached [state pension age](#) (see page 54).

Carer Premium

A carer premium at the **single** rate will be included in your applicable amount if your partner receives [Carer's Allowance](#) (see page 10).

However, the carer premium is not applicable if it would be in respect of your partner and you are eligible for the single pensioner premium because your partner has reached state pension age.

Disability Premium

A disability premium will be included in your applicable amount if you or your partner receives either –

- the care component of Disability Living Allowance (DLA) at the highest or middle rate;
- the mobility component of DLA at the higher rate; or
- Attendance Allowance.

There are two rates of disability premium –

- The **single** rate is applicable if you don't have a partner, or you do have a partner but only one of you receives any of the benefits mentioned above;
- The **couple** rate is applicable if you have a partner and both of you receive one of the benefits listed above.

However, the disability premium is not applicable – or may only be paid at the single rate - if you or your partner are eligible for either the pensioner premium or the carer premium.

Incapacity Premium

An incapacity premium will be included in your applicable amount if your partner has been incapable of work for the previous 364 days or you or your partner have a life expectancy of 6 months or less.

There are two rates of incapacity premium –

- The **single** rate is applicable if you don't have a partner, or you do have a partner but only one of you meets the condition for the incapacity premium;
- The **couple** rate is applicable if you have a partner and both of you meets the condition for the incapacity premium.

However, the incapacity premium is not applicable – or may only be paid at the single rate - if you or your partner are eligible for either the pensioner premium, the disability premium or the carer premium.

Attendance Premium

An attendance premium may be included in your applicable amount if either you or your partner (or both of you) have claimed either Attendance Allowance or the care component of Disability Living Allowance and it is likely that either benefit will be payable to you once the qualifying period for that benefit has ended.

The amount of the attendance premium is the same as the amount of Attendance Allowance or the care component of Disability Living Allowance that would most likely be payable to you (or your partner) once the qualifying period for that benefit has ended.

The attendance premium stops as soon as you or your partner starts to get Attendance Allowance or Disability Living Allowance.

The attendance premium can be included in your applicable amount at the same time as any other premium you qualify for.

Mobility Premium

The mobility premium may be included in your applicable amount if your partner's mobility significantly deteriorates, or they suffer severe loss of visual acuity, **after** they have reached state pension age.

If their mobility significantly deteriorates, or they suffer severe loss of visual acuity, **before** they reach state pension age they should claim Disability Living Allowance.

The mobility premium can be included in your applicable amount at the same time as any other premium you qualify for.

Disabled Child Premium

The disabled child premium may be included in your applicable amount if you have a child or young person under the age of 20 living with you who receives either -

- the care component of Disability Living Allowance at the highest or middle rate; or
- the mobility component of Disability Living Allowance at the higher rate

provided they do not have savings of more than £13,000.

A premium is applicable for each child or young person who lives with you who meets these conditions.

The disabled child premium can be included in your applicable amount at the same time as any other premium you qualify for.

Shared Care Premium

The shared care premium may be included in your applicable amount if you have substantial caring responsibilities for a child or young person under the age of 20 who does not live with you all of the time, and you are not entitled to Child Benefit for them.

The shared care premium can be included in your applicable amount at the same time as any other premium you qualify for.

Housing Costs

You may be entitled to have housing costs included in your applicable amount if you have to pay any of the following for the property where you live -

- rent
- rates (general & water) – if this is not included in your rent
- service charges
- interest on a mortgage (but not capital repayments)
- interest on loans for necessary repairs
- maintenance and insurance (the amount allowable is a set amount irrespective of what you actually pay).

Rent

If you rent a property the amount of rent (and rates) you or your partner have to pay (up to a maximum) may be included in your applicable amount.

The maximum amount allowable depends on whether you have any dependent children or young persons under the age of 20 and if so, how many. The amount allowable may not cover all of the rent you or your partner have to pay.

You will not be allowed any amount towards your rent if it is payable by you or your partner to a close relative of yours (or theirs) living in the same property as you.

The amount you may be allowed towards your rent may be reduced by specified amounts if -

- you sub-let part of your accommodation; or
- you have someone living in your household who is not dependent on you, for example a grown-up son or daughter.

Loan interest and rates

If you live in a property owned by you or your partner and you or your partner have to pay interest on a loan you took out to either buy the property or to carry out essential repairs to that property, the amount of interest you have to pay (up to a maximum) will be included in your applicable amount.

If you or your partner are also liable to pay the general and water rates for the property, the total amount you are liable to pay for the year divided by 52 will be included in your applicable amount. However, if your applicable amount includes the maximum amount for mortgage or loan interest no further amount can be included in respect of your rates.

This amount allowed in your applicable amount may also not cover the full amount of loan interest and rates payable.

The amount you may be allowed towards your mortgage interest, other loan interest or rates may be reduced by specified amounts if -

- you sub-let part of your accommodation; or
- you have someone living in your household who is not dependent on you, for example a grown up son or daughter.

Board and Lodgings

If you live in a hotel or guest house your applicable amount will cover the reasonable cost of your lodgings, plus an allowance for any meals not provided at your lodgings and an amount for personal expenses. The amounts which may be included in your applicable amount are subject to a maximum.

You will not be regarded as being in lodgings if you are staying with a close relative of yours.

You are not normally regarded as having housing costs whilst living in lodgings.

Earnings and other income

Generally speaking, all your income – as well as your partner's income, if you have a partner - is deducted from your applicable amount when working out how much JSA(IB) you get.

This includes any occupational or personal pension you or your partner may get.

However, certain types of income are ignored completely, while other types of income can be ignored up to set amounts -

- Attendance Allowance, Constant Attendance Allowance, Disability Living Allowance and Child Benefit are ignored completely.
- Up to £10 a week of your (or your partner's earnings) is ignored.
- Up to £30 a week of an educational grant, war pension or training allowance is ignored.

Capital

Entitlement to JSA(Cont) is not affected by any capital you or your partner/dependants may have.

The amount of JSA(IB) you are entitled to will be affected if your capital (including any capital your partner has) is worth more than £13,000. Although your actual income from your capital (for example, bank interest) is ignored, an income of £1 per week is assumed for each £250 of capital you have over £13,000.

If a dependent child of yours has capital of up to £13,000 your JSA(IB) is not affected. However, if the child has capital of more than £13,000, no personal allowance or premium for that child will be included in your applicable amount.

Documents required with your claim

If you claim JSA(IB) you may need to let us see a number of documents, such as -

- your birth certificate;
- proof of how much rent, rates, mortgage interest, service charges or board and lodging charges you or your partner have to pay;
- your bank or building society statements, certificates of stocks, shares, premium bonds etc; and
- evidence of any other income received by you (this does not include any other social security benefit).

If you are unable to let us see the documents straightaway, you should still make your claim and take or send the documents to us later.

Sanctions

Your claim may be sanctioned for up to 26 weeks if it is decided that you -

- left your job voluntarily without just cause;
- were dismissed from your job for misconduct; or
- refused, failed to apply for or accept a job without good cause.

Sanctions of either 2 or 4 weeks may also be incurred if you -

- fail to follow a Jobseeker's Direction;
- refuse or fail to apply for a place on a training scheme;
- refuse or fail to apply for a place on a work programme;
- fail to attend a training scheme or work programme without good cause (unless you can show that you had good cause for your refusal or failure to do so);
- Or you lost your place on a training scheme or work programme through misconduct.

You will not get JSA under the normal rules during the period of any sanction. However, you may be able to get reduced payments of JSA under the "hardship provision" (see below).

Disallowances

You may be disallowed JSA if you fail to -

- make yourself available for work;
- actively seek work (in accordance with the terms of your Jobseeker's Agreement);
- attend an interview with an Employment Advisor when required to do so; or
- attend Markwell House or the Ramsey office to "sign on", as directed.

Hardship provision

Under this provision, payment of JSA will only be made to you to prevent hardship. If hardship can be avoided by claiming another benefit (for example Income Support), you will not be paid JSA.

Certain vulnerable groups are more at risk of hardship if benefit is not paid to them and therefore have earlier access to hardship payments. Those groups are -

- lone parents who are responsible for and living with at least one child aged 12 or over or a qualifying young person (note: a lone parent with a child under age 12 would be entitled to claim Income Support instead)
- couples with children
- pregnant women
- people with disabilities
- people spending a lot of time caring for someone who is receiving (or has claimed) the care component of Disability Living Allowance or Attendance Allowance
- people with a chronic physical medical condition
- most 16 and 17 year-olds.

Payments under the hardship provisions are made at a reduced rate of JSA(IB). The reduced rate is the amount of benefit you would be entitled to under the normal rules less 40% of your personal allowance if you are subject to benefit sanction. The amount of the reduction is 40% of your personal allowance,

increasing to 50% and then to 60%, where you are repeatedly disallowed benefit because you fail to meet certain of the basic qualifying conditions but still qualify for a JSA hardship payment.

If you, or a member of your family, is seriously ill or pregnant the reduction is half of what it would otherwise be.

Looking for work, signing on and meeting with the Employment Officer

Normally, you will have to go to either Markwell House or our Ramsey office at regular intervals to "sign on" as unemployed, This is usually once a fortnight. You will be told when you must sign on when you claim JSA.

You must also sign up to a Jobseeker's Agreement. This is basically a jobsearch plan, which is discussed during a meeting with an Employment Officer and will be reviewed at regular intervals.

And you may be required to attend further meetings with an Employment Officer to review your jobsearch activity. You must attend when asked to do so. If you don't you may lose entitlement to JSA.

Short periods of incapacity

JSA may be paid to you during periods of illness of up to 2 weeks. This can happen for no more than 2 periods within any 12-month period. If you fall ill for a third or subsequent occasion within 12 months you will no longer be able to get JSA for the period(s) you are ill. You may, however, be entitled to Incapacity Benefit and/or Income Support instead.

Part-time students

You can receive JSA if you are studying part-time provided you are available to take up work (usually straight away) and you are actively seeking work. For this purpose studying part-time means less than 16 hours a week of guided learning.

Trade disputes

If you are involved in a trade dispute you are not entitled to JSA. However, you or your partner may be eligible for Income Support.

Deductions from JSA

Deductions to recover overpayments of social security benefits or budgeting loans, or to pay fines, can be made from both JSA(IB) and JSA(Cont).

If you are in arrears with your housing costs or utilities (gas, electricity or central heating oil), deductions may be made from your JSA(IB) and the money paid directly to your landlord, mortgage advisor or utility provider as appropriate. This may happen without your permission or approval, if we think it is in your interests to do so.

Starting work

JSA normally stops as soon as you start a new job.

If you have to wait more than a week before you get paid by your employer, you may be entitled to an [Exceptional Needs Grant](#) to help you through the period inbetween (see page 26).

Other help

If whilst getting JSA you do not work, or you work for less than 16 hours, in any week a Class 1 National Insurance credit will normally be applied to your National Insurance record automatically. This will help to protect your National Insurance record.

If you get JSA(IB) you may also be able to get -

- Free prescriptions
- Free dental treatment
- Vouchers to help with the cost of glasses
- Help with the cost of travelling to hospital for treatment

Applications should be made to the Department of Health and Social Care. Email dhsc@gov.im, phone 642608 or visit Crookall House, Demesne Road, Douglas IM1 3QA

- Free school meals and bus transport to and from school

Applications should be made to the Department of Education, Sport and Culture. Email admin@doe.gov.im, phone 685820 or visit Hamilton House, Peel Road, Douglas IM1 5EZ

- Help with the cost of children participating on Sports Development Schemes

Applications should be made to Sports Development, NSC, Groves Road, Douglas IM2 1RB. Phone 688558 or 688589.

- [Exceptional Needs Grants and/or Budgeting Loans](#) – see page 26
- A [Maternity Payment](#) to help with the expenses of a new baby – see page 61
- A [Funeral Payment](#) to help with meeting funeral expenses – see page 30

Differences between IOM and UK

The rules for, and rates of, contribution based JSA in the Isle of Man are fundamentally the same as they are in the UK.

In the UK income-based JSA has been incorporated into the new Universal Credit.

In the UK help with mortgage interest payments is by way of a loan from the DWP.

Manx State Pension

Introduction

You can claim the Manx State Pension if you reach state pension age **after 6 April 2019**.

The earliest you can claim it from is when you reach state pension age.

If you reached state pension age before 6 April 2019 you should claim the [Retirement Pension](#) instead (see page 68).

You don't have to stop working when you reach state pension age to claim your State Pension. Any earnings you get do not affect your State Pension.

To get the Manx State Pension you must have paid National Insurance contributions in the Isle of Man. You'll usually need at least 10 qualifying years of National Insurance contributions or credits to get the Manx State Pension. These could be in the Isle of Man, the UK or in certain other countries which have a social security agreement with the UK.

The amount of Manx State Pension you get will be based only on your National Insurance record in the Isle of Man.

You may also be entitled to the [Pension Supplement](#) in addition to your Manx State Pension (see page 65).

Manx State Pension is contributory, not income-related and taxable.

Leaflet – [MSP5](#)

Claim form – MSP1

For more information email statepensions@gov.im or telephone 685176

How to claim

You won't get your Manx State Pension automatically - you have to claim it.

We'll send you a claim form 4 months before you reach state pension age. We'll send it to the last address we have for you on our records.

You need to claim your Manx State Pension within 12 months of reaching state pension age. If you don't, you may lose money you would otherwise have been entitled to.

If you have paid or been credited with National Insurance contributions in the United Kingdom (UK), you'll need to contact the Department for Work and Pensions about claiming a UK state pension. You can make a claim for a state pension in the UK by contacting the UK Department for Work and Pensions -

- Telephone: +44 191 218 7777
- Email: typ.internationalqueries@dwp.gsi.gov.uk

Write to: International Pension Centre (Claims), The Pension Service 11, MAIL Handling Site A, Wolverhampton WV98 1LW. You can still get a state pension if you have other income like an occupational (works) pension or a personal pension.

Any UK state pension you get will be paid separately from your Manx State Pension.

How it's paid

The Manx State Pension can be paid either –

- every 4 weeks (in arrears) into your bank or building society account; or
- weekly at a post office using a MiCard.

Working after state pension age

You don't have to stop working when you reach state pension age to claim your State Pension. Any earnings you get do not affect your State Pension.

You'll no longer have to pay National Insurance contributions on your earnings.

State Pension Age

The state pension age is currently increasing from 65 to 66, for both men and women. It will be 66 by October 2020.

It will increase to 67 between April 2034 and April 2036, and from 67 to 68 between April 2044 and April 2046.

To find out exactly when you'll reach state pension age go to www.gov.im/media/1364419/state-pension-age-for-men-and-women.pdf

Amount of the Manx State Pension

The full amount of the Manx State Pension is £191.35 a week (2020/21 rate).

The amount you get may be higher than this if you have accrued over a certain amount of Additional State Pension under the old [Retirement Pension](#) rules (see page 68).

Additional State Pension is based on your earnings since 6 April 1978, provided you were not contracted-out of 'SERPS' (the State Earnings Related Pension Scheme), or as it's been known since April 2002 the 'State Second Pension'.

But the amount you get may be lower than £191.35 a week if -

- You have less than 35 qualifying years of National Insurance contributions in the Isle of Man
- You were 'contracted out' of the Additional State Pension for any period (you may have been 'contracted out' because you were in a certain type of occupational pension scheme or personal pension scheme).

For more information see "[How it's calculated](#)" below.

Your National Insurance record

You'll usually need at least 10 qualifying years of National Insurance contributions or credits to get the Manx State Pension.

These could be in the Isle of Man, the UK or in certain other countries which have a social security agreement with the UK.

The 10 qualifying years do not have to be in a row.

This means that for at least 10 years one or more of the following applied to you -

- you were working and paid National Insurance contributions;
- you were working and had earnings at or above the National Insurance lower earnings limit, but below the earnings threshold (the point at which you start to pay NI contributions);
- you were eligible for National Insurance credits, for example if you were registered as unemployed, ill or a parent or carer;
- you were paying voluntary National Insurance contributions.

You might also qualify if you've paid married women's or widow's reduced rate National Insurance contributions.

Your National Insurance Record

Your Manx State Pension is based on your National Insurance record **in the Isle of Man** when you reach State Pension age.

You'll usually need to have at least 10 qualifying years on your National Insurance record to get any Manx State Pension.

You'll need 35 qualifying years of National Insurance contributions in the Isle of Man to get the full amount of the Manx State Pension.

You may get less than the full amount of the Manx State Pension (£191.35 a week in 2020/21) if you were contracted out before 6 April 2019 (see "[How it's calculated](#)" on page 56).

You may get more than the full amount of the Manx State Pension if you would have had over a certain amount of Additional State Pension under the old [Retirement Pension](#) rules (see page 68).

Qualifying years if you're working

When you're working you pay National Insurance contributions and get a qualifying year if -

- you're employed and earning £138 a week or more (2020-21 rate) from one employer;
- you're self-employed and paying National Insurance contributions

You might not pay National Insurance contributions because you're earning less than £138 a week. You may still get a qualifying year if you earn between £120 and £138 a week from one employer.

The above amounts relate to the 2020/21 tax year. The amounts for earlier years were less than these. The amounts for future years are likely to be more.

Qualifying years if you're not working

You may get National Insurance credits if you cannot work - for example, because of illness or disability, or if you're a carer or you're unemployed.

For example, you can get National Insurance credits if you get -

- Child Benefit for a child under 12 (or under 16 before April 2010)
- Jobseeker's Allowance
- Incapacity Benefit
- Carer's Allowance

You're not working or eligible for National Insurance credits

You may be able to pay voluntary National Insurance contributions if you're not in one of these groups but want to increase your State Pension amount.

Gaps in your National Insurance record

You can have gaps in your National Insurance Record but still get the full amount of the Manx State Pension.

You can get a State Pension statement which will tell you how much Manx State Pension you may get.

If you have gaps in your National Insurance record that would prevent you from getting the full amount of the Manx State Pension, you may be able to -

- get National Insurance credits
- make voluntary National Insurance contributions.

How it's calculated

The full amount of the Manx State Pension is £191.35 a week (2020/21 rate).

What you'll get is based on your Isle of Man National Insurance record.

Valuing your National Insurance contributions and credits before 6 April 2019

Your Isle of Man National Insurance record before 6 April 2019 is used to calculate the 'starting amount' of your Manx State Pension.

Your starting amount will be the higher of either -

- the amount you would get under the old State Retirement Pension rules (which includes basic state pension and additional state pension); and
- the amount you would get if the new Manx State Pension had been in place at the start of your working life

Your starting amount will include a deduction if you were contracted out of the Additional State Pension.

You may have been contracted out of the Additional State Pension because you were in a certain type of -

- occupational ('works') pension schemes before 6 April 2019; or
- personal pensions before 6 April 2012.

You may have paid lower National Insurance contributions and paid into one of these pensions instead. This is known as being 'contracted out' of the Additional State Pension and will affect most people who have been in work.

You can check with your pension provider if you've been contracted out in the past. The Pension Tracing Service might be able to find your pension providers' contact details if you've lost contact with them.

If your starting amount is less than the full amount of the Manx State Pension

You can get more Manx State Pension by adding more qualifying years to your National Insurance record from 6 April 2019.

You can do this until you reach either the full amount of the Manx State Pension or state pension age - whichever comes first.

Each qualifying year on your National Insurance record from 6 April 2019 will add about £5.47 a week to your Manx State Pension. The exact amount you get is calculated by dividing £191.35 by 35 and then multiplying by the number of qualifying years you have after 5 April 2019.

These figures are likely to change over time due to inflation.

Example

You had a starting amount from your Isle of Man National Insurance record before 6 April 2019 of £130.00 a week.

You have another 5 qualifying years on your National Insurance record after 5 April 2019 (each year adding about £5.47 a week to your Manx State Pension) equaling £27.35 a week.

This adds up to about £157.35 a week for your Manx State Pension.

The figures shown above may be adjusted to account for inflation.

Any [Pension Supplement](#) you're entitled to (see page 65) is paid on top of this.

If your starting amount is more than the full amount of the Manx State Pension

The part of your starting amount which is above the full amount of the Manx State Pension (£191.35 a week, from 6 April 2020) is called your 'protected payment'. This is paid on top of the full amount of the Manx State Pension.

If your starting amount is more than the full amount of the Manx State Pension any qualifying years of National Insurance contributions you have after 5 April 2019 will not add more to your Manx State Pension.

If you didn't pay any National Insurance contributions or get any National Insurance credits before 6 April 2019

This will be the case if you were born after 5 April 2003 or become resident in the Isle of Man after 5 April 2019.

Your state pension will be calculated entirely under the Manx State Pension rules.

You'll usually need at least 10 qualifying years of National Insurance contributions or credits to get any Manx State Pension. These could be in the Isle of Man, the UK or in certain other countries which have a social security agreement with the UK.

The 10 qualifying years don't have to be in a row.

You'll need at least 35 qualifying years of National Insurance contributions or credits in the Isle of Man to get the full amount of the Manx State Pension.

You'll get a proportion of the Manx State Pension if you have between 10 and 34 qualifying years of National Insurance contributions in the Isle of Man.

Example

You have 20 qualifying years of National Insurance contributions in the Isle of Man after 6 April 2019.

You divide £191.35 by 35 and then multiply by 20.

Your Manx State Pension will be about £109.35 per week.

You'll get a proportion of the Manx State Pension if you have less than 10 qualifying years of National Insurance contributions in the Isle of Man, but have qualifying years in the UK or in certain other countries which have a social security agreement with the UK, which when added to the number of years of National Insurance contributions you have in the Isle of Man amount to at least 10 years.

Your Manx State Pension will be calculated only on the number of qualifying years of National Insurance contributions you have in the Isle of Man.

Example

You have 5 qualifying years of National Insurance contributions in the Isle of Man after 6 April 2019.

You also have 30 qualifying years of National Insurance contributions in the UK.

You divide £191.35 by 35 and then multiply by 5.

Your Manx State Pension will be about £27.34 per week.

Your Manx State Pension is more likely to be calculated in this way if you were born after 5 April 2003 or became a resident of the Isle of Man after April 2019

Inheriting or increasing State Pension from a spouse or civil partner

You might be able to inherit an extra payment on top of your Manx State Pension if you're widowed.

You won't be able to inherit any extra payment if you remarry or form a new civil partnership before you reach State Pension age.

Inheriting Additional State Pension

You might inherit part of your deceased partner's Additional State Pension if your marriage or civil partnership with them began before 6 April 2019 and one of the following applies:

- your partner reached State Pension age before 6 April 2019
- they died before 6 April 2019 but would have reached State Pension age on or after that date

Any amount you inherit will be paid with your Manx State Pension.

Inheriting a protected payment

You'll inherit half of your partner's protected payment if your marriage or civil partnership with them began before 6 April 2019 and-

- their State Pension age is on or after 6 April 2019
- they died on or after 6 April 2019

It will be paid with your State Pension.

Inheriting extra State Pension or a lump sum

You may inherit part of or all of your partner's extra State Pension or lump sum if –

- they died while they were deferring their State Pension (before claiming) or they had started claiming it after deferring
- they reached State Pension age before 6 April 2019
- you were married or in a civil partnership when they died

Your partner's National Insurance record and your Manx State Pension

Your Manx State Pension is based on your own National Insurance record.

If you paid married women's or widows' reduced rate National Insurance contributions you might be able to increase your Manx State Pension if you're eligible.

If you get divorced or dissolve your civil partnership

The courts can make a 'pension sharing order' if you get divorced or dissolve your civil partnership.

You'll get an extra payment on top of your Manx State Pension if your ex-partner is ordered to share their Additional State Pension or 'protected payment' with you.

Your Manx State Pension will be reduced if you're ordered to share your Additional State Pension or 'protected payment' with your partner.

Maternity Allowance

Introduction

Maternity Allowance is paid to you if you -

- are pregnant and there are 11 weeks or less before your baby (or babies) is due, or
- have recently given birth.

Maternity Allowance is payable for a maximum of 39 weeks.

You are allowed to work in prescribed cases for up to 10 days whilst receiving Maternity Allowance either as employed or self-employed without being disqualified from receiving Maternity Allowance. This is to allow contact and communication between you and your employer during your maternity leave and to help ease your eventual return to work.

Maternity Allowance is non-taxable, based on earnings (for employed earners) and not income-related.

Claim form - [MA1](#)

For more information email incapacitybenefits@gov.im or phone 685105.

Basic qualifying conditions

To qualify for Maternity Allowance you must -

- be pregnant or have recently given birth;
- have stopped work;
- have been employed or self-employed in at least 26 of the 66 weeks immediately before the expected week of your child's birth; and
- have earnings from work which, on average, amount to at least £30 a week for at least 13 weeks of the 66 weeks immediately before the expected week of your child's birth; or
- have paid class 2 National Insurance contributions for at least 13 weeks of the 66 weeks immediately before the expected week of your child's birth; or
- have been excepted from paying class 2 National Insurance contributions at least 13 weeks of the 66 weeks immediately before the expected week of your child's birth on account of low earnings.

Amount of Maternity Allowance

Employees – if you are an employee, Maternity Allowance will be paid to you at the rate of 90% of your average weekly earnings up to a maximum of £179.85 a week.

Self-employed – if you are self-employed and have paid Class 2 National Insurance contributions you will receive the standard rate of Maternity Allowance (£151.20 a week for 2020/2021). If you are self-employed and have a Small Earnings Exception Certificate, you will receive Maternity Allowance at the rate of £27.00 a week.

Residence conditions

You must be ordinarily resident in the IOM at the time of your claim.

How to claim

Complete Form MA1 and return it to us enclosing the maternity certificate (MatB1).

When to claim

You should claim no earlier than the 14th week before the expected week of your child's birth and no later than 3 months from the date you stopped work.

Payment

Payment is made either directly into your bank or building society account every 2 weeks or can be collected weekly at a Post Office using a MiCard.

Related benefits

If you do not satisfy the qualifying conditions for Maternity Allowance (see above), but do satisfy the contribution conditions for [Incapacity Benefit](#) (see page 33), you may be able to get Incapacity Benefit for

- 6 weeks before the expected week of your child's birth, and

- 2 weeks after the actual date your child (or children) is born.

We will automatically consider whether you could get Incapacity Benefit if you are not eligible for Maternity Allowance.

If you are entitled to Maternity Allowance which is worth less than the short-term rate of Incapacity Benefit (£86.10 a week in 2020/21), you may also be entitled to receive some Incapacity Benefit which will bring the total amount of benefits paid to you up to the short-term rate of Incapacity Benefit.

If you were getting Incapacity Benefit immediately before being awarded Maternity Allowance your Incapacity Benefit will either be:

- reduced - if you are awarded Maternity Allowance which is worth less than your Incapacity Benefit; or
 - stopped - if you are awarded Maternity Allowance which is worth the same as or more than your Incapacity Benefit
- any otherwise payable to you is reduced or withdrawn; and

If you were getting Jobseeker's Allowance immediately before being awarded Maternity Allowance your Jobseeker's Allowance will stop.

Difference between the IOM and UK

In the UK Statutory Maternity Pay (SMP) is paid to employed earners (earning at least the weekly lower earnings limit for National Insurance purposes) by their employers. Women who do not qualify for SMP in the UK may instead be entitled to Maternity Allowance.

SMP does not operate in the IOM. Women who would otherwise qualify for SMP in the UK instead receive Maternity Allowance in the IOM.

Maternity Payment

Introduction

A Maternity Payment may be paid to you if you, your partner or your dependent child or young person -

- is expecting a baby within the next 11 weeks;
- has given birth to a child or still-born child within the last 6 months; or
- has adopted a child within the last 6 months who is not more than 12 months old at the time you claim a Maternity Payment.

Maternity Payments are non-contributory, income-related and non-taxable.

Claim form - [SF100](#)

For more information email incomesupport@gov.im or phone 685094.

Basic qualifying conditions

A Maternity Payment will be paid to you if you are aged 16 or over and you or your partner receive -

- Income Support,
- income-based Jobseeker's Allowance, or
- Employed Person's Allowance, and

You are not entitled to a Maternity Payment if you or your partner have (or together you have) capital of more than £6,000.

Amount

£600 is paid for each child born (2019/20 rate).

In the case of multiple births, a Maternity Payment is paid for each child.

The amount of the Maternity Payment is halved if you (or your partner) have received a Maternity Payment in the 3 years before making another claim.

How to claim

Complete Form SF100 and return it to us. Evidence of the expected or actual date of birth or adoption will also be required.

When to claim

Claim between the 11th week before the expected week of your child's birth and up to 3 months after your child is born (or the stillbirth).

If you are adopting a child claim within 3 months of the date of the adoption order.

Payment

Maternity Payment is paid in the same way as you (or your partner) are paid Income Support, income-based Jobseeker's Allowance or Employed Person's Allowance.

Differences between the IOM and UK

The equivalent of the Maternity Payment in the UK is the Sure Start Maternity Grant, which is also worth £500 per child.

A Sure Start Maternity Grant is not payable to a person where there is another child aged under 16 in their family.

On the IOM, a person cannot qualify for a maternity payment if they or their partner have (or together they have) capital of more than £6,000. There is no capital limit for the Sure Start Maternity Grant.

Nursing Care Contribution

Introduction

The Nursing Care Contribution is paid to you if you live in an adult care home in the Isle of Man and you have to pay for nursing care provided by that home. This includes any period of respite care.

The Nursing Care Contribution is non-contributory, not income-related and non-taxable.

Basic qualifying conditions

To get the Nursing Care Contribution you must be -

- living in an adult care home, and
- liable to pay a fee for nursing care provided to you in that home by a registered nurse.

If you are temporarily absent from the care home you will be treated as if you are still living there if you have to pay a retaining fee to the home. However, Nursing Care Contribution payments can only be made for the first 6 weeks of any temporary absence from the home.

Amount payable

Payment is at the standard rate of £160.00 per week (2020/21 rate).

How to claim

There is usually no need to make a claim, as nursing homes tell us about all new admissions. However, we recommend you or someone else should let us know if you move into a nursing home.

Payment

Payment of the Nursing Care Contribution is made in the same way, to the same person and at the same frequency as your main social security benefit, for example, your state pension or Incapacity Benefit.

Difference between the IOM and UK

In England, the NHS is responsible for funding the nursing care element of the fees in a home which provides nursing care.

For people who were admitted to a nursing home on or after 1 October 2007 the standard weekly rate of the NHS-funded nursing care payment is £165.56 (2019/20 rate).

Paternity Allowance

Introduction

Paternity Allowance may be paid to you if you take up to two weeks off work to -

- support the mother of a new born baby, or to look after the baby; or
- support your partner who is adopting a child or to look after the child.

You can choose to claim Paternity Allowance for one or two (whole) weeks at any time up to 8 weeks after -

- the date of birth of the child
- the date the child is placed with the person adopting.

Paternity Allowance is non-contributory, not income-related and taxable.

The amount of Paternity Allowance you get is based on 90% of your average earnings during the relevant period (see below), up to a maximum of £179.85 a week.

Paternity Allowance is not available to foster parents or step-parents who go on to adopt a child.

Claim form – [PA1](#)

For more information email incapacitybenefits@gov.im or phone 685105.

Basic qualifying conditions

Paternity Allowance (Birth)

You must be -

- the baby's biological father, or
- married to the baby's mother, or
- living with the baby's mother in an enduring family relationship, but not an immediate relative of the baby's mother

and you -

- will take responsibility for the child's upbringing, and
- are taking time off work to support the mother or care for the child.

Work condition – you must have been in employed earner's work for a continuous period of at least 26 weeks ending with the 15th week before the week the child is expected to be born. You must also continue to be employed by your employer up to the date of birth.

Earnings condition – you must have had earnings at or above the National Insurance lower earnings limit (£116.00 a week for the 2018/2019 tax year) in each of the last 8 weeks of the 26 week period described above.

Paternity Allowance (adoption)

You must be -

- married to the person adopting the child, or
- living with the person adopting the child in an enduring family relationship, but not an immediate relative of that person;

and you -

- will take responsibility for the child's upbringing; and
- take time off work to support the person adopting the child or to care for the child.

Work condition – you must have been in employed earner's work for a continuous period of at least 26 weeks up to and including the week you are told that you have been matched with the child. You must also remain in work up to the day the child is placed with you.

Earnings condition – you must have had earnings at or above the National Insurance lower earnings limit (£138.00 per week for the 2020/2021 tax year) in each of the last 8 weeks of the 26 week period described above.

Residential condition

You must be ordinarily resident in the IOM.

How to claim

Complete Form PA1 and return it to us.

When to claim

Claim once agreement about time off work has been reached with your employer, which should be during or after the 14th week before the baby is expected, or after notification of matching in adoption cases.

Payment

Paternity allowance is paid directly into your bank or building society account or can be collected at a Post Office using a MiCard.

Differences between the IOM and UK

Paternity Allowance does not exist in the UK.

In the UK, both ordinary and additional Statutory Paternity Pay (SPP) is paid to qualifying employees by their employers.

The employment and earnings conditions for Paternity Allowance in the IOM are the same as they are for ordinary SPP in the UK.

Additional SPP is paid while a person is taking Additional Paternity Leave of up to 26 weeks or while they are not working for the purposes of caring for their child while their partner is receiving Statutory Maternity Pay, Maternity Allowance or Statutory Adoption Pay.

Pension Supplement

Introduction

The Pension Supplement, or "Manx Pension Supplement" as it is often referred to - provides an increase to -

- the Manx state pension;
- basic Retirement Pension;
- certain bereavement benefits; and
- long-term Incapacity Benefit

if you meet the qualifying conditions.

There is no equivalent to the Pension Supplement in the UK.

To be entitled to the Pension Supplement you must have satisfied certain National Insurance contribution conditions in the Isle of Man for a minimum number of tax years in your working life.

Pension Supplement is contributory, not income-related and taxable.

Leaflet – [MSP5](#)

For more information email statepensions@gov.im or telephone 685176

Pension Supplement paid with Manx state pension (if you reach state pension age after 6 April 2019)

You can qualify for the Supplement if you -

- normally live in the Isle of Man;
- are entitled to a Manx State Pension; and
- have at least 10 years of "relevant National Insurance contributions" (see below)

You don't normally have to make a claim for the Pension Supplement. Entitlement will be determined at the same time as entitlement to the Manx state pension is being considered.

The amount you get will depend on -

- the number of years of relevant National Insurance contributions you have in the Isle of Man
- your date of birth

To get the maximum amount you need to have at least 30 years of relevant National Insurance contributions.

You can find out what the **maximum** amount is according to the date on which you reach state pension age at www.gov.im/media/1364418/manx-pension-supplement-max-rates-from-april-2019-v2.pdf.

If you have less than 30 years of relevant National Insurance contributions, but at least 10, you will get a proportion of the the maximum amount of the Pension Supplement.

Example

You have 20 years of relevant National Insurance contributions and were born on 6 April 1954. The maximum amount of the Pension Supplement according to your date of birth is £51.73.

You divide £51.73 by 30 and then multiply by 20.

You'll get a Pension Supplement of about £34.49 per week paid with your Manx State Pension.

Relevant National Insurance Contributions

To have 'relevant National Insurance contributions' for any tax year you must -

- have had enough earnings on which you have paid National Insurance (NI) contributions as an employed earner in the Isle of Man
- have paid enough self-employed or voluntary NI contributions while you were in the IOM, which count as a 'qualifying year' towards entitlement to the Manx state pension.

Tax years always begin on 6 April and end on 5 April in the following year.

In some circumstances NI contributions you pay while you are outside the IOM can also count as relevant contributions for the Manx Pension Supplement.

NI contributions paid at a reduced rate by certain married women or widows do not count as relevant contributions. However, the contributions of the person to whom they are or were married (or are or were in a civil partnership with) will be counted as if they were their own contributions.

NI contributions paid for periods in the UK before the 1996/97 tax year can also count as relevant contributions if your National Insurance record was held in the Isle of Man at the relevant time.

Pension Supplement paid with basic Retirement Pension, certain bereavement benefits and long-term Incapacity Benefit

To qualify for the Pension Supplement, you must -

- be ordinarily resident in the Isle of Man;
- be aged 45 or over;
- be entitled, or treated as entitled, to a qualifying benefit (see below);
- have relevant National Insurance contributions (see below) for at least 10 tax years in your working life or, where Incapacity Benefit has been awarded, have relevant contributions (other than voluntary contributions) for at least the 5 tax years immediately prior to the award of Incapacity Benefit which, when added to the number of tax years for which Incapacity Benefit has been in payment, gives a total of at least 10 tax years in your working life.

Ordinarily resident

You are ordinarily resident in the IOM if you normally live in the Isle of Man.

If you leave the Isle of Man to live in another country (including the United Kingdom), entitlement to the Supplement will end as soon as you leave the IOM. Entitlement will resume if you then move back to live in the Isle of Man again.

Qualifying benefits

You must be receiving one of the following benefits or pensions from the Isle of Man Treasury -

- Category A or B basic Retirement Pension;
- Widowed Parent's Allowance (transitionally protected cases);
- Widowed Mother's Allowance (transitionally protected cases);
- Widow's Pension (transitionally protected cases);
- Long-term Incapacity Benefit (but only in respect of awards made before 1 April 2018 and provided you are also entitled to the higher rate care component of Disability Living Allowance).

Sometimes you may be entitled to one of the above benefits but do not receive it because another "overlapping" benefit is being paid at a higher rate. In these circumstances you may still be entitled to a Supplement.

Relevant contributions

In order to have "relevant contributions" for any tax year you must -

- have had sufficient earnings as an employed earner in the Isle of Man in that tax year (unless the person is a married woman or widow who is entitled to pay employed earner's contributions at a reduced rate), or
- have paid sufficient self-employed or voluntary National Insurance contributions while you were in the Isle of Man in respect of that tax year

so that that year counts as a "qualifying year" towards your entitlement to a Category A Retirement Pension.

National Insurance contributions paid in respect of periods you spent in the United Kingdom before the 1996/97 tax year might also count as relevant contributions provided the IOM Government held your National Insurance record at the relevant time.

Credits of contributions or earnings awarded to persons for periods in which you were entitled to certain benefits, etc., count as relevant contributions in certain circumstances.

Where a married person's entitlement to a pension is based entirely on their spouse's or civil partner's National Insurance contributions, their entitlement to the Supplement is also based on their spouse's or civil partner's contributions. Alternatively, where their entitlement to a qualifying benefit is based on their own and their spouse's or civil partner's National Insurance contributions, they may be entitled to a

Pension Supplement by using a combination of their own and their spouse's or civil partner's National Insurance contributions.

A widowed person under pension age may qualify for the Pension Supplement by virtue of either their own contributions or those of their late spouse, but if they are over pension age a combination of both may be used.

Amount of supplement

For people getting category A or B basic Retirement Pension the rate of the Pension Supplement is equivalent to 40.037% of the rate of their basic Retirement Pension (2020/21 rate).

For people getting Widowed Parent's Allowance, Widowed Mother's Allowance or Widow's Pension the rate of the Pension Supplement is equivalent to 43.337% of the basic rate of their Widowed Parent's Allowance, Widowed Mother's Allowance or Widow's Pension (2020/21 rate).

For persons receiving long term Incapacity Benefit the weekly rate of the Pension Supplement is fixed at £40.68.

Differences between the IOM and UK

There is no similar scheme in the UK.

Retirement Pension

Introduction

You can claim Retirement Pension if you reached state pension age **before 6 April 2019**.

The earliest you can claim it from is when you reach state pension age.

If you reach state pension after 6 April 2019 you should claim the new [Manx State Pension](#) instead (see page 54).

To find out exactly when you'll reach state pension age go to www.gov.im/media/1364419/state-pension-age-for-men-and-women.pdf

You don't have to stop working when you reach state pension age to claim your State Pension. Any earnings you get don't affect your State Pension.

Retirement Pension is contributory, not income-related and taxable.

Claim form - RP1

For more information email statepensions@gov.im or telephone 685176.

Basic qualifying conditions

To qualify for a full (100%) basic pension you need to have at least 30 qualifying years of National Insurance contributions when you reach state pension age.

If you reached state pension age on or after 6 April 2016 only your National Insurance contributions attributed to the Isle of Man count towards your Isle of Man Retirement Pension.

A reduced rate pension will be paid where you have less than 30 qualifying years, but have at least 1 qualifying year.

Different rules apply to you if you reached State Pension Age before 6 April 2010.

To count as a "qualifying year" for Retirement Pension purposes (when you reach State Pension Age on or after 6 April 2010) you must have -

- paid at least 50 Class 1, Class 2 or Class 3 National Insurance contributions before 6 April 1975; or
- paid at least 50 Class 2 or Class 3 National Insurance contributions or earned 50 times the lower earnings limit in any one tax year in the 3 years between 6 April 1975 and 5 April 1978 and paid Class 1 contributions on those earnings, or
- paid 52 Class 2 or Class 3 National Insurance contributions or earned 52 times the lower earnings limit in any one tax year from 6 April 1978 and paid Class 1 contributions on those earnings.

Categories of Retirement Pension

Category A - is based on your own National Insurance record or, for certain divorces and civil partnership dissolutions, on the National Insurance contributions paid by your former spouse or civil partner

Category B - is payable to you if you are married, in a civil partnership, widowed based on the National Insurance contributions of your spouse or civil partner.

Category D - is a non-contributory pension payable to certain people who reached age 80 before 6 April 2016 and who do not qualify for a category A or B.

How to claim

Contact us to ask for an RP1 claim form.

The claim form should be completed and returned, with your birth certificate (and, if appropriate, marriage certificate in the case of a woman) to us.

Normally, you should claim within 12 months of reaching state pension age.

The components of Retirement Pension

Retirement Pension consists of different components -

- Basic Pension - based on the number of qualifying years in your working life;
- Additional Pension under:

- SERPS (State Earnings Related Pension Scheme), based on your earnings between 6 April 1978 and 5 April 2002; and
- the State Second Pension (also known as S2P), based on your earnings between 6 April 2002 and 5 April 2019. The way in which you accrue entitlement to S2P differs from that under SERPS. In particular, if you had earnings in any tax year of at least the annual lower earnings limit (£6,032 for the 2018/19 tax year) but less than the low earnings threshold (£16,500 for the 2018/19 tax year) you would accrue entitlement to S2P as if you in fact had earnings of £16,500).

Prior to 6 April 2019 you may have been contracted out of the State Additional Pension Scheme by being a member of your employer's contracted-out occupational pension scheme.

- Graduated Retirement Benefit - based on contributions paid between 6 April 1961 and 5 April 1975.

Age addition

The basic pension is increased by £2 per week if you are aged 80 or over.

However, any [Retirement Pension Premium](#) which would otherwise be payable to you is reduced by the £2 a week age addition (see page 71).

Incapacity age addition

You may have qualified for an incapacity age addition if you were receiving long-term Incapacity Benefit and were aged less than 45 on the first day of your incapacity for work.

Your Retirement Pension is increased permanently by the amount of Incapacity Age Addition if you were receiving Incapacity Age Addition on a date not more than 8 weeks before you reached State Pension Age.

Adult dependency increases

Dependency increases are increases in the amount of Retirement Pension payable to you in respect of a dependent adult (for example, your spouse), or someone who is looking after your child(ren).

Adult dependency increases are not payable in respect of new claims to Retirement Pension made on or after 6 April 2010. However, if you were entitled to an adult dependency increase on 5 April 2010 the increase will remain payable up until no later than 5 April 2020, providing you continue to meet the qualifying conditions.

You cannot get an increase for an adult dependant if -

- they are getting a Retirement Pension in their own right;
- they are getting another social security benefit (but if they are getting a benefit which is worth less than the adult dependant increase, you will be able to claim the difference);
- you are getting a benefit for your adult dependant under the Industrial Injuries or War Pensions schemes; or
- the amount of their earnings or any occupational or personal pension they get is more than the prescribed limit (£73.10 a week in the 2019/20 tax year).

Deferring Payment Of A Pension

People who reached state pension age before 6 April 2016 could earn extra pension or a taxable lump sum payment by deferring their claim for Retirement Pension and Pension Supplement or by stopping claiming them. However, people reaching state pension age on or after 6 April 2016 cannot do so.

How you'll be paid

In most cases payment is made either directly into a bank or building society account every 4 weeks or can be collected weekly at a Post Office using a MiCard

However, payment is made to you annually if your pension entitlement is £5.00 a week or less (in which case it will be paid at the same time as the Christmas Bonus).

Payment is made from the first Friday after you reach State Pension Age or from the day you reach State Pension Age if that is a Friday.

Related benefits

Certain other benefits can affect the amount of basic pension payable.

Also, other benefits paid to or in respect of any dependant of yours can affect the increase in your Retirement Pension for the dependant.

A Christmas Bonus is payable to you each year you get a Retirement Pension.

Married persons and civil partners

A married person or a civil partner could claim a Category B pension based on their spouse's or civil partner's contributions from the date they both reached State Pension Age, regardless of whether the spouse or civil partner had claimed their Category A pension.

Female civil partners were eligible to claim a Category B pension based on their partner's contributions from 6 April 2010, whilst male civil partners were eligible to do so from 6 April 2015.

Divorced persons or persons of a dissolved civil partnership

If you are a divorced person or your civil partnership had been dissolved then special rules provided that you could use the contributions paid by your former spouse prior to divorce, or your former partner prior to dissolution of your civil partnership, to help you qualify for a Basic State Pension.

But if you remarried, or formed a new civil partnership before you reached state pension age then your eligibility to use your former spouse's/partner's contributions ended.

Since October 2001, if you are divorced you can gain entitlement to an Additional Pension (under SERPS and the State Second Pension) based on the contribution record of your former spouse up to the date of the divorce. This provision applies to former civil partners as from December 2005.

Retirement Pension Premium

Introduction

The Retirement Pension Premium Scheme was introduced in 1990 to help people who were too old to have fully participated in the State Earnings Related Pension Scheme (SERPS), by providing a payment to stand in the place of the Additional Pension from SERPS.

You must be aged 75 by no later than 5 April 2019 to be eligible.

Retirement Pension Premium is contributory, not income-related (but is subject to certain "offsets" – see below) and taxable.

For more information email statepensions@gov.im or phone 685176

Basic qualifying conditions

To qualify for Retirement Pension Premium the following conditions must be satisfied. You must:

- reach age 75 on or after 6 April 1999, but before 6 April 2019
- be ordinarily resident in the Isle of Man
- be entitled (or be treated as entitled) to a Category A or Category B Retirement Pension from the Treasury, and
- have paid Class 1 National Insurance contributions in the Isle of Man for at least 10 years. The contributions of your spouse or deceased spouse can count in certain circumstances. (Transitional protection for those ordinarily resident in the IOM aged 75 or over, and in receipt of Category A or Category B Retirement Pension from the Treasury on 5 April 1999 provides for exemption from this contribution condition).

Amount payable

You have an initial entitlement to Retirement Pension Premium based on your basic Retirement Pension. If you get the full standard rate of basic Retirement Pension, the initial Retirement Pension Premium is the standard rate (£17.50 a week in 2020-21). If you get a reduced rate of basic Retirement Pension, the initial Retirement Pension Premium will be at an equivalently reduced rate.

Your initial entitlement to Retirement Pension Premium is then reduced by the amount of any elements of Retirement Pension which you are entitled to which are "offsets" (see below). If your total offsets are equal to or more than the amount of your initial entitlement to Retirement Pension Premium, then no Retirement Pension Premium is paid to you.

Special rules provide that -

- if you are ordinarily resident in the IOM; and
- you were getting a Retirement Pension from the IOM Government on 5 April 1999; and
- you are entitled to less than the full rate of basic Retirement Pension

you will get the maximum rate of Retirement Pension Premium (£17.50 a week in 2020-21).

"Offsets"

The following elements of Retirement Pension are offset against your initial entitlement to Retirement Pension Premium -

- Additional Pension (under SERPS and/or the State Second Pension (S2P));
- Contracted-out Deductions (if you have participated in either a Contracted-out Occupational Pension Scheme or an Appropriate Personal Pension Scheme);
- Age Addition;
- Invalidity Allowance.

Residence

You must be ordinarily resident in the Isle of Man to get Retirement Pension Premium.

If you were resident in the Isle of Man, but then move to live somewhere else any Retirement Pension Premium you were getting will stop.

However, if you later return to live in the Isle of Man you will start to get Retirement Pension Premium again.

Differences between the IOM and UK

There is no similar scheme in the UK.

Free TV Licences and TV Licence Payments

Free TV licence

If you or your partner are aged 75 or over you are entitled to a free TV Licence from the BBC for your main residence.

It doesn't matter how much money you have coming in, how much you have in savings or who else lives with you.

If you haven't yet enrolled for your free TV licence call TV Licensing on 0300 790 6073.

TV licence payments

If you or your partner have reached state pension age, but both of you are under 75, you may be able to get a TV Licence Payment from Social Security each year for the full cost of your licence.

You can get a TV licence payment if –

- you or your partner have reached state pension age, but not age 75; and
- you or your partner are getting either Income Support or Income-based Jobseeker's Allowance.

By "partner" we mean your wife, husband, civil partner or a person you live with as if you are married or are in a civil partnership.

The TV licence must be in either your name or your partner's name and must be for your main address.

TV Licence payments are non-contributory and non-taxable.

Claim form – [TV1](#)

For more information email incomesupport@gov.im or phone 687020.

How and when to claim a TV licence payment

You can claim a TV licence payment at any time in the 3-month period beginning 1 month before the date your TV licence is due for renewal and ending 2 months after the renewal date.

For example, if your licence is due for renewal on 1 January 2019 you can claim your TV licence payment any time between 1 December 2017 and 28 February 2019.

But if you don't claim your TV licence payment in the normal 3-month period you may still qualify for a TV licence payment if you had good reason for making your claim late. The normal time limit can be extended for up to 4 months if there is good reason to do so.

You can download a claim form [TV1](#) from www.gov.im/socialsecurity or get one from a Social Security office or any Post Office.

You don't have to pay for your TV licence before you can get a TV licence payment. You can claim a TV licence payment by sending us your TV licence renewal notice to us with your completed claim form.

Or if you have already paid for your TV licence, send us your new licence with your completed claim form.

Take or send your claim form to TV Licence Payments, Markwell House, Market Street, Douglas IM1 2RZ. Or you can take it to a Social Security office or any Post Office.

You will need to claim a TV licence payment each year within the 3-month period described above.

People who live in sheltered housing or a care home

There are special rules for some people who live in [sheltered housing or a care home](#). Phone us on 687020 to find out more.

How to pay your TV licence

Information about ways to pay for a TV licence can be found at www.tvlicensing.co.uk/payinfo or phone 0300 790 6127. To make weekly or monthly cash payments call 0300 555 0300. Or you can call into your local post office.

Differences between IOM and UK

The provisions for those aged 75 or over are the same in the IOM as they are in the UK. There is no provision in the UK which is similar to the IOM TV Licence Payments scheme for pensioners under 75.

War Disablement Pension

Introduction

War Disablement Pension may be paid to you if you have a disability which is due to, or has been made worse by, service in HM armed forces at any time since 4 August 1914, provided the period of service in which the disablement arose has ended.

Pensions are also payable for other groups who are disabled as a result of certain injuries which are due to the Second World War and subsequent conflicts.

War Disablement Pension is non-contributory, not income-related and non-taxable.

Leaflets – Leaflet 1 – Notes about War Disablement Pension & War Widows Pension

Leaflet 9 - Rates of War Pensions and Allowances

For more information email veteranswelfare@gov.im or phone 687047.

Basic qualifying conditions

War Disablement Pension is awarded for disablement due to, or aggravated by -

- service in HM armed forces, including the Ulster Defence Regiment (now the Royal Irish Regiment);
- action in World War II or after, if the person is an ex-member of the Mercantile Marine
- service in the Polish forces under British command during World War II or in the Polish Resettlement Forces;
- injuries caused by direct action during World War II if the person was:
 - * a civilian
 - * an ex-Civil Defence Volunteer
 - * an ex-member of the Naval Auxiliary Forces, the Nursing and Auxiliary Forces or the Home Guard
 - * a HM Coastguard or Auxiliary Coastguard

How to claim

Write to -

Veterans Welfare Service
Ground Floor
Markwell House
Market Street
Douglas IM1 2RZ
Telephone: 687047

Claims should be made as soon as it is apparent that the disability could be due to services in the Armed Forces

Basic pension

The level of basic pension depends on the severity of the disablement compared to a healthy person of the same age and sex.

A doctor assesses the disablement on a percentage basis.

If the disability is less than 20%, a lump sum payment can be awarded. However, for claims made on or after 7 January 1993 in respect of noise induced sensorineural hearing loss, payment can be made if the assessment is less than 20%. For disabilities assessed at 20% or above, a pension is awarded. The pension is payable for life or until disablement ends.

Supplementary allowances

Supplementary allowances which may be payable with a basic pension include -

- Allowance for Lowered Standard of Occupation
- Unemployability Supplement
- Constant Attendance Allowance
- Comforts Allowance
- Exceptionally Severe Disablement Allowance
- Severe Disablement Occupational Allowance
- Clothing Allowance

- Age Allowance
- Mobility Supplement
- Treatment Allowance
- Invalidity Allowance

Some of the above allowances may “overlap” with other social security benefits.

War Pensioner Mobility Supplement

A cash allowance is payable to war disablement pensioners who are double leg amputees (one or both above or through the knee) and to war disablement pensioners who for all practical purposes are unable to walk. The inability to walk or the difficulty in walking must be wholly or mainly due to the pensioned disablement.

Medical treatment

War pensioners are entitled to priority treatment, provided the treatment is for their pensioned disablement. Prescriptions are free for war pensioners in the Isle of Man, irrespective of their pensionable disablement.

Payment

War Disablement Pension can be paid by automated credit transfer every 4 or 13 weeks into a bank or building society account (held in the customer’s name).

Related benefits

The basic component of War Disablement Pension is ignored completely for all income-related social security benefits, as long as the customer is not a resident of a care home. Where the customer is a resident of a care home, the first £30.00 a week of the basic Pension is ignored. Supplementary allowances are taken fully into account for income-related social security benefit purposes.

A Christmas Bonus of £10 is paid to customers receiving War Disablement Pension who are present or ordinarily resident in the Isle of Man and who -

- are over state pension age;
- are retired;
- do not receive any other qualifying benefit for the Christmas Bonus (such as a state pension); or
- receive Unemployability Supplement with War or Industrial Disablement Pension.

This is separate to the Christmas Bonus of £40 paid by Social Security.

Armed Forces Compensation Scheme

From 6 April 2005 the Veterans Agency in the UK introduced a new scheme entitled “Armed Forces Compensation Scheme”. This scheme applies to any injuries, illnesses or deaths, which occur to members of the Armed Forces.

If your injury or illness is due to service after April 2005, to be eligible to claim under the Armed Forces Compensation Scheme you must be –

- A current or former member of the armed forces;
- Applying no later than 7 years after the injury or illness, unless you are claiming for an illness that strated layter (sometimes known as “late onset illness”).

Those getting paid under the former arrangements will continue to do so.

Widowed Parent's Allowance

Introduction

Widowed Parent's Allowance is paid to certain parents with children whose spouses died **before** 6 April 2017.

It is not available to anyone who is bereaved on or after 6 April 2017. They should claim [Bereavement Support Payment](#) instead – see page 8.

Widowed Parent's Allowance is contributory, not income-related and taxable.

For more information email statepensions@gov.im or phone 685176.

Payment

Payment is made either directly into a bank or building society account every 4 weeks or can be collected weekly at a Post Office using a MiCard.

Cessation of payment

Widowed Parent's Allowance stops when you stop getting Child Benefit or you reach State Pension Age.

Payment of Widowed Parent's Allowance is suspended if -

- you remarry or form a new civil partnership; or
- you live with someone else as your husband, wife or civil partner and you are not legally married to them or in a legal civil partnership; or
- you are in prison or legal custody.

Related benefits

Christmas Bonus is payable to recipients of Widowed Parent's Allowance.

£30 a week of Widowed Parent's Allowance is ignored when determining entitlement to Income Support, Employed Person's Allowance or income-based Jobseeker's Allowance.

People who get Widowed Parent's Allowance may not be able to get certain other benefits, such as Incapacity Benefit or Carer's Allowance.

State Pension cannot be paid in addition to Widowed Parent's Allowance.

Winter Bonus

Introduction

The Winter Bonus is a lump sum payment to help towards the extra costs of heating your home during the winter months.

It is paid to you if you receive Income Support for any day in the first week in January (known as 'the relevant week') and you meet the qualifying conditions set out below.

The Winter Bonus is non-contributory, income-related and non-taxable.

For couples, only one Winter Bonus is payable (unlike the Christmas Bonus).

How to claim

You do not have to claim the Winter Bonus. If you qualify it will be paid to you automatically.

Payment

The Winter Bonus is normally paid in January each year. It is normally paid in the same way as your "qualifying benefit".

Basic qualifying conditions

To be entitled to the Winter Bonus, on any day in the relevant week (see above) you must have included in your applicable amount for Income Support -

- an allowance for a child aged under 5; or
- a pensioner, disability, incapacity or disabled child premium

and an allowance for housing costs (this rule does not apply in the case of severely disabled persons and certain carers and persons responsible for other household fuel costs).

If you live in a hotel, guest house, board and lodgings or other residential accommodation (including care homes) you do not qualify for the Winter Bonus.

Additional qualifying conditions if you have not reached state pension age

If you have not reached state pension age (see page 54) by the last day of the relevant week, you must also have been entitled to a Christmas Bonus in the previous December to qualify for the Winter Bonus.

Amount payable

The standard amount is £350.

However, if you share responsibility for your housing costs (for example, rent) with another person you will get a proportion of this amount. So, for example, if you share your housing costs with one other person, you will get a Winter Bonus of £175.

Difference between the IOM and UK

The UK Government pays 2 types of lump-sum payments in respect of the extra costs of heating homes in winter-

- Winter Fuel Payments to people of state pension age, irrespective of whether they receive any social security benefits; and
- Cold Weather Payments to people living in areas where exceptionally cold weather has been forecast or recorded for 7 consecutive days and who satisfy qualifying conditions similar to those for the Winter Bonus.

The Winter Fuel Payment is £200 for pensioners under 80 and £300 for pensioners aged 80 or over. This is halved if the pensioner does not get an income-related benefit and they share their accommodation with another person who also qualifies for the Winter Fuel Payment, which may be their partner or another person.

The Cold Weather Payment is £25 for each week of exceptionally cold weather.

Hospital Admission

How benefits are affected on admission to hospital

Most benefits are unaffected by a person's admission to a hospital.

Information about the benefits which may be affected and what happens to them is set out below.

If you, your partner or a dependent child of yours is admitted to an NHS hospital, you must let Social Security know as soon as possible. You should let Social Security know when you, your partner or your child is discharged from a hospital.

If you are admitted to hospital as a private patient and have to pay for your treatment, none of your benefits are affected.

Benefits which may be affected -

Attendance Allowance

Payment of Attendance Allowance stops after 4 weeks in hospital.

Disability Living Allowance

Payment of Disability Living Allowance for an adult stops after 4 weeks in hospital. However, for children under 16 it is normally paid for the first 12 weeks they are in hospital.

Carer's Allowance

Payment of Carer's Allowance may stop immediately on admission to hospital, though it can continue for up to 12 weeks depending on the carer's personal circumstances and those of the disabled person being cared for.

Industrial Injuries Constant Attendance Allowance

Payment of Constant Attendance Allowance stops after 4 weeks in hospital.

Income Support

Certain premiums payable with Income Support stop after either 4 or 52 weeks in hospital, depending on the type of premium.

If you live in a residential or nursing home, your Income Support changes as soon as you are admitted to hospital.

Income-based Jobseeker's Allowance

Certain premiums payable with income-based Jobseeker's Allowance stop after either 4 or 52 weeks in hospital, depending on the type of premium in payment.

Discharge from hospital

If any of your benefits stop being paid to you or are reduced because of your, your partner's or your child's admission to hospital, they will start to be paid to you again at the full rate when you - or they - are discharged from hospital.

Leaving the Isle of Man

The following tells you how benefits are affected if you leave the Isle of Man either temporarily or permanently.

It is strongly recommended that if possible you contact the relevant benefits team **before** you leave the Isle of Man. If you can't contact them before you leave the IOM, get in touch with them as soon as you can.

Attendance Allowance

If you leave the IOM for a temporary absence of up to 13 weeks, or up to 26 weeks if you are going away for medical treatment for a condition which you had before you went away, Attendance Allowance will continue to be paid to you.

You should contact the Disability Benefits Team, Social Security Division, Markwell House, Market Street, Douglas IM1 2RZ before leaving the Isle of Man. Email disabilitybenefits@gov.im or phone 685104.

Carer's allowance

If you leave the Isle of Man for a temporary absence of less than 4 weeks, Carer's Allowance will usually remain in payment.

If you go abroad for the specific purpose of caring for the disabled person then Carer's Allowance can remain in payment, provided all the qualifying conditions remain satisfied i.e. Attendance Allowance/Constant Attendance Allowance/Highest or Middle Rate Disability Living Allowance remain in payment to the disabled person.

You should contact the Disability Benefits Team before leaving the Isle of Man. Email disabilitybenefits@gov.im or phone 685104.

Child Benefit

If the absence from the Isle of Man is temporary, Child Benefit can be paid for the first 8 weeks of your absence.

If you or the child for whom you get Child Benefit leave the IOM permanently, payment stops from the date you leave the IOM. If you're moving to live in the UK you can claim Child Benefit there instead.

You should contact the Child Benefit Team before leaving the Isle of Man. Email childbenefit@gov.im or phone 686295.

Disability Living Allowance

If you leave the IOM for a temporary absence of up to 13 weeks, or up to 26 weeks if you are going away for medical treatment for a condition which you had before you went away, Disability Living Allowance will continue to be paid to you.

You should contact the Disability Benefits Team before leaving the Isle of Man. Email disabilitybenefits@gov.im or phone 685104.

Employed Person's Allowance (EPA)

If you're getting EPA, you'll be paid until the period of your current award ends.

Guardian's Allowance

Guardian's Allowance can be paid to you whilst you, or the child for whom you get Guardian's Allowance, are absent from IOM if your absence, or the child's absence, is only temporary and you still get Child Benefit for that child.

If you or the child for whom you get Guardian's Allowance are leaving the IOM for more than 8 weeks, or permanently, payment stops from the date you or the child leave the IOM. If you're moving to live in the UK you can claim Guardian's Allowance there instead. Contact the Child Benefit Team before leaving the Isle of Man. Email childbenefit@gov.im or phone 686295.

Incapacity Benefit

Incapacity Benefit is paid for the first 26 weeks of temporary absence from the Isle of Man if -

- you have gone abroad to get specific treatment for incapacity which began before you left the IOM;
- you have been sick for over 6 months and remain so for the temporary absence abroad; or
- you are going (for any length of time) to a country with which the IOM has a reciprocal agreement.

Special provisions exist which allow payment to continue after 26 weeks if you are a family member of a member of the Armed Forces -

- who is abroad and with whom you are living; and
- where the absence is specifically for treatment of an incapacity which began before leaving the IOM; or
- you have been incapable of work for the past 6 months and remain so during the absence.

Contact the Incapacity Benefits Team before leaving the Isle of Man. Email generalbenefits@gov.im or phone 685105.

Industrial Injuries Disablement Benefit

If you are getting Industrial Injuries Disablement Benefit and leave the Island you can continue receiving benefit as follows -

- Industrial Injuries Disablement Benefit and Industrial Death Benefit can be paid anywhere abroad at the full current amount, but you cannot get Industrial Death Benefit for a child unless the child's and/or your absence abroad is only temporary.
- Constant Attendance Allowance and Exceptionally Severe Disablement Allowance can be paid to you for the first 6 months of a temporary absence abroad (longer in certain cases).
- Reduced Earnings Allowance can normally be paid for the first 3 months of temporary absence if the allowance started before you left and you have not gone abroad to work. It can sometimes be paid for longer than this.
- Unemployability Supplement may be paid for up to 26 weeks if the absence abroad is temporary and the same conditions as for Incapacity Benefit are met.

Jobseeker's Allowance (JSA)

Generally speaking, you can't get JSA whilst absent from the Isle of Man. However, in certain circumstances you may be temporarily absent from the IOM and continue to get JSA for a limited period. You must contact the Jobseeker's Allowance Team before leaving. Email JSA@gov.im or phone 685126.

Maternity Allowance

The same rules as apply to the long-term rate of Incapacity Benefit.

Retirement Pension, Bereavement Benefits and Widows Pension

Retirement Pension, Bereavement Benefits and Widows Pension remain in payment.

The rates of Retirement Pension, Bereavement Benefits and Widows Pension are frozen when living in certain countries. This means that annual increases will not be paid and the benefit will stay at the same rate as was payable when you left the Isle of Man.

Payment of the Isle of Man Pension Supplement stops as soon as you cease to be ordinarily resident in the IOM.

If you are going to be absent for more than 6 months, you must notify the Pensions Team. Email statepensions@gov.im or phone 685176.

War Pensions

War Disablement Pensions and War Widow's Pensions can usually be paid anywhere in the world. If you are getting a War Pension and you intend to live permanently abroad, you should contact the Veteran's Welfare Service before you leave the Isle of Man. Email veteranswelfareservice@gov.im or phone 687047.

If you go to prison or are remanded in custody

Benefits that stop or are suspended

Payment of your benefit and state pensions is suspended if you go to prison.

Benefits whilst on remand

If you're on remand you cannot claim –

- Adoption Allowance
- Attendance Allowance
- Bereavement Support Payment
- Carer's Allowance
- Disability Living Allowance
- Employed Person's Allowance
- Incapacity Benefit
- Income Support
- Industrial Injuries Disablement Benefit
- Jobseeker's Allowance
- Maternity Allowance
- Paternity Allowance

But you may be owed arrears if you do not receive a sentence of imprisonment or detention or your conviction is quashed.

Benefit arrears

If you're owed any benefit arrears at the time you're sent to prison or placed on remand, you can ask for these to be paid to someone else.

Industrial Injuries Disablement Benefit

You are entitled to industrial injuries disablement benefit (but not any of the additional amounts) for periods when you are a prisoner. However, you are not paid until you are released and you can only get a maximum of 12 months' arrears. You are entitled to full arrears for any period you were on remand if you are not subsequently sentenced to imprisonment or detention.

Child Benefit and Guardian's Allowance

You may be able to get Child Benefit and Guardian's Allowance while you are a prisoner, but only if you continue to be responsible for a child. If you are in prison for some time, you may want to arrange for Child Benefit or Guardian's Allowance to be paid to the person looking after your child.

Claiming benefits on release

You should make new claims for benefits as soon as you are released.

You won't need to make a new claim for state pension, but you will need to tell us you've been released.

National Insurance Credits

Introduction

If you're not paying National Insurance contributions because, for example, you:

- are unemployed;
- cannot work due to illness; or
- cannot work because you are caring for a child or a disabled person

you may be able to get National Insurance credits.

National Insurance credits can help maintain your National Insurance record and so protect your entitlement to a state pension and certain other social security benefits.

What are National Insurance credits?

There are two types of National Insurance credits:-

- Class 1 credits - which count towards the state pension and some other benefits (see the table below for more details);
- Class 3 credits - which count towards the state pension only.

You'll only be awarded National Insurance credits in a tax year to make it a "qualifying year" for the state pension or other contribution-based benefits if you haven't paid enough NI contributions (whilst working) in that year.

Class 1 credits may be awarded to you if you were -

- available for work and claiming Jobseeker's Allowance (even if you weren't entitled to that benefit)
- unable to work because you were sick and claiming Incapacity Benefit (even if you weren't entitled to that benefit)
- entitled to:
 - Adoption Allowance
 - Maternity Allowance
 - Carer's Allowance
 - Employed Person's Allowance as a disabled worker.
- on an approved training course
- required to attend jury service (and you didn't have earnings at or exceeding the Lower Earnings Limit for National Insurance purposes);
- imprisoned following a conviction which was subsequently quashed and then released from prison or otherwise detained in legal custody and later released – for that period of detention.

Class 3 credits may be awarded to you if get Employed Person's Allowance as a non-disabled worker.

Contributory benefits

The Class of National Insurance contributions paid or credited affects the benefits you can get. The benefits which have contribution conditions are as follows -

<u>Name of Benefit</u>	<u>Class 1</u>	<u>Class 2</u>	<u>Class 3</u>
Contribution-based Jobseeker's Allowance	Yes	No*	No
Incapacity Benefit	Yes	Yes	No
Maternity Allowance	Yes	Yes	No
Bereavement Support Payment	Yes	Yes	No
State Pension	Yes	Yes	Yes

(* Share Fishermen pay a special rate of Class 2 contributions which counts towards entitlement to contribution-based Jobseeker's Allowance).

National Insurance Credits for Parents and Carers

Introduction

National Insurance credits for parents and carers were introduced in April 2010 to help them build up qualifying years for the State Pension and bereavement benefits.

These credits replaced Home Responsibilities Protection (HRP), which was previously awarded to parents and carers.

When you reach State Pension Age, complete tax years of HRP built up before April 2010 will be converted into qualifying years for state pension purposes, up to a maximum of 22 years.

Credits do not count towards Bereavement Support Payment, which was introduced in April 2017.

Credits for parents and other people looking after children

Credits will be awarded automatically to you for each week you get Child Benefit for a child under the age of 12.

These credits help to protect your entitlement to the state pension. They don't count towards any other benefits.

If you are responsible for a child under 12 but don't get Child Benefit for them because of the amount of your family's "reckonable income" (see "**Income Test**" on page 13), and you're not paying NI contributions or getting NI credits for any other reason, you may qualify for carer's credits. You have to make a written application for these. Contact the Child Benefit Team for more information - email childbenefit@gov.im or phone 685107.

You can also qualify for carer's credits for any week throughout which you are an approved foster parent or foster carer.

If another family member is getting Child Benefit for a child under the age of 12 and therefore automatically qualifies for credits, but they do not need those credits - for example because they are working and paying National Insurance contributions - you may be able to transfer the credits from their National Insurance account to yours if this would help protect your entitlement to a state pension. Contact the Child Benefit Team for more information - email childbenefit@gov.im or phone 685107.

Credits for other carers

Credits will be awarded automatically to you for each week you get Carer's Allowance.

These credits help you build up entitlement to the state pension and also count towards most other contributory benefits.

You may also be entitled to credits if -

- you are looking after one or more disabled persons for a total of 20 hours or more (but not getting Carer's Allowance); or
- you Income Support because you are looking after a sick or disabled adult or child.

Other Help Available

Concessionary bus and rail travel

Details of concessionary travel passes for pensioners and people with disabilities can be found at the following link: www.gov.im/travelconcessions

Chiropody

Chiropody treatment may be obtained free at clinics, day centres or at home. Telephone 642646.

Services for disabled people – telephone 686179

Home alterations

Social Services can help with the installation of a ramp, lift or special equipment, for example a hoist needed in the home for convenience comfort or safety. They may make a charge for doing this under the Chronically Sick and Disabled Persons Act.

Equipment

Social Services can help with aids to assist with dressing, eating, food preparation, sitting etc.

Wheelchairs and Artificial Limbs

These are supplied by the Department of Health and Social Care, following recommendations from General Practitioners or hospital doctors.

Doctors

If you wish to register with a GP or change your GP you should contact the Department of Health and Social Care, Crookall House, Demesne Road, Douglas IM1 3QA. Telephone 642609.

Home care assistants

Social Services provide Home Care assistants to help disabled people with housework and other tasks. A charge may be made if you are deemed to be able to afford it. Telephone 686188 for more information.

Continence advisory service

The Department of Health and Social Care can sometimes supply, free of charge, incontinence pads, protective pants, sheets, nappy rolls etc. Commodes and bed linen may also be provided in certain circumstances. Telephone 693551.

Legal Aid

Anyone can apply for [Legal Aid](#). Whether you qualify or not depends on your financial position and whether you have good cause to pursue your case. When you see your advocate, they will tell you what sort of help is available.

To qualify for Legal Aid your income and savings must be below certain limits. If you get Income Support, Employed Person's Allowance (EPA) or income-based Jobseeker's Allowance you will usually qualify automatically on financial grounds as long as the Legal Aid Certifying Officer agrees that it is reasonable for you to pursue your case.

In civil proceedings you should contact your advocate, who will be able to advise you whether you are likely to qualify for Legal Aid. All applications for Legal Aid are made by advocates.

Legal Aid Office
2nd floor Markwell House
Market Street
Douglas IM1 2RZ

legalaid.treasury@gov.im

685977

In criminal matters you should contact the High Bailiff's Office or the Summary Court's Office at Deemster's Walk, Douglas, IM1 3AR.

Motability

Motability is a not-for-profit company which can help you to lease a new car, scooter or powered wheelchair if you are receiving the higher-rate mobility component of Disability Living Allowance. For more information phone Motability on 0845 456 4566 or visit their website www.motability.co.uk

NHS charges

You may qualify for free dental treatment, vouchers towards the cost of glasses, free prescriptions or help with travelling costs to hospital for treatment. More information is provided below.

Dental

National Health Service treatment is free for -

- children under 16
- full-time students under 19
- people who have reached state pension age
- women who are expecting a baby when treatment starts
- women who have had a baby within the previous 12 months
- people who get Income Support, Employed Person's Allowance or Income-based Jobseeker's Allowance, as well as their partners and dependent children
- war pensioners
- people who are registered blind
- certain other people who have a low income (application to the Department of Health and Social Care should be made on form F1).

If you are an eligible person tell your dentist that you qualify for free treatment.

No help is given with the cost of private treatment.

Glasses under the voucher scheme

The following people can get a voucher towards the cost of glasses or contact lenses -

- children under 16
- full-time students under 19
- people who get Income Support, Employed Person's Allowance or Income-based Jobseeker's Allowance, as well as their partners and dependent children
- war pensioners
- people who are registered as blind
- certain other people who have a low income (application to the Department of Health and Social Care should be made on form F1).

Forms for exemption from dental or optical charges can be obtained from the Department of Health and Social Care, Crookall House, Demesne Road, Douglas IM1 3QA (phone 642612), or from the dentist or optician carrying out the treatment.

Prescriptions

National Health Service prescriptions are free for -

- children under 16
- full-time students under 19
- people who have reached state pension age
- people who have been in receipt of Incapacity Benefit for at least 6 months
- people who have needed constant medical attention for at least 6 months, are not in substantial employment and have been resident in the Isle of Man for at least 6 months (they will need to complete an Application for Exemption form - phone 642612 for more information).
- people who get Income Support, Employed Person's Allowance or Income-based Jobseeker's Allowance, as well as their partners and dependent children
- war pensioners
- people who are registered as blind
- expectant mothers

- women who have had a baby within the previous 12 months
- people suffering with specific conditions (they will need to complete an Application for Exemption form - phone 642612 for more information).

If you are not entitled to free prescriptions you could save money by buying a 'Prepayment Certificate' (also known as a season ticket or PPC). You will not have to pay anything else for any NHS prescriptions for the period covered by the certificate.

For further details contact the Department of Health and Social Care, Crookall House, Demesne Road, Douglas IM1 3QA. Phone 642694.

Blue badge (parking concessions)

[Blue badges](#) are issued to you if you are disabled or experience extreme difficulty in walking long distances, to enable you to park your car more conveniently.

The badge lasts for 3 years, after which time a new application and a further assessment is made. The badge is provided for use by you as the disabled person; it may not be used by anyone else.

People with a blue badge may park in places reserved for the disabled which, may be on a street or in a car park. These places are clearly marked.

For further information on the Blue Badge Scheme phone 686325.

Road tax (vehicle licence duty)

If you are a disabled person receiving the higher rate mobility component of Disability Living Allowance or a mobility premium as part of your Income Support and you are the registered keeper of a motor vehicle you may be able to obtain exemption from paying vehicle licence duty.

In order to apply for exemption from the payment of vehicle licence duty you must first get a certificate MY812 from the Disability Benefits team, Social Security Division, Markwell House, Market Street, Douglas IM1 2RZ. Phone 685104.

School meals

Children of families getting Income Support, Income-based Jobseeker's Allowance or Employed Person's Allowance attending schools maintained by the Department of Education, Sport and Culture may be entitled to free school meals and free bus transport to and from school.

For more information contact the Department of Education, Sport and Culture, Hamilton House, Peel Road, Douglas IM1 5EZ. Phone 685807.

School uniform

The Department of Education, Sport and Culture may help with the provision of school uniform in exceptional circumstances, if it is a requirement of the school and you are in severe hardship and responsible for the child. For further information phone 686417.

Decisions and Appeals

Adjudication Officers

All decisions about benefit claims are made by adjudication officers appointed by the Treasury under social security legislation. They must make their decisions strictly in accordance with the law approved by Tynwald.

If you think a decision is wrong

If you think a decision affecting you is wrong, you should ask us to explain the decision.

If you are still not satisfied that a correct decision has been made, you can ask for it to be looked at again. If you are not happy with the second decision (in most cases) you can then formally appeal against the decision to an independent tribunal for it to decide whether or not the person who made the decision applied the law correctly.

Appeals against the tribunal's decision can also be made, but only on certain grounds and only after leave to appeal has been granted.

If you are not happy with a decision made on your claim, it is important that you contact us as soon as possible, as strict time limits govern the decisions and appeals procedures.

In every case, we want to make sure you get the right help, at the right time and in the right way.

If you are not satisfied with the service we have given you, you can complete leaflet SSD 21 Social Security – Comments, Compliments and Complaints, which are available at www.gov.im/socialsecurity or from our Douglas or Ramsey office (see page 95). You can also email socialsecuritycomments@gov.im.

Revisions and supersessions of adjudication officers' decisions

When a claim for a social security benefit is made, an adjudication officer will decide whether and, if so, how much benefit you are entitled to. We will then write to you informing you of that decision and the reasons for it (or telling you that you can apply for a written statement of those reasons).

If you think that the adjudication officer's decision is wrong, you should contact us **within one month of the date of the letter** and ask for an explanation. It is important that you tell us about any relevant information you think may not have been taken into account when the decision was made.

You can ask for a decision to be changed from the beginning of the benefit award, or from the date that benefit has been refused. This is called a "revision". This can be done in writing or verbally, **provided it is within one month of the date of the letter telling you of the decision** (or longer in certain circumstances).

If your circumstances have changed (or are expected to do so in the near future) and this may affect your benefit entitlement, you should contact us as soon as possible and ask an adjudication officer to reconsider your benefit entitlement based on your new circumstances. If your benefit entitlement changes, this is called a "supersession". The adjudication officer will then write to you informing you of their decision. It is important that you tell us about your change of circumstances straightaway.

Appealing against a decision of an adjudication officer

If you are not satisfied with the adjudication officer's decision to revise or supersede the original decision - or the adjudication officer's decision not to revise or supersede it - in most cases you can then appeal against that decision to the independent [Social Security Appeals Tribunal](#). The tribunal will decide whether or not the adjudication officer applied the law correctly in your case. An appeal must be made **within one month** of you being told of the adjudication officer's decision.

The tribunal is made up of different people depending on the type of benefit which is the subject of the appeal -

- For most benefits, the tribunal is made up of a legally qualified Chairman, a person representing employed earners and a person representing employers and self-employed earners.
- If the appeal relates to certain Incapacity Benefit matters, the tribunal is made up of a legally qualified Chairman, a person representing employed earners, a person representing employers and self-employed earners and a medical practitioner.
- If the appeal relates to Attendance Allowance or Disability Living Allowance, the tribunal is made up of a legally qualified Chairman, a medical practitioner and a person experienced with the needs of disabled persons.

- If the appeal relates to Employed Person's Allowance for a disabled worker the tribunal is made up of a legally qualified Chairman, a person representing employed earners, a person representing employers and self-employed earners, a medical practitioner and a person experienced with the needs of disabled persons.

When you appeal against the decision you can apply for an **oral hearing** of the appeal, at which you and the adjudication officer will give evidence. The appeal hearing is not conducted like a court of law and is designed to enable the tribunal to come to its decision without unnecessary formality.

Or, you may decide that you want your appeal to be considered only on the papers presented - known as a "**paper hearing**" - in which case neither you nor the adjudication officer would normally appear before the tribunal. However, the tribunal may decide that it wants an oral hearing so that it can deal with your appeal fairly and justly by doing so.

If the tribunal decides that the adjudication officer's decision was correct and you do not agree with the tribunal's decision, you may be able to appeal against that decision to the [Social Security Commissioner](#) both only on the grounds that the decision was incorrect on a **point of law** and having first obtained leave to appeal from either the tribunal chairman or the Social Security Commissioner.

If the Social Security Commissioner does not uphold your appeal, you may then appeal against the Commissioner's decision to the High Court, but only on the grounds that the decision was incorrect on a point of law and having first obtained leave to appeal from either the Social Security Commissioner or the High Court.

If your appeal is successful, the adjudication officer may –

- change the decision straightaway and arrange to pay you any benefit which may be due to you, if they don't think there's good reason to challenge the tribunal's decision; or
- if the adjudication officer thinks that the tribunal decision was incorrect on a **point of law**, they may appeal against the tribunal's decision to the Social Security Commissioner, having first obtained leave to appeal from either the tribunal chairman or the Social Security Commissioner. If this happens, you will not be paid any benefit which would otherwise be due to you based on the tribunal's decision until the Social Security Commissioner determines the appeal;
- depending on the outcome of the appeal to the Social Security Commissioner, the adjudication officer may arrange to pay you any benefit which may be due to you, or may consider a further appeal on a **point of law** to the High Court.

Social Security Agreements with the UK

The Social Security Reciprocal Agreement between the Isle of Man and the United Kingdom - which was made in 1977 - may help you meet the contribution conditions or residence conditions for benefits as well as Retirement Pension (if you reached state pension age before 6 April 2016) – both in the Isle of Man and in the UK.

The Agreement also treats the Isle of Man and the United Kingdom as a single area for liability to National Insurance contributions.

Broadly speaking, the Agreement provides that National Insurance contributions paid in the Isle of Man count towards meeting the contribution conditions for benefits claimed in the UK, as if those contributions had been paid in the UK. And that National Insurance contributions paid in the UK count towards meeting the contribution conditions for benefits claimed in the Isle of Man, as if those contributions had been paid in the Isle of Man. However, this provision does not extend to the Manx Pension Supplement or the Retirement Pension Premium.

It also provides that for most benefits periods of residence in the UK can be treated as if they were periods of residence in the Isle of Man and that periods of residence in the Isle of Man can be treated as if they were periods of residence in the UK. However, this does not apply for the purposes of the Isle of Man residential condition for Income Support, Employed Person's Allowance or income-based Jobseeker's Allowance.

Changes for state pensions with effect from 6 April 2016

A new reciprocal agreement, The Social Security (Reciprocal Agreement) (Isle of Man) Order 2016, removes **state pensions** from the 1977 agreement, but only for people who reach state pension age on or after 6 April 2016. This was necessary because the Isle of Man did not introduce a Single Tier Pension in April 2016 when the UK did so. The 2016 Agreement also covers voluntary National Insurance contributions.

The main effect of the new Agreement is that people reaching state pension age on or after 6 April 2016 who have paid National Insurance contributions in both the Isle of Man and the United Kingdom have to make separate claims for state pensions to each country and that they will get separate state pensions from each country based on their respective National Insurance records.

The new Agreement also allows for National Insurance contributions paid in the United Kingdom to count towards meeting the minimum 10 years contributions required for entitlement to the Manx State Pension, and for National Insurance contributions paid in the Isle of Man to count towards meeting the minimum 10 years contributions required for entitlement to the UK State Pension.

And as regards voluntary National Insurance contributions, a person can now apply to pay voluntary contributions to improve state pension entitlement in one country while paying compulsory National Insurance contributions to the other country, so building up state pension entitlement in both countries. However, voluntary contributions cannot be paid to both countries for the same period.

International Social Security Agreements

Social security agreements exist to protect the interest of workers abroad so you are able, subject to the conditions set out in the individual agreements, to -

- (a) avoid paying national insurance contributions in more than one country at the same time;
- (b) add together contributions paid in different countries in order to gain entitlement to certain social security benefits, in particular the state pension; and
- (c) qualify for certain working age benefits, such as sickness and maternity benefits, based on the contributions you've paid in another country.

Not all agreements provide for each of the above. Some exist solely to avoid the duplicate payment of national insurance contributions, whilst others - typically those between the UK and other European countries) make more comprehensive provision.

The Isle of Man, for whose international affairs the UK is responsible, has for the purposes of such agreements been included in the definition of the territory of the United Kingdom.

Reciprocal social security agreements currently exist with the following countries -

Austria*	Guernsey	Netherlands*
Barbados	Iceland*	New Zealand
Belgium*	Ireland*	Norway*
Bermuda~	Israel~	Philippines~
Bosnia and Herzegovina	Italy*	Portugal*
Canada~	Jamaica~	Republic of North Macedonia
Croatia	Japan#	Serbia
Cyprus*	Jersey	Slovenia
Denmark*	South Korea#	Spain*
Finland*	Kosovo	Sweden*
France*	Luxembourg*	Switzerland~
Germany*	Malta*	Turkey
Greece*	Mauritius~	United States of America~)
	Montenegro	

* Indicates those countries which are members of the European Union, or the European Economic Area.

Indicates those countries where the agreement is for contributions only.

~ Indicates those countries where the agreement contains only limited benefit provisions.

Australia - The agreement with Australia ended with effect from 1 March 2001. However, if you have any periods of residence in Australia before 6 April 2001 you will continue to have those periods used in the eventual calculation of your State Pension entitlement, if you claim a State Pension whilst resident in the Isle of Man or the UK.

Our Customer Service Standards

Social Security is a Division of the Isle of Man Treasury.

We pay benefits and state pensions to approximately 35,000 people at any given time.

We pay benefits and state pensions according to the law approved by Tynwald.

Our aim is to pay you the right amount of money you're entitled to at the right time.

If you're able to work, our service will also encourage independence from benefits where this is reasonable, by promoting and supporting your search for work.

This part of the Guide covers your affairs relating to benefit claims for which we aim to provide an efficient and fair service.

Whatever benefits you claim or other services you need from us, you can expect us to be professional and considerate in everything we do.

The following paragraphs cover -

- the standard of service which you can expect from us
- privacy and confidentiality
- how we deal with any special needs
- home visits

The paragraphs contain information about our service to you if you -

- claim a benefit, state pension or other allowance
- need information about benefits, state pensions or other allowances or services we provide.

They also contain information about -

- our responsibilities when dealing with your affairs
- your responsibilities when claiming benefits
- what you can do if things go wrong
- our complaints procedures
- your opportunity to provide feedback about our service
- how you can help us to help you
- how and where you can contact us

Our service commitment to you:-

Acting fairly and impartially

We want you to receive the right amount due to you at the right time.

We will treat your affairs in strict confidence and in accordance with the law.

Communicating effectively with you

We aim to provide -

- clear and simple forms and guidance
- accurate and complete information in a helpful and appropriate way.

Providing good quality service

We aim to -

- handle your affairs promptly and accurately
- be accessible in ways that are convenient for you
- keep your costs to the minimum necessary
- take reasonable steps to meet special needs
- be courteous and professional

Our standards of service

If you **phone** us, we aim to -

- answer your call within 20 seconds (6 rings)
- greet you with courtesy and respect
- listen carefully to what you have to say
- provide a consistent, professional and helpful response

If you **visit** our Douglas or Ramsey office, we aim to see you within 10 minutes of arrival (if you have not made an appointment). Or, at particularly busy times, within 20 minutes.

If you **write** to us, we aim to provide you with a full reply within 10 working days. Where this is not possible, we will tell you why and when you can expect a full reply.

However you contact us, we will -

- provide a clear, accurate and helpful response
- make clear what action you need to take next, and by what date
- give you our name, email address and telephone number
- be courteous and professional

We also aim to -

- assess your entitlements correctly straightaway, by making full and careful use of the information available to us
- tell you what we are doing to put things right, if there are any problems.

Privacy and confidentiality

In handling your affairs, we will -

- deal with them on a strictly confidential basis, within the law
- only disclose your personal data to others if the law allows or you have specifically consented to us sharing your personal data with others (see our Privacy Notice at www.gov.im/treasuryprivacynotice)
- respect your privacy
- find a private room or space for you to discuss your affairs when you come to visit us, if you prefer it. This may mean asking you to return at a later time or date if necessary.

Any special needs

If you have any special needs (for example, related to disability) we will provide whatever help we reasonably can. Both Markwell House in Douglas and our Ramsey Office have ramps for wheelchair access.

If you need to see us, but you have a disability which prevents you from coming to our offices, you should phone or write to us explaining the problem and what you need from us. We will then arrange to visit you (see below).

Home visits

Our Visiting Officer will visit you at home if you can't get to the office and we're unable to help you by phone, email or letter. We may also visit you to ask you for the information we need to make sure your benefit is paid correctly.

Our Visiting Officer will -

- always show you their identification card and tell you their name
- remember they are a guest in your home
- provide you with relevant information and check that you understand
- be honest and open with you and expect the same in return.

We have a legal duty to provide a safe, smoke-free working environment for all our staff. Throughout the visit, your home is also our working environment. So, we'd be most grateful if you or any other occupants of your home didn't smoke within your home whilst the Visiting Officer is present. If possible, ask smokers to go outdoors to smoke whilst the Visiting Officer is present.

Benefit payments

We always aim to pay your benefit to you as accurately and quickly as possible. However, there may be times when we don't get decisions and payments right. If this happens we will make the corrections as quickly as we can.

If you think we have made a mistake you should contact the team dealing with your claim. The name of the team should be shown on the letter advising you of the decision. We will look at the decision again straightaway and correct anything that is wrong.

You can help us by giving us the information we ask for as quickly as you can. The information contained in the table below is a guide to how long most decisions on some benefits will take.

We can only give a general guide because some claims take longer to deal with than others. Depending on the circumstances, we may not always be able to meet these decision times, but we often take less time than shown.

The staff who deal with your claim are always willing to advise you of what is happening with your claim. They can also give you information about the times taken for decisions to be made on benefits not included in the Table.

BENEFIT	CLAIMS (working days)	CHANGE OF CIRCUMSTANCES (working days)
Income Support	5 days	5 days
Jobseeker's Allowance	5 days	5 days
Incapacity Benefit	5 days	5 days
Employed Person's Allowance	5 days	5 days
Manx State Pension	15 days*	5 days
Child Benefit	10 days	10 days

(* notification of an award of Manx State Pension is not issued until 8 weeks before you reach State Pension Age)

The days are counted from the date we receive all the information we have asked you for. We will give you all the advice we can about the information and the documents you need to provide with your claim. If we need more information after we have received your claim, we will ask for this within 5 working days.

Our responsibilities

We will help you by -

- **dealing with your affairs as quickly as possible and keeping you informed about progress and decisions** - we will also make it clear what information or documents you need to provide us with
- **being polite and easy to talk to** - our staff are specially trained to meet your needs. They will treat you with respect and will do their best to understand your personal circumstances.
- **giving you accurate advice and information**
- **being fair** - your nationality, age, gender, sexual orientation, religious beliefs or any disability you may have will not affect how we treat you
- **following the rules of Social Security and Data Protection legislation, and the principles of Open Government** - this includes giving you the information you ask for, if the law allows. It is a criminal offence for us to give your personal information to anyone else unless the law allows or we have your permission. We will treat anything you say to us confidentially
- **asking for your views and using them to give you the service you want** - through the use of our customer comments leaflets and surveys
- **helping you as best we can** - if your business with us involves another section of the Treasury, or a different Government Department

- **striving for the simplification of rules, regulations, forms, information and procedures.**

Your responsibilities

To help us we need you to -

- **give complete and accurate information** when you contact us, and give us all the evidence we need to decide your claims correctly. By law we need certain information before we can pay you benefit
- **tell us in writing about changes in your circumstances as soon as possible**
- **give us your correct National Insurance number** when you contact us about your benefit or state pension or when you make a claim. We may also need your partner's National Insurance number
- **provide identification** - for example, wage slips, your passport, driving licence or cheque book

What you can do if things go wrong

If something does go wrong, we need to know about it so the mistake can be corrected. We guarantee that any complaint you make will not have any negative effect on the services we provide to you or any claim you make for benefit.

Complaints

Unfortunately, sometimes things do go wrong; it is important that you tell us if you are unhappy with our service so we can learn from it. First, you should speak to the person you have been dealing with and explain your complaint, or speak to the manager of the benefits team or service area to see if the complaint can be resolved straight away. If you are still not happy, you should see leaflet [SSD 21 – Social Security – Comments, Compliments and Complaints](#) available from any Social Security office.

Feedback and comments

Your comments are always welcome, as they will help us to improve the service we offer. You may like to send us a compliment if you have received particularly good service. Alternatively, you may have a concern which you might like to bring to our attention. Social Security also surveys its customers from time to time in order to gauge the level of customer satisfaction.

Providing you with help and information

We provide help and information through our webpages at www.gov.im/socialsecurity and through a wide range of clearly written leaflets and booklets. Each webpage, leaflet and booklet explains a particular benefit or what to do in specific circumstances. These leaflets and booklets are available from any of our offices.

You can help us to help you by -

- responding to us as soon as possible if we ask you for more information or documents
- arriving on time for appointments
- being considerate to our staff
- giving us your suggestions for improvements to our services
- being considerate to other customers in our waiting areas
- not smoking in any of our offices
- using our recycling bins and not dropping litter in our waiting areas

How You Can Contact Us

Markwell House Market Street Douglas IM1 2RZ	Telephone: (01624) 685656 Monday - Thursday Friday	Opening Hours 9.00 am - 5.00 pm 9.00 am - 4.30 pm
Ramsey Town Hall Parliament Square Ramsey IM8 1RT	Telephone: (01624) 812138 Monday Tuesday Wednesday Thursday Friday	Opening Hours Closed 9.15 am - 1.00 pm 1.45 pm - 4.30 pm Closed 9.15 am - 1.00 pm 1.45 pm - 4.30 pm Closed

Please note our offices are closed on bank holidays.

Phones

Our phones are manned for a minimum of 42 hours per week, including the periods from 9.00 am to 5.30 pm Monday to Thursday and from 9.00 am to 5.00 pm on Fridays.

A list of useful telephone numbers can be found on the next page.

The Isle of Man Government switchboard is manned during the same hours. The switchboard telephone number is (01624) 685685.

All calls to and from Social Security are recorded for quality purposes, to prevent crime or misuse, to ensure staff act in compliance with required procedures and standards and assist in the provision of training, monitoring and service improvement.

Our Email Addresses and Telephone Numbers

Bereavement Benefits	685176	statepensions@gov.im
Child Benefit	686295	childbenefit@gov.im
Disability Benefits	685104	disabilitybenefits@gov.im
Employed Person's Allowance	685092/685458	EPA@gov.im
Funeral Payments	685679	socialsecurity@gov.im
Incapacity Benefit	685105	generalbenefits@gov.im
Income Support - under pension age	685094	incomesupport@gov.im
Income Support - pensioners	687020	ISP@gov.im
Jobseeker's Allowance	685126	JSA@gov.im
Maternity/Adoption/Paternity Allowances	685108	generalbenefits@gov.im
Appropriate Personal Pensions	685069	personalpensions@gov.im
Occupational Pensions	685124	occupationalpension@gov.im
Retirement Pensions	685176	statepensions@gov.im
Retirement Pension Forecasts	685068	pensionforecasting@gov.im
Benefit Fraud	0808 1624043	investigations@gov.im

Index

A	79	Absence from the Isle of Man
	69	Age Addition
	5	Adoption Allowance
	87	Appeals
	6	Attendance Allowance
<hr/>		
B	8	Bereavement Support Payment
	86	Blue Badges - Parking Concessions
	27	Budgeting Loans
	84	Bus and Rail Travel Concessions
<hr/>		
C	16	Care Component of Disability Living Allowance
	10	Carer's Allowance
	12	Child Benefit
	15	Christmas Bonus
	94	Complaints
	84	Continence Advisory Service
	45	Contribution-based Jobseeker's Allowance
	91	Customer Service Standards
	95	Contacting Social Security
	83	Credits for Parents and Carers
<hr/>		
D	87	Decisions and Appeals
	85	Dental Charges - Exemptions
	16	Disability Living Allowance
	70	Divorce
<hr/>		
E	19	Employed Person's Allowance
	91	Equalities
	26	Exceptional Needs Grants
<hr/>		
F	94	Feedback and Comments
	30	Funeral Payment

G	85	Glasses - Voucher towards the costs
	69	Graduated Retirement Benefit
	31	Guardian's Allowance
H	84	Home Care Assistants
	92	Home Visits
	78	Hospital Admission
I	33	Incapacity Benefit
	45	Income-based Jobseeker's Allowance
	36	Income Support
	84	Incontinence - Continence Advisory Service
	43	Industrial Accidents
	43	Industrial Diseases
	43	Industrial Injuries Disablement Benefit
	90	International social security agreements
J	45	Jobseeker's Allowance
L	79	Leaving the Isle of Man
	84	Legal Aid
M	54	Manx State Pension
	59	Maternity Allowance
	61	Maternity Payment
	16	Mobility Component of Disability Living Allowance
	84	Motability
N	82	National Insurance Credits
	85	NHS Charges
	68	Non-contributory Retirement Pension - Category D
	62	Nursing Care Contribution
O	85	Optical Costs (voucher for glasses)

P	86	Parking (Blue Badge Scheme)
	63	Paternity Allowance
	65	Pension Supplement
	34	Permitted Work (Incapacity Benefit)
	85	Prescription Charges
	92	Privacy and Confidentiality
	81	Prison

R	90	Reciprocal Agreements with other countries
	68	Retirement Pension
	71	Retirement Pension Premium
	86	Road Tax (Vehicle Licence Duty) Exemption

S	86	School Meals
	86	School Uniform
	91	Standards of service
	69	State Second Pension (S2P)

T	95 & 96	Telephone numbers
	84	Travel Concessions
	73	TV Licences and TV Licence Payments

V	74	Veteran's Welfare Service
	34	Voluntary Work (Incapacity Benefit)

W	74	War Disablement Pension
	75	War Pensioner Mobility Supplement
	74	War Widow's Pension
	76	Widowed Parent's Allowance
	77	Winter Bonus

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