

The **Potteries Gold** Post

INJURED AT WORK?

THERE MAY BE BENEFITS TO HELP YOU!

While we've probably all been pestered by **no-win, no-fee** solicitors looking to take on compensation claims for "accidents that weren't your fault", information about benefit rights if you've been **injured at work** or have an **industrial illness** may be harder to get, especially if your workplace doesn't have Trade Union representation.

Potteries Gold has therefore produced a new **information leaflet** about **Industrial Injuries Disablement Benefits** (IIDB) to help people who have been hurt at work or developed health problems through their job. The amount you get depends on how disabled you are, but ranges from **£33.94** per week to **£169.70**. It is paid on top of any compensation you get from your employer. Although it counts as **income** when claiming **means-tested benefits**, people who get IIDB aren't affected by the **Benefit Cap**.

You do not need to have paid any NI contributions to claim IIDB but **self-employed** workers cannot get it. You should always **get advice** if you are employed on a self-employed basis but do not have the independence of a genuinely self-employed worker.

WHAT IS AN INDUSTRIAL ACCIDENT?

If you have an **accident** while you are working which results in a **personal injury**, you may qualify for IIDB. It does not matter if the effect of the injury is **immediate** (for example, if you break your leg in a fall) or is **delayed** (for example, a blow to the knee which leads to impaired mobility at a later time). The injury can also arise from a **number of small accidents**. For example, if a delivery driver or warehouse worker sustains a back injury as a result of carrying a series of heavy parcels, each time a heavy parcel was carried would be treated as a separate accident.



WHAT IS AN INDUSTRIAL DISEASE?

To qualify for IIDB due to an industrial disease, you will need to show that you have one of over **70 prescribed industrial diseases** and have worked in a **prescribed occupation**. For more information see:

<https://www.gov.uk/government/publications/industrial-injuries-disablement-benefits-technical-guidance>

HOW DO I CLAIM?

Call the **Industrial Injuries Disablement Benefit Centre** on **0345 758 5433** or **download the forms** from the Industrial Injuries Disablement Benefit guide.

The claim packs are:

- BI 100A, Industrial Accidents
- BI 100PD, Prescribed Industrial Diseases

The amount of benefit you receive depends on the **level of disability** you have. For example, the loss of a part of a toe scores 1%, the loss of both hands 100%. You need to have a **minimum of 14%** to get IIDB but, if you have more than one accident, the percentages from each can be added together, so you should always claim for minor accidents at the time they happen even though it may not lead to any payment of IIDB.

CAN I CLAIM PIP TOO?

You can, but there are alternative benefits for some people entitled to IIDB. **Constant Attendance Allowance** is paid if your disablement is more than **95%**. It is worth up to £135.80 a week.

Exceptionally Severe Disablement Allowance is payable if you qualify for one of the two higher rates of CAA and is an extra £67.90 a week.

Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

★ **Benefit Talks for your community group** ★ **Pop-Up Benefit Advice** ★

★ **PIP/ESA Workshops** ★ **Benefit Leaflets** ★ **The Potteries Gold Post** ★ **Volunteering** ★

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