



**Isle of Man**  
Government

*Reiltys Ellan Vannin*



## Social Security

### Benefits Information Guide

A guide to all social security benefits  
and state pensions in the Isle of Man

The Treasury  
*Yn Tashtey*

April 2024

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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 to claim a benefit;
- how benefits are paid and when;
- how decisions on benefit claims are made;
- how customers can dispute decisions;
- 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're remanded into custody or are sentenced to a term of imprisonment;
- National Insurance credits;
- our social security agreements with the United Kingdom and social security agreements with other countries to which the Isle of Man is joined; and
- our customer service standards.

This Guide 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, over time changes in the law may make the Guide become gradually less accurate.

Some "legacy" benefits described in this Guide 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 or are treated as having.
- **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 (or your partner) have. But you must have care or supervision 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 don't deduct any tax when paying benefits.

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

## For More Information

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

- on our webpages at [www.gov.im/socialsecurity](http://www.gov.im/socialsecurity) (note that not all leaflets and claim forms are available on our webpages)
- by emailing us at [socialsecurity@gov.im](mailto:socialsecurity@gov.im)
- by calling us on (01624) 685656 (this number is free to call within the Isle of Man)
- at our Head Office in Douglas or at our Ramsey office.

More detailed information about particular benefits can be obtained from the relevant benefit team. The phone numbers and email addresses for each service are provided in the [Our Email Addresses and Telephone Numbers](#) section.

Information about National Insurance contributions is published on the [Income Tax Division's National Insurance Contributions](#) webpages. Enquiries about National Insurance contributions should be directed to the Income Tax Division of the Treasury by email to [nationalinsurance.ITD@gov.im](mailto:nationalinsurance.ITD@gov.im)

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# Adoption Allowance

## Introduction

Adoption Allowance may be paid to you for a maximum of 39 weeks, starting no earlier than 2 weeks before the child is placed with you for adoption and at the latest the day after their placement with you.

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

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

The amount of Adoption Allowance payable is based on 90% of your average earnings during the relevant period (see below), up to a maximum of £241.50 a week (2024/25 rate).

Adoption Allowance does not apply to step-family adoptions or adoptions by a child's existing foster carers where there is no new placement.

Claim Form – ADA1

Matching Certificate – ADA2

The claim form and matching certificate can be found on the [Adoption Allowance](#) webpage.

For more information email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or phone 685656 (option 2).

## How to claim

Complete claim 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 payment of 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're working on the day of placement, is the day after the child is placed with you.

## Payment

Adoption Allowance is paid directly into your bank account or can be collected at a Post Office using a MiCard.

## 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;
- 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 before the week in which you're told that you've been matched with a child (this rule is modified where the child is adopted from abroad); 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 2023/2024 tax year).

## Residential condition

You must be ordinarily resident in the Isle of Man.

## 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're severely disabled (mentally or physically) and you need frequent care or continual supervision from others, or
- you have an illness that is likely to limit your life expectancy to 12 months or less.

Unless you're terminally ill (see "special rules if you're terminally ill" below), you must have met the **disability conditions** set out below for at least 6 months (this is called the "qualifying period") and your care needs must be expected to continue for at least the next 6 months.

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 non-taxable.

Claim form – AA1

For more information email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or phone 685656 (option 2 and then option 3).

## How to claim

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

## When to claim

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

## Payment

Attendance Allowance can be paid directly into your bank account or it can be collected at a Post Office using a MiCard.

## Disability conditions

### *Lower rate of Attendance Allowance*

To get the lower rate of Attendance Allowance for the last 6 months you must 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 to 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 both the day **and** during the night as described above; or
- be terminally ill with a life expectancy of 12 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 104 weeks in the 156 weeks immediately before you claim.

## Special rules if you're terminally ill

If you have an illness that is likely to limit your life expectancy to 12 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'll 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 past residence condition, but you must be in the Isle of Man when you claim Attendance Allowance.

### **Residents of DHSC-operated care homes**

Attendance allowance is not payable to residents of DHSC-operated care homes, other than for periods of respite care.

### **Related benefits**

Attendance Allowance is a qualifying benefit for the [Christmas Bonus](#).

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

### **Differences between the IOM and UK**

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

# Bereavement Support Payment

## Introduction

If your husband, wife, civil partner or partner you lived with as if you were married has died recently you may be able to get Bereavement Support Payment.

If you weren't married to or in a civil partnership with your partner when they died either –

- you or your partner must have been responsible for a child; or
- you must have been pregnant

at the time of their death to be eligible for Bereavement Support Payment.

Your husband, wife, civil partner or partner you lived with as if you were married must either:

- have paid enough National Insurance contributions in any tax year in the Isle of Man, the UK or in certain other countries,
- or died as a result of an accident at work or a disease caused by work.

Bereavement Support Payment is not income-related, so any income you have or how much you have in savings will not affect what you get.

The lump sum payment is non-taxable, but the periodic payments are taxable.

Bereavement Support Payment does not affect any other benefit you get.

Claim form - BSP1

The claim form can be found on the [Bereavement Support Payment](#) webpage.

For more information email [statepensions@gov.im](mailto:statepensions@gov.im) or phone 685656 (option 3).

## How to claim

Complete claim form BSP1 and return it to us.

## When to claim

Claim as soon as you can but not later than 3 months after your partner died.

If you delay claiming you may lose some benefit you would otherwise be entitled to.

## Payment

If you qualify for Bereavement Support Payment you will get a lump sum payment of £3,500 plus regular payments worth £148.40 per week (2024-25 rates) normally for up to 78 weeks.

However, if at the end of those 78 weeks you continue to be responsible for a child or children aged under 6 you will continue to get Bereavement Support Payment until your youngest (or only) child's 6<sup>th</sup> birthday.

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

Your Bereavement Support Payment will not stop if you get married, form a civil partnership or you live with another person as if you are married.

## Basic qualifying conditions

You may qualify for Bereavement Support Payment if your husband, wife, civil partner or partner you lived with as if you were married died on or after 6 April 2017 and at the time of their death you were –

- Under state pension age (see page 58);
- Ordinarily resident in the Isle of Man or in certain other countries when your husband, wife, civil partner or partner you lived with as if you were married died,

And you were either:

- Married to or in a civil partnership with the person who died, or
- Living with the person who died as if you were married to them and you were getting Child Benefit for a child under the age of 20, or would have done so if your household income was less than £80,000 a year, or

- Living with the person who died as if you were married to them or in a civil partnership with them and you were expecting a child.

If you weren't married to or in a civil partnership with your late partner and they were claiming Child Benefit for your child (or children) you must make a claim to transfer the Child Benefit to your name before your claim for Bereavement Support Payment can be considered.

Your husband, wife, civil partner or partner you lived with as if you were married must have either:

- paid enough National Insurance contributions in any tax year (see "Contribution condition" below), or
- been an employed earner and died as a result of an industrial injury or disease.

You can't get Bereavement Support Payment if –

- Your husband, wife, civil partner or partner you lived with as if you were married died before 6 April 2017 (but if you have a dependent child or children you may be able to get [Widowed Parent's Allowance](#) instead);
- When they died you were divorced from the deceased person or your civil partnership with the deceased person had been dissolved, (unless at the time of their death you were living with the deceased as if you were married and either you or they were responsible for a child or you were pregnant);
- You were not ordinarily resident in the Isle of Man or in certain other countries when your husband, wife, civil partner or partner you lived with as if you were married died; or
- You're in prison.

### **Contribution condition**

Your husband, wife, civil partner or partner you lived with as if you were married 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 the lower earnings limit for that year.

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

### **Priority between claims**

If you are married to or a civil partner of the person who has died but you were not living with them when they died you may not be eligible for Bereavement Support Payment if when they died another person was living with them as if they were married and they have a dependent child or were pregnant.

### **If your partner died before 1 February 2024 and you were not married to or in a civil partnership with them**

You may be able to get backdated payments of Bereavement Support Payment if:

- Your partner died on or after 6 April 2017 but before 1 February 2024
- When your partner died you were not married to them (or were divorced from them) and had not entered into a civil partnership with them (or your civil partnership with them had been dissolved), but you were living together as if you were married or in a civil partnership, and
- You were under state pension age on 30 August 2018

Also, you must either have been pregnant or had a child living with you when your partner died and either:

- You've been getting Child Benefit for that child between when your partner died and when you make your claim for Bereavement Support Payment, or
- You weren't entitled to Child Benefit for that child between when your partner died and when you make your claim for Bereavement Support Payment only because of the amount of your income

You must apply for Bereavement Support Payment before 1 February 2025 to get the full amount of backdated payments. You can still apply up until 31 October 2025, but you won't get the full amount.

You can claim even if someone else is already getting Bereavement Support Payment in relation to your partner's death, such as an estranged wife, husband or civil partner.

### **Related benefits**

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

Bereavement Support Payment is a qualifying benefit for the [Christmas Bonus](#).

### **Differences between the IOM and UK**

The qualifying conditions are the same in both jurisdictions.

However, whereas in the UK there are different rates of allowances for those who have dependent children and those who do not, in the IOM the same amounts of lump sum payment and periodic payments are payable to all those who qualify.

Also, in the UK payments stop in all cases after 18 months, whereas in the IOM payments may continue after 78 weeks until the 6<sup>th</sup> birthday of the youngest or only child in the family.

# 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

The leaflet and claim form can be found on the [Carer's Allowance](#) webpage.

For more information email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or phone 685656 (option 2 and then option 3).

## How to claim

Complete claim form CA1 and return it to us.

## When to claim

Claim Carer's Allowance as soon as you satisfy the qualifying conditions as 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 account or it can be collected at a Post Office using a MiCard.

## 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 £192.00 a week (2024/25 rate); 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 won't 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'll 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 104 of the 156 weeks immediately before you claim.

## Breaks from caring

You may continue to be paid carer's allowance for up to 4 weeks in any period of 6 months whilst you have a break from caring, provided you have been providing care for at least 35 hours a week in at least 22 of the previous 26 weeks, or for at least 14 of the previous 26 weeks if you or the disabled person you care for has been in hospital during that period. You may continue to be paid carer's allowance for up to 12 weeks if either you or the disabled person you care for has been in hospital for at least 8 of those weeks.

**If the person you cared for dies**

You can usually continue to get Carer's Allowance for up to 8 weeks after the death of the disabled person you cared for, provided all the other conditions are satisfied.

Entitlement ceases on the earlier of -

- the end of the week in which you no longer satisfy any condition for the allowance, other than actually providing care for a disabled person, and
- the expiry of 8 weeks beginning with the Sunday following the death of the disabled person (or the date of death if the death occurred on a Sunday).

**Related benefits**

Carer's Allowance is a qualifying benefit for the [Christmas Bonus](#).

Class 1 National Insurance credits are normally awarded to you automatically for each week you're entitled to Carer's Allowance.

**Differences 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're responsible for a child or young person who lives with you; or
- you're contributing to the maintenance of a child or young person at a rate at least equal to the rate of Child Benefit payable which would normally 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" is a person aged 16 or over.

Only one person can get Child Benefit for a child or young person at any time. If two 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 example, 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 with whom the child lives would normally be awarded 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 in respect of a young person after their 19th birthday, they must have started or been enrolled onto a course of full-time education before their 19<sup>th</sup> birthday.

Normally, you won't be 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

Claim form - CH2

The leaflet and claim form can be found on the [Child Benefit](#) webpage.

For more information email [childbenefit@gov.im](mailto:childbenefit@gov.im) or phone 685656 (option 2).

## How to claim

Complete claim 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 account or can be collected at a Post Office using a MiCard.

## Residence and presence conditions

To qualify for Child Benefit, you or the child or young person you're claiming for must have been resident in the Isle of Man or in the UK for more than 182 days in the 52 weeks immediately before you make your claim for Child Benefit.

If you don't 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 which makes provision for child benefit (which includes the UK); or
- are a member of HM Forces, the Civil Service or other special category working abroad; or
- have returned to the Isle of Man and intend to stay here for at least 6 months and you, your spouse or your partner were entitled to Child Benefit at any time within the 3-year period immediately before your current claim for Child Benefit.

### **Priority between claims**

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

Where more than one person claims Child Benefit for the same child or young person (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're 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 [National Insurance credits for parents and carers](#)).

### **No entitlement to Child Benefit**

You won't be entitled to Child Benefit if your child or young person -

- is being looked after by the Department of Health and Social Care or a local authority and has been so for more than 8 weeks;
- is in prison or legal custody and has been for more than 8 weeks;
- is boarded out with foster parents;
- is living with their partner and their partner is not in full-time non-advanced education or approved training (the 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 and has been for more than 12 weeks and you're 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're 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 to you is reduced by 25%;
- If your income is between £60,001 and £70,000 the amount of Child Benefit which would otherwise be payable to you 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 to you 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 2024/25 tax year (that is, from 6 April 2024 to 5 April 2025) the relevant income tax year is normally the 2022/2023 tax year.

By "partner" we mean your husband or wife, your civil partner or a person you live with as if you're married.



If your income or your partner's income has reduced by at least £5,000 from what it was in the relevant income tax year and one of the "special circumstances" listed below applies to you or your partner, you may be eligible to apply to have your child benefit entitlement assessed based on what you think your income (or your partner's income) will be in the current financial year, instead of the relevant income tax year.

The "special circumstances" are that you or your partner –

- have registered as unemployed and are entitled to a contribution-based jobseeker's allowance or to be credited with National Insurance contributions;
- have become incapable of work;
- are on maternity leave from your employment or are within a period covered by maternity allowance;
- are on adoption leave from your employment;
- have a child aged under 5 for whom you get child benefit and during the relevant income tax year or since then you have either ceased work, reduced the number of hours you work or started work for a different employer;
- have fostered a child who is under age 5 and during the relevant income tax year or since then you have either ceased work, reduced the number of hours you work or started work for a different employer; or
- are regularly and substantially engaged in caring for a severely disabled person.

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, your Child Benefit entitlement will normally be assessed based on what you think your income (or your partner's income) will be in the current financial year.

The amount of Child Benefit paid to you is normally fixed for a whole tax year. However, your award may be reviewed at any point 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 if you're married 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.

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.

### **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 a young person leaves school in the summer, Child Benefit will normally continue to be paid for them until 31 August.

If a 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 them ends immediately.

**Death of a 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 baby does not survive until the first Monday following their birth.

**Differences between the IOM and UK**

In the Isle of Man, Child Benefit entitlement has been income-related since April 2014. 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.

There is no such direct income test in the UK. However, Child Benefit is subject to a special tax so that 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 in the UK are encouraged not to make claims for Child Benefit in order to avoid a tax bill at the end of the year.

Child Benefit is taxable in the Isle of Man.

# Christmas Bonus

## Introduction

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

The Christmas Bonus is -

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

## How to claim

You don't have to claim the Christmas Bonus. If you qualify for it, it will be paid to you automatically.

## Payment

The Christmas Bonus is normally paid in December each year.

It is normally paid to you in the same way as your qualifying benefit is paid to you.

## Qualifying benefits

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

- Attendance Allowance
- Bereavement Support Payment
- Carer's Allowance
- Disability Living Allowance
- Employed Person's Allowance
- Income Support
- 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're a member of a couple you will receive another Christmas Bonus for your spouse or partner if you're 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).

## Differences between the IOM and UK

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

The Christmas Bonus 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're under state pension age when you claim it and you meet the qualifying conditions described below.

However, once Disability Living Allowance has been awarded to you it may continue to be paid to you after you reach state pension age.

If you become disabled after you reach state pension age and have care or supervision needs 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're terminally ill (see "special rules if you or your child are terminally ill" 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.

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

Claim form - DLA1(Adult) or DLA1(Child)

For more information email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or phone 685656 (option 2 and then option 3).

## How to claim

Complete the DLA1(Adult) or DLA1(Child) claim form (as appropriate) 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 account or it can be collected at a Post Office using a MiCard.

## Disability conditions - Care component

If you need help with your personal care or supervision 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're aged 16 or over and you're so severely disabled, physically or mentally, that –

- you can't 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 may only qualify for the lowest rate care component if they require attention from another person in connection with their bodily functions for a significant portion of the day (but less help than for the middle rate care component – see below).

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 in connection with your or your child’s bodily functions, 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 the day **and** the night, as described above for the middle rate.

Children under 16 don’t satisfy the conditions described above unless they need –

- substantially more care than children of their age would normally need, or
- care that children younger than them in normal physical and mental health may need, but a child their age in normal physical and mental health would not need.

If you’re 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:

You may qualify for the **lower rate** mobility component if you’re able to walk but are so severely disabled that you can’t walk outside on unfamiliar routes without someone to guide or supervise you for most of the time.

A child aged under 16 won’t qualify for the lowest rate mobility component unless:

- they need substantially more guidance or supervision from another person than someone of their age in normal physical and mental health would require; or
- someone of their age in normal physical and mental health would not require such guidance or supervision.

Children aged under 5 years are not eligible for the lower rate mobility component.

You or your child may qualify for the **higher rate** mobility component if -

- because of a physical disability, you or your child 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 or your child have had both legs amputated at or above the ankle; or
- you or your child were born without legs or feet; or
- you or your child 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 to be with you when you’re outdoors; or
- you or your child are severely mentally impaired, have severe behavioural problems and are entitled to the highest rate of the care component of Disability Living Allowance; or
- you or your child 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 can’t 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.

Children aged under 3 years are not eligible for the higher rate mobility component.

### **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 104 of the 156 weeks 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 12 months or less you or your child -

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

### **Related benefits**

Disability Living Allowance is a qualifying benefit for the [Christmas Bonus](#).

A person caring for you (or your child) may qualify for [Carer's Allowance](#).

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)
- exemption from paying vehicle tax (vehicle licence duty) on a vehicle used solely by you or for you (more information will be provided if Disability Living Allowance is awarded to you or your child)
- help to lease or buy a car through the *Motability Scheme*. For further information see [www.motability.co.uk](http://www.motability.co.uk) or call 0300 456 4566.

### **Differences 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 aged under 16.

# Employed Person's Allowance

## Introduction

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

- a single person who is a "disabled worker" (see below); or
- a lone parent with at least one dependent child; or
- a couple where one or both of you is severely disabled or has exceptional caring responsibilities, or you have a dependent child or children,

and your work hours meet the minimum work requirements applicable in your case (see "[Minimum work requirements](#)" below).

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

Leaflet – EPA5

Claim form – EPA1

The leaflet and claim form can be found on the [Employed Person's Allowance](#) webpage.

For more information email [epa@gov.im](mailto:epa@gov.im) or phone 685656 (option 1).

## How to claim

Complete claim form EPA1 and return it to us as soon as you can. If you wait you may lose money you might otherwise have been entitled to.

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

## Payment

EPA can be paid directly into your bank account or it can be collected at a Post Office using a MiCard.

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

## 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 set out in the section headed "**Minimum work requirements**" below; and
- have a total family income which is less than your "applicable 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 you 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're 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 of 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're 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 make your claim 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're getting certain disability-related benefits (in particular, Disability Living Allowance); or
- you've 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-week period 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 can't 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 normally have to satisfy the Isle of Man residential condition. You will satisfy this condition if you –

- were born in the Isle of Man;
- have been ordinarily resident in the Isle of Man for a continuous period of at least 5 years at any time; or
- have been ordinarily resident in the Isle of Man for 3 or more separate 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 set out above;
- the widow, widower or surviving civil partner of a person who satisfied 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 son or daughter 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 EPA.



## Minimum work requirements

<b>Lone parents</b>	<b>Minimum hours</b>
Standard case (i.e. none of the exceptions below apply)	<ul style="list-style-type: none"> <li>if the youngest or only child in the family is aged under 13, 16 hours per week</li> <li>if the youngest or only child in the family is aged 13 or over, 24 hours per week</li> </ul>
Exceptions:-  Lone parent who is a carer for a severely disabled person	16 hours per week
Lone parent whose child is disabled, has been incapacitated for at least 30 days or is 6 months pregnant	16 hours per week
Lone parent who is receiving a Bereavement Support Payment	16 hours per week
Lone parent who is a disabled worker	16 hours per week

<b>Couples who have children</b>	<b>Minimum hours</b>
Standard case (i.e. none of the exceptions below apply)	<ul style="list-style-type: none"> <li>if the youngest or only child in the family is aged under 13, 32 hours per week</li> <li>if the youngest or only child in the family is aged 13 or over, 48 hours per week.</li> </ul> Where both partners work their work hours are added 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	32 hours per week  Where both partners work their work hours are added together
Couple have a child who is disabled, has been incapacitated for at least 30 days or is at least 6 months pregnant	32 hours per week  Where both partners work their work hours are added together
One (or both) partners is/are receiving a Bereavement Support Payment	32 hours per week  Where both partners work their work hours are added together
One or both partners is/are a carer for a severely disabled person	16 hours per week by one (or both) partners
One or both partners is a disabled worker	16 hours per week by one (or both) partners

<b>Couples who don't have children</b>	<b>Minimum hours</b>
One or both partners care for a severely disabled person	16 hours per week by one (or both) partners
One or both partners is a severely disabled person	16 hours per week by one (or both) partners
<b>Person who has a disability which puts that person at a disadvantage in getting a job ("Disabled Worker")</b>	16 hours per week

### **Amount payable**

The amount of EPA payable is 70p for every £1 by which your or your family's total **net income** (see below) is less than 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 eligible 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 43.

### **Calculation of net income**

Your net earnings are calculated by deducting from your gross pay any National Insurance contributions or income tax payable, and all contributions you make to an occupational or personal pension scheme (subject to a maximum of £60 per week).

If you're paid monthly, we'll multiply your monthly net pay by 12 and then divide the result by 52 to calculate a weekly equivalent.

Except as provided for below, all other income is taken fully into account when calculating your EPA entitlement.

The following benefits and payments are totally ignored for EPA purposes -

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

The first £30.00 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 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 certain child care charges you pay for any of your children who are aged under 13.

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

- 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, is undergoing training or education designed to improve their work prospects, is caring for a severely disabled person or is a patient or detained in custody under a sentence imposed by a court.

The amount we can include in your applicable amount 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've 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're eligible for pre-school credits from the Department of Education, Sport and Culture.

## **National Insurance credits**

National Insurance credits will be awarded to you for each week you receive EPA, if you don't have to pay NI contributions on your earnings.

## **Two-year linking for Incapacity Benefit**

If you get EPA as a disabled worker who has given up Incapacity Benefit at the long-term rate in order to start work, you can requalify for the long-term rate of Incapacity 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're incapable of work.

## **Other help**

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

- Free school meals and bus transport to and from school. Applications should be made to the Department of Education, Sport and Culture, Corporate Services Division, Thie Slieau Whallian, St John's, IM4 3AS or online, see [free school meals](#)
- Pre-school credits to help with the cost of nursery care. Applications should be made to the Department of Education, Sport and Culture, Thie Slieau Whallian, St John's, IM4 3AS or online, see [pre-school credit](#).
- 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.
- 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 your child(ren) participating in sports development schemes. Applications should be made to Sports Development, NSC, Groves Road, Douglas IM2 1RB.
- [Exceptional Needs Grants and/or Budgeting Loans](#)

EPA is a qualifying benefit for the [Christmas Bonus](#).

### **Differences between the IOM and UK**

The nearest equivalent of EPA in the UK is Universal Credit.

Whilst the basis for which Universal Credit 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.

# Exceptional Needs Grants and Budgeting Loans

## Introduction

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

In most circumstances you or your partner must be getting either Income Support or income-based Jobseeker's Allowance to qualify for an Exceptional Needs Grant or a Budgeting Loan.

But if you're getting Employed Person's Allowance there are limited circumstances in which you may get an Exceptional Needs Grant or a Budgeting Loan.

Exceptional Needs Grants don't have to be repaid. Budgeting Loans must be repaid at £12.50 a week if you're getting a benefit or at least £12.50 a week if you're not getting any benefits.

Exceptional Needs Grants and Budgeting Loans are non-contributory, income-related and non-taxable.

Leaflet – BLG2

Claim forms – BLG1

The leaflet and claim form can be found on the [Exceptional Needs Grants and Budgeting Loans](#) webpage.

For more information –

- Income Support customers who are under state pension age – email [incomesupport@gov.im](mailto:incomesupport@gov.im) or phone 685656 (option 1 and then option 2)
- Income Support customers who have reached state pension age – email [ISP@gov.im](mailto:ISP@gov.im) or phone 685656 (option 1 and then option 3)
- Income-based Jobseeker's Allowance customers – email [JSA@gov.im](mailto:JSA@gov.im) or phone 685656 (option 1)
- Employed Person's Allowance customers – email [EPA@gov.im](mailto:EPA@gov.im) or phone 685656 (option 1)

## How to claim

Complete claim form BLG1 and return it to us.

## When to claim

A claim should be made as soon as possible.

## 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 or service 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 when you make your claim.

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 rented accommodation, 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're 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 (social) 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 can't pay for your living expenses whilst you're waiting for your first payment of Income Support or income-based Jobseeker's Allowance after claiming benefit;
- you're in receipt of either Income Support, income-based Jobseeker's Allowance or Employed Person's Allowance and you have to buy certain items you need in order to take up, or continue in, work;
- you're in receipt of Employed Person's Allowance, to pay for your expenses on starting or resuming work and you're waiting for your first payment of earnings following a period of maternity or adoption leave; or
- you're in employment, in receipt of Employed Person's Allowance, and your pay period is extended (e.g. from weekly to monthly).

### **Excluded categories**

You can't get an Exceptional Needs Grant for furniture or household equipment or for a deposit for rented accommodation, 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 for an Exceptional Needs Grant.

You can't get an Exceptional Needs Grant for any item if you're -

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

You can't get an Exceptional Needs Grant for an item if you got an Exceptional Needs Grant for the same item before and your circumstances haven't changed.

You can't get an Exceptional Needs Grant for any need 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 would otherwise get. So, for example, if you would otherwise be entitled to an Exceptional Needs Grant of £500 but have savings of £1,300 you'll get a payment of £200.

### **Amount payable**

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

### **Payment**

Exceptional Needs Grants are normally paid either directly into your bank account or it can be collected at a Post Office using a MiCard.

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

### **Budgeting Loans - Basic qualifying conditions**

Many of the qualifying conditions for a Budgeting Loan are the same as for an Exceptional Needs Grant, as described 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 you must have been getting Income Support or income-based Jobseeker's Allowance throughout the 28 days immediately before you make your claim for a Budgeting Loan.

You may be able to 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 rented accommodation, 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;
- a mobility scooter.

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, for lost cash or for reusable cotton nappies.

### **Excluded categories**

You can't 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 for a Budgeting Loan.

You can't get a Budgeting Loan for any item if you're -

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

You can't 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 for a Budgeting Loan, even if you've fully repaid the previous Budgeting Loan. However, this condition doesn't apply where a claim for a Budgeting Loan relates to meeting the cost of either:

- a deposit for rent or any analogous payment in the form of advance rent or otherwise; or
- to pay a deposit for the connection or reconnection to the gas or electricity, supply on taking up the tenancy of a home (or in anticipation of doing so) and not providing you with a Budgeting Loan would result in you or your partner being threatened with homelessness.

You can't 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 can't get a Budgeting Loan for an item if you got a Budgeting Loan for the same item before and your circumstances haven't changed since you got that Budgeting Loan.

You can't 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 would otherwise get. So, for example, if you're 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 get will be reduced by the amount you still owe.

### **Amount payable**

The amount of a Budgeting Loan is the cost of the item or items you're 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 follows –

<b>Family type</b>	<b>Maximum</b>
Single claimant	£750
Couple who don't have any children	£850
Lone parent with at least one dependent child	£1,000
Couple with at least one 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 directly into your bank account or it can be collected at a Post Office using a MiCard.

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 your benefit. This amount is specified in law and can't 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 certain 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, 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 (£2,000 if they or their partner are aged 63 or over).

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

People who get Universal Credit can't 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 a funeral for your deceased partner or child, or in certain circumstances a close relative or close friend of yours or your partner's.

To qualify, 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 both at the date of the deceased's death and when you make your claim for a Funeral Payment.

Claim forms – FP1 and FP2

The claim forms can be found on the [Funeral Payment](#) webpage.

For more information email [socialsecurity@gov.im](mailto:socialsecurity@gov.im) or phone 685656 (option 3)

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

## How to claim

Complete claim forms FP1 and FP2 and return them to us.

## When to claim

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

## Payment

Payments are usually made directly to the relevant funeral director.

## 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're aged 16 or over and -
  - you're 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 have an entitlement 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 can't 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 deceased's 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.

## Differences between the IOM and UK

There are no fundamental differences between the Isle of Man and UK provisions.

# Guardian's Allowance

## Introduction

Guardian's Allowance is paid to you if –

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

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

Claim form - BG1

The claim form can be found on the [Guardian's Allowance](#) webpage.

For more information email [childbenefit@gov.im](mailto:childbenefit@gov.im) or phone 685656 (option 2).

## How to claim

Complete claim 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 account or it can be collected at a Post Office using a MiCard.

## Basic qualifying conditions

Guardian's Allowance is paid to you if a child or young person is living with you or being maintained by you, you're getting Child Benefit in respect of that child or young person, and any of the following apply:

- 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 with two years or more of their sentence remaining at the time of the death of the other parent;
- the child's or young person's parents are divorced, one parent is dead and at the time of their death the surviving parent -
  - didn't have custody of the child or young person, and
  - wasn't paying maintenance for that child or young person voluntarily, and
  - wasn't liable for maintenance or custody under a court order; or
- the child's or young person's parents never married, 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 in the Isle of Man; or
- present in the Isle of Man for a total of 52 weeks in any two-year period after that parent's 16<sup>th</sup> 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.

**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.

**Differences 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're incapable of work and you -

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

Incapacity Benefit is paid at 2 different rates, depending on how long you've been entitled (or treated as entitled) to Incapacity Benefit, as follows:

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

However, if you're terminally ill with a life expectancy of 12 months or less, or you are entitled to the highest rate care component of Disability Living Allowance, you'll get the long-term rate after only 28 weeks of incapacity.

Isle of Man Government employees can't get Incapacity Benefit whilst they're getting full pay from their employer. They should claim Incapacity Benefit only when they go onto half (or nil) pay.

Incapacity Benefit is -

- contributory;
- not income-related, but the rate which would otherwise be payable to you is reduced if you get a pension worth more than £85 a week (see the section headed "[Pension income](#)" on the next page).
- non-taxable.

Claim online or complete claim form SC1 can be found on the [Incapacity Benefit](#) webpage.

For more information email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or phone 685656 (option 1).

## How to claim

You can claim Incapacity Benefit online at <https://services.gov.im/social-security/> .

Or you can complete a paper copy of claim form SC1 and return it to us.

If you're still sick after 14 days you'll need to get a medical certificate or ("sick note") from your doctor and send it to us.

## When to claim

Claim Incapacity Benefit 4 or more days after your incapacity for work began.

If you don't claim it within 3 months you may lose money you would otherwise have been entitled to.

## Payment

Incapacity Benefit can either be paid directly into your bank account or it can be collected at a Post Office using a MiCard.

## Basic qualifying conditions

### Evidence of Incapacity

You can self-certify your incapacity for work for up to 14 days when you make your claim for Incapacity Benefit.

You'll need to provide medical certificates ("sick notes") from a doctor if you're incapacitated for more than 14 days.

If you have to isolate because you have COVID you can be treated as being incapacitated for work for up to 14 days.

## Age

You must be under [state pension age](#) (see page 58) to get Incapacity Benefit.

### **First contribution condition**

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

- you've 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're 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've 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 applicable.

### **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 can't work and get Incapacity Benefit at the same time.

However, there are special rules if you want to try paid work while you're getting Incapacity Benefit.

The work you're 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 £192.00 a week (2024/25 rate) for up to 52 weeks;
- work and earn up to £40.00 a week (2024/25 rate) for an indefinite period; or
- do "supported permitted work" (see below) and earn up to £192.00 a week (2024/25 rate) 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 don't 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 types of pension the amount of Incapacity Benefit you get may be reduced, or it may mean that Incapacity Benefit is not 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 one-half of the excess. So, for example, if you get a pension of £95.00 a week your Incapacity Benefit will be reduced by £5.00 a week.

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

### **Related benefits**

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.

The long-term rate of Incapacity Benefit is a qualifying benefit for the [Christmas Bonus](#).

### **Differences between the IOM and 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’re aged 16 or over, you come within a certain category of person (see “[Basic qualifying conditions](#)” below) and you don’t 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 40.

You can’t 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 taxable.

Leaflets - A1(Insert), A1(Insert)(Pensions) or A1(RNH) if you live in a care home

Claim form - A2 for persons under state pension age

E2 for persons over state pension age

The leaflets can be found on the [Income Support](#) webpage.

For more information email [incomesupport@gov.im](mailto:incomesupport@gov.im) or phone -

- 685656 (option 1 and then option 2) if you’re under state pension age; or
- 685656 (option 1 and then option 3) if you’re over state pension age.

## How to claim Income Support

Complete a claim form A2 if you’re under state pension age or a claim form E2 if you’re over state pension age and return it to us.

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

If you’ve had to leave the Isle of Man (IOM) temporarily to receive medical treatment in the UK (or elsewhere) and you weren’t able to make a claim for income support before you left the IOM, you should make a claim as soon as possible whilst you’re absent from the IOM. If you do this, you should not also make a claim for benefit from the UK Government.

If you’re a lone parent or a single person responsible for a child or qualifying young person and you’ve had to leave the IOM temporarily to accompany your child or qualifying young person who is to receive medical treatment in the UK (or elsewhere) and you weren’t able to make a claim for income support before you left the IOM, you should make a claim as soon as possible whilst you’re absent from the IOM. If you do this, you should not also make a claim for benefit from the UK Government.

## 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 statements, certificates of stocks, shares, premium bonds, etc; and
- evidence of any other income you have (this doesn’t include any other social security benefit) or any capital you have (such as land or property).

If you're 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 either -

- by direct credit into a bank account in your name; or
- at a Post Office using a MiCard.

### **Basic qualifying conditions**

To get Income Support, you must come within one (or more) 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 6
- a lone parent with at least one child of any age if you're 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 (note that 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 can't 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're married, your civil partner or someone you live with as if you're in a civil partnership.

If you have a partner only one of you can claim Income Support. However, the claim will cover both your 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 be taken into account, though some of that income or capital may be ignored.

If you're unemployed, available for work and capable of work and you don't qualify for Income Support under any of the above Basic qualifying conditions you should claim [Jobseeker's Allowance](#) instead.

### **Residence condition**

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

- were born in the Isle of Man;
- have been ordinarily resident in the Isle of Man for a continuous period of at least 5 years at any time; or
- have been ordinarily resident in the Isle of Man for 3 or more separate 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 income support.

### **Applicable amount**

The maximum amount of Income Support 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 people who have reached state pension age, the long-term sick, disabled persons and carers; and
- housing costs – these help meet any rent, rates, service charges or mortgage/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 (in certain circumstances) your children have, together with any income you're assumed to have if you have capital worth more than £14,000 (2024/25 amount).

Reckonable income is usually any income you have, though some types of income may be 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 £14,000 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 58.

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) get [Carer's Allowance](#).

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 gets Carer's Allowance;
- The **couple** rate is applicable if you have a partner and both of you get 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'll 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 gets 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 gets any of the benefits mentioned above;
- The **couple** rate is applicable if you have a partner and both of you get one of the benefits listed above.

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

- you don't have a partner and you've 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'll 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 12 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 12 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'll 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](#).

The mobility premium is generally payable at one of two rates. The **single** rate is applicable if you don't have a partner, 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're 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 gets 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 don't have savings of more than £14,000 (2024/25 amount).

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 doesn't live with you all of the time and you don't get 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 or your partner have to pay any of the following for the property where you live -

- rent
- rates (general & water) if it isn't 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 won't 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
- someone lives in your household who's 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're 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
- someone lives in your household who's 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 won't be regarded as being in lodgings if you're staying with a close relative of yours.

## **Care Homes**

If you live in a care home, your applicable amount will cover (or 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' which can be found on the [Income Support](#) webpage.

## **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 or more hours a week or your partner works for 24 or more hours a week you may still be able to get Income Support if, for example, the person who works -

- is caring for another person;
- is a part-time fire-fighter, an auxiliary coastguard, a member of a lifeboat crew 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're 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.

## **Starting Work**

Income Support normally stops as soon as 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.

## **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 £40 a week of earnings (2024/25 amount) or £30 a week of 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" you get is ignored. "Additional pension" means any additional State retirement 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" doesn't include basic State Pension, or any age addition to it, the Manx 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, 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 £14,000 (2024/25 amount) you will be assumed to receive £1 per week for each £250 of capital you have over £14,000. So, for example, if you have £16,000 in savings you would be assumed to get an income from it of £8.00 a week. 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 Employed Person's Allowance or income-based Jobseeker's Allowance) 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) which can be found on the [Income Support](#) webpage.

If a dependent child of yours has capital of up to £14,000 (2024/25 amount), your Income Support isn't 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 and the members of your family 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. Email [dhsc@gov.im](mailto: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, Corporate Services Division, Thie Slieau Whallian, St John's, IM4 3AS or online see [free school meals](#)
- Pre-school credits to help with the cost of nursery care. Applications should be made to the Department of Education, Sport and Culture, Thie Slieau Whallian, St John's, IM4 3AS or online, see [pre-school credit](#)
- Help with the cost of your child(ren) participating in 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](#)
- A [Maternity Payment](#) to help with the expenses of a new baby
- A [Funeral Payment](#) to help with meeting funeral expenses
- Help with paying for your [TV Licence](#) if you've reached state pension age.

Income Support is a qualifying benefit for the [Christmas Bonus](#) and the [Winter Bonus](#).

### **Differences between the IOM and UK**

In the UK Income Support has been replaced by Universal Credit.

In the UK help with mortgage interest payments is by way of a loan from the Department for Work and Pensions (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 isn't 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 aren't 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.

Claim form - BI100A

For more information email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or phone 685656 (option 1).

## How to claim

Complete a claim 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 can't 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 account or can be collected at a Post Office using a MiCard.

## Basic qualifying conditions

### Industrial Accidents

If you're 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 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're 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 can't exceed 100% (excluding Reduced Earnings Allowance).

### **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.

### **Differences between the IOM and UK**

There are no differences between the Isle of Man and UK provisions for Industrial Injuries Disablement Benefit.



# Jobseeker's Allowance

## Introduction

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

- unemployed or working part-time; and
- available and willing to take up work, normally full-time 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](mailto:jsa@gov.im) or phone 685656 (option 1).

## How to claim

Complete a claim form JSA1. To get a JSA1 claim form visit either Markwell House in Douglas or the Town Hall in Ramsey, or phone 685656 (option 1) and ask that one is sent to you at your home address.

## When to claim

Claim on the first day you're unemployed. If you don't you may lose benefit you would otherwise have been entitled to.

## 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 statements, certificates of stocks, shares, premium bonds etc; and
- evidence of any other income received by you (this doesn't include any other social security benefits).

If you're unable to let us see the documents straightaway, you should still make your claim for JSA as soon as you can. You can take or send the documents to us later.

## Payment

Payment is made either directly into your bank account or 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 for 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're 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're entitled to.

## **Basic qualifying conditions**

### **JSA(Cont)**

To qualify for JSA(Cont) you must satisfy both the “labour market conditions” and the “contribution conditions”, as set out below.

#### **Labour market conditions**

You must normally -

- be available to take up work of at least 40 hours a week
- be capable of work;
- be actively seeking work;
- enter into a Jobseeker’s Agreement which remains in force (see “[Looking for work](#)” etc. on page 55);
- be under [state pension age](#) (see page 58);
- be present in the Isle of Man; and
- not be in full-time education (this means guided learning of 16 hours or more a week)

#### **Contribution conditions**

##### **First contribution condition**

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

- Class 1 National Insurance contributions as an employed earner (or you can be treated as having paid Class 1 contributions), 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 complete tax years before the calendar year in which you make your claim.

##### **Second contribution condition**

This condition is met if you’ve 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 calendar year in which you make your claim.

##### **Amount and duration of JSA(Cont)**

The amount of JSA(Cont) you can get depends on your age. A higher rate is payable if you’re aged 25 or over, whilst a lower rate is payable if you’re under 25.

The amount of JSA(Cont) you would otherwise get is 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 in each claim 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 are 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 income-based jobseeker’s allowance (“JSA(IB)”)**

Entitlement to JSA(IB) is subject to the same [labour market conditions](#) as for JSA(Cont).

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

However, you must normally be able to satisfy 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 normally have to satisfy the Isle of Man residential condition. You will satisfy this condition if you–

- were born in the Isle of Man;
- have been ordinarily resident in the Isle of Man for a continuous period of at least 5 years at any time; or
- have been ordinarily resident in the Isle of Man for 3 or more separate 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 JSA(IB).

### If you're aged 16 or 17

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

You must also satisfy the [labour market conditions](#) for JSA (see page 48) in order to get JSA(IB).

### Joint claim couples

If you and your partner don't 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 48).

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 and heating your home;
- premiums – these are extra allowances in respect of people who have reached state pension age, 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're assumed to have if you have capital worth more than £14,000 (2024/25 amount).

"Reckonable income" is usually any income you have, though some types of income can be 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 £14,000 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 or your partner have to pay housing costs;
- and
- each dependent child or young person (up to age 20) who lives with you and for whom you or your partner are responsible.

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

### Time-based 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've been getting JSA(IB) for more than 12 months you'll only get 60% of the personal allowance normally given.

### 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 58).

### Carer Premium

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

However, the carer premium is not applicable if it would be in respect of your partner and you're eligible for the 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 -

- 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 12 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 meet 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 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 or your partner 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 will 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 don't have savings of more than £14,000 (2024/25 rate).

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 doesn't live with you all of the time, and you're 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 won't be allowed any amount towards your rent if it's payable by you or your partner to a close relative of yours or your partner's who is 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
- someone lives in your household who isn't 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're liable to pay for the year divided by 52 (to give a weekly amount) 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
- someone lives in your household who isn't 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 won't be regarded as being in lodgings if you're staying with a close relative of yours.

You're 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'll get.

Your income 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, for example -

- 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) isn't affected by any capital you or your partner may have.

The amount of JSA(IB) you're entitled to will be affected if your capital (including any capital your partner has) is worth more than £14,000 (2024/25 amount). You'll be assumed to have an income of £1 per week for each £250 of capital you have over £14,000. However any income you actually get from your capital (for example, bank interest) is ignored.

If a dependent child of yours has capital of up to £14,000 (2024/25 rate) your JSA(IB) isn't affected. However, if they have capital of more than £14,000, no personal allowance or premium for that child will be included in your applicable amount.

## **Sanctions**

Your JSA 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 or failed to apply for or accept a job without good cause.

Sanctions of either 2 or 4 weeks may also be imposed 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);
- lost your place on a training scheme or work programme through misconduct.

You won't get JSA under the normal rules during the period of any sanction. However, you may be able to get reduced payments of JSA(IB) 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 a social security office if directed to do so.

## **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 won't be paid JSA.

Certain vulnerable groups are more at risk of hardship if benefit isn't paid to them and therefore they have earlier access to hardship payments. Those groups are -

- lone parents who are responsible for and living with at least one child aged 6 or over or a qualifying young person (note: a lone parent with a child under 6 would be eligible 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're subject to a benefit sanction. The amount of the reduction is 40% of your personal allowance, increasing to 50% and then to 60%, if you're 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 an Employment Officer**

You may be required to visit a social security office at regular intervals to "sign on" as unemployed. You'll be told about this 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 a meeting 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 won't be able to get JSA for the period(s) you're ill. You may, however, be entitled to Incapacity Benefit and/or Income Support instead.

### **Part-time students**

You can receive JSA if you're studying part-time provided you're willing and able to take up work (usually straightaway) and you're actively seeking work. For this purpose studying part-time means less than 16 hours a week of guided learning.

### **Trade disputes**

If you're involved in a trade dispute you're 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're in arrears with your housing costs or utility bills (for gas, electricity or central heating oil), deductions may be made from your JSA and the equivalent amounts paid directly to your landlord, mortgage provider 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'll get paid by your employer, you may be entitled to an [Exceptional Needs Grant](#) to help you through the period in-between.

### **Other help**

If you get JSA(IB) you and members of your family 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. Email [dhsc@gov.im](mailto: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, Corporate Services Division, Thie Slieau Whallian, St John's, IM4 3AS or online see [free school meals](#)
- Pre-school credits to help with the cost of nursery care. Applications should be made to the Department of Education, Sport and Culture, Thie Slieau Whallian, St John's, IM4 3AS or online, see [pre-school credit](#)
- Help with the cost of your child(ren) participating in 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](#)
- A [Maternity Payment](#) to help with the expenses of a new baby
- A [Funeral Payment](#) to help with meeting funeral expenses

### **National Insurance credits**

If whilst getting JSA you don't do any 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. These credits can help maintain your National Insurance record and so protect your future entitlement to a state pension and certain other social security benefits.

### **Differences between the 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 Universal Credit.

In the UK help with mortgage interest payments is by way of a loan from the Department for Work and Pensions (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 [Retirement Pension](#) instead.

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

To get the Manx State Pension you must have paid or been credited with National Insurance contributions in the Isle of Man. You'll usually need to have 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 to which the Isle of Man is joined.

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.

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

Leaflet – MSP5

Claim form – MSP1

The leaflet can be found on the [Manx State Pension](#) webpage.

For more information email [statepensions@gov.im](mailto:statepensions@gov.im) or telephone 685656 (option 3).

## 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: [tvp.internationalqueries@dwp.gov.uk](mailto:tvp.internationalqueries@dwp.gov.uk)
- Write to: International Pension Centre (Claims), The Pension Service 11, MAIL Handling Site A, Wolverhampton WV98 1LW.

You can get a Manx state pension even if you have other income such as 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 –

- into your bank account; or
- 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 won't 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 66, for men and women.

It will increase to 67 between April 2026 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 the [state pension age document](#).

## Amount of the Manx State Pension

The full amount of the Manx State Pension is £241.50 a week (2024/25 rate).

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

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

But the amount you get may be lower than £241.50 a week if -

- You have less than 35 qualifying years of National Insurance contributions in the Isle of Man, or
- 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 to which the Isle of Man is joined.

The 10 qualifying years don't 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 paying 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 and unable to work, a parent or a carer for a disabled person;
- 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 (£241.50 a week in 2024/25) if you were contracted out before 6 April 2019 (see "[How it's calculated](#)" on the next page).

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.

### *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 £160 a week or more (2024/25 amount) 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 £160 a week. You may still get a qualifying year if you earn between £123 and £160 a week from one employer.

The above amounts relate to the 2024/25 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 can't 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 years old (or under 16 for periods 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 the above 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
- pay voluntary National Insurance contributions.

### **How it's calculated**

The full amount of the Manx State Pension is £241.50 a week (2024/25 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 scheme before 6 April 2019; or
- personal pension scheme 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 provider's 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 £6.90 a week to your Manx State Pension. The exact amount you get is calculated by dividing £241.50 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 £145.00 a week.

You have another 5 qualifying years on your National Insurance record after 5 April 2019 (each year adding about £6.90 a week to your Manx State Pension) equalling £34.50 a week.

This adds up to about £179.50 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 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 (£241.50 a week, from 8 April 2024) 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 new 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 to which the Isle of Man is joined.

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 £241.50 by 35 and then multiply the result by 20.

Your Manx State Pension will be about £138.00 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, to which the Isle of Man is joined 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 £241.50 by 35 and then multiply the result by 5.

Your Manx State Pension will be about £34.50 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 6 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 ex-partner.

### **Related Benefits**

Manx State Pension is a qualifying benefit for the [Christmas Bonus](#).

# Maternity Allowance

## Introduction

Maternity Allowance is paid to you if -

- you're pregnant and there are 11 weeks or less before your expected week of childbirth, or
- you've recently given birth.

Maternity Allowance is payable for a maximum of 39 weeks.

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

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

Leaflet – MA5

Claim form - MA1

The leaflet and claim form can be found on the [Maternity Allowance](#) webpage.

For more information email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or phone 685656 (option 2).

## How to claim

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

## When to claim

You should claim no earlier than the 14<sup>th</sup> 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 account or can be collected at a Post Office using a MiCard.

## 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 (self-employed) 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 for 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're an employee Maternity Allowance will be paid to you at the rate of 90% of your average weekly earnings, up to a maximum of £241.50 a week (2024/25 rate).

Self-employed – if you're self-employed and have paid Class 2 National Insurance contributions you'll be paid the standard rate of Maternity Allowance (£210.35 a week (2024/25 rate)). If you're self-employed and have a Small Earnings Exception Certificate, you'll be paid Maternity Allowance at the standard rate of £27.00 a week.

## Residence conditions

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

## **Related benefits**

If you don't satisfy the qualifying conditions for Maternity Allowance (see above), but you do satisfy the contribution conditions for [Incapacity Benefit](#), 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'll automatically consider whether you could get Incapacity Benefit if you're not eligible for Maternity Allowance.

If you're entitled to Maternity Allowance which is worth less than the short-term rate of Incapacity Benefit (£104.85 a week in 2024/25), 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're awarded Maternity Allowance which is worth less than your Incapacity Benefit; or
- stop - if you're awarded Maternity Allowance which is worth the same as or more than your Incapacity Benefit.

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

## **Differences between the IOM and UK**

In the UK Statutory Maternity Pay (SMP) is paid by employers to employees who earn at least the lower earnings limit for National Insurance purposes. Women who don't qualify for SMP may be entitled to Maternity Allowance instead.

SMP doesn't operate in the IOM. All employees who earn at least £30.00 a week can be paid Maternity Allowance.



# 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 a still-born child within the last 6 months; or
- you or your partner has become responsible for a child within the last 6 months and that child 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

The claim form can be found on the [Maternity Payment](#) webpage.

For more information email [incomesupport@gov.im](mailto:incomesupport@gov.im) or phone 685656 (option 1 and then option 2).

## How to claim

Complete claim form SF100 and return it to us. Evidence of the expected or actual date of birth or in the case of adoption or the granting of a residence or parental order evidence of this will also be required.

## When to claim

Claim between the 11<sup>th</sup> week before the expected week of childbirth and up to 6 months after the child is born (or the stillbirth).

If you have become responsible for a child in one of the circumstances mentioned below you should claim a Maternity Payment within 6 months of the date of doing so.

## Payment

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

## Basic qualifying conditions

A Maternity Payment will be paid to you if you or your partner get -

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

You won't qualify for a Maternity Payment if you or your partner have - or together you have - capital of more than £6,000.

One of the following conditions must also be applicable –

- you, your partner or a dependent child or young person of yours must be expecting a baby within the next 11 weeks or have given birth to a child (or a still-born child) within the last 6 months; or
- you or your partner is responsible for a child in one of the circumstances set out in the "Responsible for a child" section.

## Responsible for a child

The child must not be more than 12 months old when you claim a Maternity Payment, and one of the following must also apply:

- The child's parents are not partners at the date of the claim and either –
  - you're the parent (but not the mother) of the child and you're responsible for the child, or
  - you're responsible for both the parent of the child who is not the child's mother and the child;
- The child has been placed with you or your partner for adoption and you're responsible for the child;
- You or your partner have been granted an adoption or a residence order for the child and you're responsible for the child;

- You or your partner have permission to adopt the child from abroad and you're responsible for the child;
- You or your partner have been granted a parental order for the surrogate birth of the child and you're responsible for the child; or
- You or your partner have been appointed the guardian of the child and you're responsible for the child.

To be responsible for a child you or your partner must normally be getting child benefit for that child.

But you can be treated as getting child benefit for the child for any week you're not entitled to child benefit because of the household income test.

You'll also be regarded as responsible for the child if no-one is getting child benefit for them and they usually live with you.

### **Amount**

£750 is normally paid for each child born or adopted (2024/25 amount).

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

But the amount of the Maternity Payment is halved (so £375) if you or your partner (if you have one) have received a Maternity Payment in the 3 years before making a claim for another Maternity Payment.

### **Differences between the IOM and UK**

The equivalent of the Maternity Payment in the UK is the Sure Start Maternity Grant, which is 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 can't 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 UK's 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 to you by that care home. This includes any period of respite care.

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

## How to claim

There's usually no need to make a claim as nursing homes tell us about all new admissions.

However, we recommend you or someone else (such as a family member) should let us know if you move into a nursing home.

## Payment

Nursing Care Contribution is paid to you in the same way as your main social security benefit, for example, your State Pension or Incapacity Benefit.

## 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 care home by a registered nurse.

If you're temporarily absent from the care home you will be treated as if you're 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 made at the standard rate of £224.05 per week (2024/25 rate).

## Differences 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.

# 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 day the child was born
- the day the child is placed with the person adopting them.

Paternity Allowance is non-contributory, not income-related and non-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 £241.50 a week (2024/25 rate).

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

Claim form – PA1

The claim form can be found on the [Paternity Allowance](#) webpage.

For more information email [incapacitybenefits@gov.im](mailto:incapacitybenefits@gov.im) or phone 685656 (option 2).

## How to claim

Complete claim form PA1 and return it to us.

## When to claim

Claim as soon as you've agreed with your employer about time off work, which should be during or after the 14<sup>th</sup> week before the baby is expected, or after notification of matching in adoption cases.

## Payment

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

## 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 child's 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 15<sup>th</sup> week before the week the child is expected to be born. You must also continue to be employed by your employer up to the child's birth.

**Earnings condition** – you must have had earnings at or above the National Insurance lower earnings limit (£123.00 a week for 2024/2025) in each of the last 8 weeks of the 26 week period described above.

### Paternity Allowance (adoption)

You must be -

- married to or a civil partner of 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're told that you've 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 (£123.00 a week for 2024/2025) in each of the last 8 weeks of the 26 week period described above.

**Residential condition**

You must be ordinarily resident in the IOM.

**Differences between the IOM and UK**

Paternity Allowance doesn't exist in the UK.

In the UK, both ordinary and additional Statutory Paternity Pay (SPP) are 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 – may be paid in addition to -

- the Manx state pension;
- basic Retirement Pension;
- certain "legacy" bereavement benefits; and
- long-term Incapacity Benefit in some cases.

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 people who reach state pension age on or after 6 April 2019).

This leaflet can be found on the [Manx State Pension](#) webpage.

Leaflet – RM2 (for people who reached state pension age before 6 April 2019)

This leaflet can be found on the [People who reached state pension age before 6 April 2019](#) webpage.

For more information email [statepensions@gov.im](mailto:statepensions@gov.im) or telephone 685656 (option 3).

## Pension Supplement paid with Manx state pension

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; and
- 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 in the [Maximum amounts payable with Manx State Pension](#) document on the website.

If you have less than 30 years of relevant National Insurance contributions, but at least 10, you'll get a proportion of the maximum amount of the Pension Supplement.

## Example

You have 20 years of relevant National Insurance contributions and were born on 6 April 1956. The maximum amount of the Pension Supplement according to your date of birth is £36.95.

You divide £36.95 by 30 and then multiply by 20.

You'll get a Pension Supplement of about £24.63 a 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 National Insurance contributions you pay while you're 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 don't 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); and
- 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're ordinarily resident in the Isle of Man 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 Pension Supplement will end as soon as you leave the Isle of Man.

Entitlement to the Pension Supplement 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 only);
- Widowed Mother's Allowance (transitionally protected cases only);
- Widow's Pension (transitionally protected cases only);
- Long-term Incapacity Benefit (but only in respect of awards made before 1 April 2018 and provided you're also entitled to the higher rate care component of Disability Living Allowance).

Sometimes you may be entitled to one of the above benefits but don't receive it because another "overlapping" benefit is being paid at a higher rate. In these circumstances you may still be entitled to a Pension 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 enough 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 National Insurance 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 Pension 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 state pension age a combination of both may be used.

### **Amount of pension supplement**

For people getting category A or B basic Retirement Pension the rate of the Pension Supplement is equivalent to 31.711% of the rate of their basic Retirement Pension (2024/25 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 35.613% of the basic rate of their Widowed Parent's Allowance, Widowed Mother's Allowance or Widow's Pension (2024/25 rate).

For people getting long term Incapacity Benefit who qualify for the Pension Supplement the weekly rate is fixed at £40.68.

### **Differences between the IOM and UK**

There is no similar scheme in the UK.



# Retirement Pension

## Introduction

You can only claim Retirement Pension if you reached state pension age **before 6 April 2019**.

If you reach state pension after 6 April 2019 you should claim the new [Manx State Pension](#) instead.

You can find out exactly when you'll reach state pension [here](#).

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](mailto:statepensions@gov.im) or telephone 685656 (option 3).

## 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 as soon as possible.

We can only backdate an award of retirement pension for 12 months from the date we receive it.

## How you'll be paid

In most cases payment is made either directly into a bank account or can be collected 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.

## 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're 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 don't qualify for a category A or B.

## **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 reached age 80 before 6 April 2019.

However, any [Retirement Pension Premium](#) which would otherwise be payable to you is reduced by the £2 a week age addition.

You don't qualify for any age addition if you didn't reach age 80 before 6 April 2019.

### **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 increase**

An adult dependency increase in the amount of Retirement Pension may continue to be payable to you in respect of a dependent adult of yours (i.e., your spouse or someone who is looking after your child(ren)) if you became entitled to a Retirement Pension before 6 April 2020.

Adult dependency increases are not payable in respect of new awards of Retirement Pension from 6 April 2010. However, if you were entitled to an adult dependency increase on 5 April 2010 the increase will continue to be payable to you, providing you continue to meet the qualifying conditions.

If you have been getting an adult dependency increase since 6 April 2010 it will stop if and when your adult dependent becomes entitled to a Retirement Pension in their own right which is worth at least as much as the adult dependency increase you get.

Also, it won't be payable to you for any week for which your adult dependant is entitled to receive an occupational or personal pension which is worth more than the prescribed limit or has earnings which are worth more than the prescribed limit (£86.65 a week in the 2024/25 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 can't do so.

### **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.

Retirement Pension is a qualifying benefit for the [Christmas Bonus](#).

### **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're 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're 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 have reached age 75 before 6 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](mailto:statepensions@gov.im) or phone 685656 (option 3)

## Basic qualifying conditions

To qualify for Retirement Pension Premium the following conditions must be satisfied. You must:

- have reached 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 Isle of Man 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 (£21.35 a week in 2024-25). 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're 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're 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 (£21.35 a week in 2024-25).

## "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 get 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 can get 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're aged 75 or over and you haven't enrolled yet for your free TV licence contact the Pensions Team by email at [statepensions@gov.im](mailto:statepensions@gov.im) or telephone 685656 (option 3 and then option 1).

(Note: the provision of free TV licences to all over 75s is currently under review)

## TV licence payments

If you or your partner have reached state pension age, but you (or both of you, if you have a partner) 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're 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

The claim form can be found on the [TV Licence](#) webpage.

For more information email [ISP@gov.im](mailto:ISP@gov.im) or phone 685656 (option 1 and then option 3).

## 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 June 2024 you can claim your TV licence payment any time between 1 May 2024 and 31 July 2024.

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 not making your claim within the normal 3-month period. 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 the [TV Licence](#) webpage or get one from a Social Security office or request that one be sent to you by calling 685656 (option 1 and then option 3) or emailing [ISP@gov.im](mailto:ISP@gov.im).

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 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'll 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 685656 (option 1 and then option 3) 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](http://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 the IOM and UK**

In the UK only pensioners aged 75 or over who get Pension Credit are eligible for free TV licences.

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](mailto:veteranswelfare@gov.im) or phone 687047.

## 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.

## Payment

War Disablement Pension is paid by automated credit transfer every 4 or 13 weeks into a bank account (held in the customer's name).

## 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

## 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't 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**

An 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.

### **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 resident in a care home. Where the customer is resident in 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;
- don't 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're claiming for an illness that started later (sometimes known as “late onset illness”).

Those getting paid under the former arrangements will continue to do so.

# Widowed Parent's Allowance

## Introduction

You can only make a new claim for Widowed Parent's Allowance if the person you used to live with as if you were married to them, or in a civil partnership with them, died between 9 April 2001 and 5 April 2017.

Also when they died you were responsible for at least one child or you were pregnant (this includes being pregnant through fertility treatment).

And all the following apply:

- You were under state pension age on 30 August 2018
- Your partner paid National Insurance contributions, or they died because of an accident at work or a disease caused by work
- You were getting Child Benefit for a child who lived with you both when your partner died and on 30 August 2018 (or you weren't entitled to Child Benefit between when your partner died and when you make your claim for Widowed Parent's Allowance only because your household income was too much to qualify for child benefit), or you were expecting a child when your partner died.

National insurance contributions paid by your late partner in the UK and in certain other countries can be counted for this purpose.

You may also be eligible for a backdated payment of WPA, possibly as far back as 30 August 2018.

If you are already getting Widowed Parent's Allowance under transitional arrangements your payments will continue until you are no longer eligible to it (see 'Cessation of payment' below).

Widowed Parent's Allowance continues to be paid to a small number of people who have dependent children whose spouses died before 6 April 2017, under transitional arrangements..

Widowed Parent's Allowance is not available to anyone who is bereaved on or after 6 April 2017. They should consider claiming [Bereavement Support Payment](#) instead.

Widowed Parent's Allowance is contributory, not income-related and taxable.

For more information email [statepensions@gov.im](mailto:statepensions@gov.im) or phone 685656 (option 3).

## Payment

Payment is made either directly into your bank account or can be collected 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 marry or form a new civil partnership; or
- you start to live with someone else as if you're married to them; or
- you go to prison or are taken into legal custody.

## Related benefits

Widowed Parent's Allowance is a qualifying benefit for the [Christmas Bonus](#).

£30.00 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.

# Winter Bonus

## Introduction

The Winter Bonus is a lump sum payment intended to help meet the extra costs of heating a person's home during the winter months.

It is paid to you if you receive Income Support for any day in the first week of January in any year (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 don't have to claim the Winter Bonus. If you qualify for it, it will be paid to you automatically.

## Payment

The Winter Bonus is normally paid in January each year. It's normally paid in the same way as your income support.

## Basic qualifying conditions

To be entitled to the Winter Bonus, on any day in the relevant week (see above) there must be included in your applicable amount for Income Support -

- a pensioner, disability, incapacity or disabled child premium; or
- an allowance for a child aged under 5

as well as an allowance for housing costs, such as rent, mortgage interest or water/sewerage rates (note that this rule doesn't apply in the case of severely disabled persons, 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 a care home) you don't qualify for the Winter Bonus.

## Additional qualifying conditions if you haven't reached state pension age

If you haven't reached [state pension age](#) (see page 58) 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.

But if you share responsibility for your housing costs (for example, your rent) with another person who isn't your partner you'll get a proportion of this amount. So, for example, if you share your housing costs with one other person, you'll 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 the winter -

- Winter Fuel Payments are paid to people of state pension age, irrespective of whether they receive any social security benefits; and
- Cold Weather Payments are paid 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 normally £200 for pensioners aged under 80 and £300 for pensioners aged 80 or over. This is halved if the pensioner doesn't 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 aren't affected by an 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 the relevant benefits team know as soon as possible. You should also let them know when you, your partner or your child is discharged from a hospital.

If you're 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's normally paid for the first 12 weeks they're 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 care home, your Income Support usually changes as soon as you're 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 as soon as you or they are discharged from hospital.

## Leaving the Isle of Man

The following sets out how benefits are affected if you leave the Isle of Man (IOM) either temporarily or permanently.

It is strongly advised that you contact the relevant benefits team **before** you leave the IOM. 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're 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 IOM. Email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or phone 685656 (option 2 and then option 3).

### **Carer's allowance**

If you leave the IOM for a temporary absence of less than 4 weeks, Carer's Allowance will usually be paid to you for that period.

If you go abroad for the specific purpose of caring for the disabled person you normally care for Carer's Allowance can continue to be paid to you whilst you're abroad, provided all the other qualifying conditions continue to be satisfied and Attendance Allowance, Constant Attendance Allowance or the highest or middle rate are component of Disability Living Allowance continues to be paid to the disabled person whilst you're abroad.

You should contact the Disability Benefits Team before leaving the IOM - email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or phone 685656 (option 2 and then option 3).

### **Child Benefit**

If your absence from the IOM is temporary, Child Benefit can be paid for the first 8 weeks of your absence.

If you or the child you get Child Benefit for leaves the IOM permanently payment stops from the date you leave the IOM. If you're moving to live in the UK you should claim Child Benefit there.

You should contact the Child Benefit Team before leaving the IOM - email [childbenefit@gov.im](mailto:childbenefit@gov.im) or phone 685656 (option 2).

### **Disability Living Allowance**

If you leave the IOM for a temporary absence of up to 13 weeks, or up to 26 weeks if you're 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 for the period you're away.

You should contact the Disability Benefits Team before leaving the Isle of Man - email [disabilitybenefits@gov.im](mailto:disabilitybenefits@gov.im) or phone 685656 (option 2 and then option 3).

### **Employed Person's Allowance (EPA)**

If you're getting EPA, you'll be paid EPA until the period of your current award ends.

### **Guardian's Allowance**

Guardian's Allowance can be paid to you whilst you, or the child you get Guardian's Allowance for, are absent from the 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 you get Guardian's Allowance for are leaving the IOM for more than 8 weeks or permanently, payment stops from the date you or the child leaves 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 IOM - email [childbenefit@gov.im](mailto:childbenefit@gov.im) or phone 685656 (option 2).

## Incapacity Benefit

Incapacity Benefit is paid for the first 26 weeks of temporary absence from the IOM if -

- you have gone abroad to get specific treatment for incapacity which began before you left the IOM;
- you have been incapacitated for over 6 months and remain so for the temporary absence abroad; or
- you're going (for any length of time) to a country with which the IOM has a reciprocal agreement.

Special provisions exist which allow payment of incapacity benefit to continue after 26 weeks if you're a family member of a member of the Armed Forces -

- who is abroad and with whom you're 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](mailto:generalbenefits@gov.im) or phone 685656 (option 1).

## Income Support

Income support may continue to be paid to you whilst you're temporarily absent from the IOM for up to 4 weeks, 8 weeks or indefinitely depending on the reason for your absence, as shown in the table below.

You must continue to satisfy the other conditions of entitlement to income support whilst you're absent from the IOM and your absence from the IOM must not be expected to last for more than 52 weeks.

<b>Reason for absence from the IOM</b>	<b>Maximum period for which income support continues to be payable</b>
For a short break/holiday (i.e., not for any of the reasons mentioned below)	4 weeks.  Note that any two or more periods of temporary absence from the IOM for this reason which are separated by a break of not more than 56 days is treated as one continuous period of temporary absence from the IOM.
To attend a course, scheme or assessment which has been arranged by an IOM Government department.	For so long as is necessary to complete the course, scheme or assessment
To receive treatment at a hospital or other institution outside the IOM.	If you've been referred for treatment under the NHS, for so long as is necessary for you to receive that treatment.  8 weeks if there has been no referral under the NHS.

To accompany a child or young person in your family solely in connection with arrangements made for the treatment of that child or young person for a disease or bodily or mental disablement and those arrangements relate to treatment by, or under the supervision of, a person appropriately qualified to carry out that treatment.

If your child or young person has been referred for treatment under the NHS, for so long as is necessary for the child or young person to receive that treatment.

8 weeks if there has been no referral under the NHS.

### **Industrial Injuries Disablement Benefit**

If you're getting Industrial Injuries Disablement Benefit and leave the IOM you can continue getting it as follows -

- Industrial Injuries Disablement Benefit and Industrial Death Benefit can be paid anywhere abroad at the full current amount, but you can't get an increase of 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 (or 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 haven't 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 you're absent from the IOM. However, in certain circumstances you may continue to get JSA for a limited period. You must contact the Jobseeker's Allowance Team before leaving the IOM. Email [JSA@gov.im](mailto:JSA@gov.im) or phone 685656 (option 1).

### **Maternity Allowance**

The same rules as those which apply for Incapacity Benefit (see above) apply to Maternity Allowance.

### **State Pensions, Bereavement Benefits and Widows Pension**

Manx State Pension, Retirement Pension, Bereavement Benefits and Widow's Pension continue to be paid whilst you're abroad for an unlimited period.

However, the rates of Manx State Pension, Retirement Pension, Bereavement Benefits and Widows Pension are frozen when living in certain countries. This means that the usual annual increases won't be paid and the benefit will be paid to you at the same rate as it was when you left the IOM.

Payment of the Manx Pension Supplement stops as soon as you cease to be ordinarily resident in the IOM.

If you're leaving the IOM permanently or you're going to be temporarily absent from the IOM for more than 6 months you must notify the Pensions Team straightaway - email [statepensions@gov.im](mailto:statepensions@gov.im) or phone 685656 (option 3).

### **War Pensions**

War Disablement Pensions and War Widow's Pensions can usually be paid anywhere in the world. If you're getting a War Pension and you intend to live permanently abroad, you should contact the Veteran's Welfare Service before you leave the IOM. Email [veteranswelfareservice@gov.im](mailto:veteranswelfareservice@gov.im) or phone 687047.

# If you go to prison or are remanded in custody

## If you're sent to prison

With a few exceptions which are described below, any benefit or state pension you're entitled to is not payable for any period you're serving a prison sentence.

## Benefits whilst on remand

If you're on remand you can't claim –

- Adoption Allowance
- Attendance Allowance
- Bereavement Support Payment
- Carer's Allowance
- Disability Living Allowance
- Employed Person's Allowance
- Incapacity Benefit
- Income support (but see "Help with ongoing liability for housing costs" below)
- Industrial Injuries Disablement Benefit
- Jobseeker's Allowance
- Maternity Allowance
- Paternity Allowance

But you may be owed arrears if you don't receive a sentence of imprisonment or detention or if your conviction is quashed.

## Help with ongoing liability for housing costs

You may be able to claim income support whilst you're **on remand** pending trial or sentence for up to 52 weeks, but only in respect of any ongoing liability for housing costs you have whilst you're on remand and subject to other conditions being met.

You may be able to claim income support whilst you're **serving a prison sentence** for up to 26 weeks, but only in respect of any ongoing liability for housing costs you have whilst you're in prison and subject to other conditions being met. Any period for which you've received help with your housing costs through income support whilst you were on remand immediately before you were sentenced will be offset against the maximum period allowable of 26 weeks. If you received help with your housing costs through income support for 26 weeks or more whilst you were on remand you won't qualify for any such help whilst you're serving your prison sentence.

## 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're entitled to industrial injuries disablement benefit (but not any of the additional amounts) for periods when you're a prisoner. However, you won't be paid until you're released and you can only get a maximum of 12 months arrears. You're entitled to full arrears for any period you were on remand if you're not subsequently sentenced to imprisonment or detention.

## Child Benefit and Guardian's Allowance

You may be able to get Child Benefit/Guardian's Allowance while you're a prisoner, but only if you continue to be responsible for a child. If you're going to be 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 your release from prison

You should make new claims for the appropriate benefits as soon as you're released from prison or custody.

You won't need to make a new claim for state pension, but you will need to tell the Pensions Team straightaway - email [statepensions@gov.im](mailto:statepensions@gov.im) or phone 685656 (option 3).



# National Insurance Credits

## Introduction

If you're not paying National Insurance contributions because, for example, you:

- are unemployed;
- can't work due to illness; or
- can't work because you're 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 future 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 only count towards the state pension.

You'll only be awarded National Insurance credits in a tax year to make it a "qualifying year" for the state pension or other contributory 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, or
  - 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); or
- 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 -

- you're responsible for a child aged under 12 (see the next page); or
- you 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

(\* However share fishermen can 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.

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 don't count towards Bereavement Support Payment, which was introduced in April 2017.

You can't get credits for any period after you reach state pension age.

## Credits for parents and other people looking after children

Credits will be awarded to you automatically 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're 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 15), 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](mailto:childbenefit@gov.im) or phone 685656 (option 2).

You can also qualify for carer's credits for any week throughout which you're 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 don't need those credits - for example because they're 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](mailto:childbenefit@gov.im) or phone 685656 (option 2).

## Credits for other carers

Credits will be awarded to you automatically 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 for any week if -

- you're looking after one or more disabled persons for a total of 20 hours or more (but not getting Carer's Allowance); or
- you get Income Support because you're looking after a sick or disabled adult or child.

## Other Help Available

### Concessionary bus and rail travel

Details of concessionary travel passes for senior citizens can be found using this link -[Go Silver](#) and for people with disabilities can be found using this link – [Go Gold/Go Gold Plus](#).

### 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. But they may make a charge for doing this.

#### Equipment

Social Services can help with aids to assist with dressing, eating, food preparation, sitting etc.

#### Wheelchairs and Artificial Limbs

These are supplied by Manx 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 Manx 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 it's decided you're able to afford it. Telephone 686188 for more information.

#### Continence advisory service

Manx 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'll 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'll be able to advise you whether you're likely to qualify for Legal Aid. All applications for Legal Aid are made by advocates.

Legal Aid Office  
2<sup>nd</sup> floor Markwell House  
Market Street  
Douglas IM1 2RZ

[legalaidd.treasury@gov.im](mailto:legalaidd.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're getting 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](http://www.motability.co.uk)

## **NHS charges**

You may qualify for free NHS 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 Manx Care should be made on form F1).

If you're 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 Manx Care should be made on form F1).

Forms for exemption from dental or optical charges can be obtained from Manx Care, Crookall House, Demesne Road, Douglas IM1 3QA (phone 642612), or from the dentist or optician carrying out the treatment.

### **Prescriptions**

National Health Service (NHS) 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're not entitled to free prescriptions you could save money by buying a 'Prepayment Certificate' (also known as a season ticket or PPC). You won't have to pay anything else for any NHS prescriptions for the period covered by the certificate.

For further details contact Manx Care, Crookall House, Demesne Road, Douglas IM1 3QA. Phone 642694.

### **Blue badge (parking concessions)**

A [Blue badge](#) may be issued to you if you're disabled or experience extreme difficulty in walking longer 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 must 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.

### **Vehicle tax (vehicle licence duty)**

If you're disabled and you get the higher rate mobility component of Disability Living Allowance or a mobility premium as part of your Income Support and you're the registered keeper of a motor vehicle you may be able to obtain exemption from paying vehicle licence duty.

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 685656 (option 2 and then option 3).

### **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, Thie Slieau Whallian, St John's, IM4 3AS. Phone 685820

### **School uniform**

The Department of Education, Sport and Culture may help with the provision of school uniforms in exceptional circumstances, if it is a requirement of the school and you're in severe hardship and responsible for the child. For further information phone 686417.

# Decisions and Appeals

## Adjudication Officer's decisions

All decisions about benefit claims are made by adjudication officers who are formally appointed by the Treasury under social security legislation. They must make their decisions strictly in accordance with the law approved by Tynwald.

When you make a claim for a social security benefit an adjudication officer will decide whether or not you're entitled to the benefit or allowance you've claimed and, if you are, how much benefit you're entitled to and from when.

We'll then write to you informing you of that decision.

If you're not entitled to the benefit or allowance we'll tell you why.

## If you think a decision is wrong

In every case we want to make sure you get the right help at the right time and in the right way.

But if you think the adjudication officer's decision is wrong you should contact us **within one month** of the date of the letter telling you of the decision and ask us for an explanation. It's 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 also ask us for a **written statement** setting out the full reasons for the decision.

If after you've received an explanation you're still not satisfied that the correct decision has been made you can ask for it to be looked at again. This is called a "reconsideration" and is usually carried out by a different adjudication officer who made the first decision.

If you're not happy with the outcome of the reconsideration you can then appeal against the decision to the independent [Social Security Appeals Tribunal](#) (see below). The tribunal will decide whether or not the adjudication officer applied the law correctly in your case. You must normally make your appeal **within one month** of you being told of the outcome of the reconsideration.

If you think the tribunal's decision is wrong you can appeal to the [Social Security Commissioner](#) (see below) but only on certain grounds and only if leave to appeal is granted.

There are some decisions you can't appeal against.

More information about appeals to the Social Security Appeals Tribunal and the Social Security Commissioner is provided below.

## Revisions and supersessions of adjudication officers' decisions

You can ask for a decision to be changed from the beginning of the benefit award (if you have been awarded a benefit or allowance) or from the date that benefit has been refused. This is called a "revision". You can ask for this by email, letter, over the phone or in person, but you must normally do so **within one month** of the date of the letter telling you of the decision. You may have longer than one month to make your appeal in certain circumstances.

If your circumstances, or those of any member of your family, have changed (or are expected to do so in the near future) since the decision on your claim was made and you think this may affect your benefit entitlement you should contact us as soon as possible and ask for an adjudication officer to reconsider your benefit entitlement based on your new circumstances. If your benefit entitlement changes this is called a "supersession". We'll then write to you informing you of the adjudication officer's decision. It's important that you tell us about any change in your circumstances straightaway.

## Social Security Appeals Tribunal and Social Security Commissioner

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-related 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 to conduct an oral hearing so that it can deal with your appeal fairly and justly by doing so.

If your appeal is successful, the adjudication officer may –

- change the decision straightaway and arrange to pay 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's 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 won't 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.

If the tribunal decides that the adjudication officer's decision was correct and you don't agree with the tribunal's decision you may be able to appeal against that decision to the [Social Security Commissioner](#) 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 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.

## Social Security Agreements with the UK

The 1977 Social Security Reciprocal Agreement between the Isle of Man and the United Kingdom may help you meet the National Insurance contribution conditions or residence conditions for some benefits as well as Retirement Pension (but only if you reached state pension age before 6 April 2016), both in the Isle of Man and in the United Kingdom (UK).

The Agreement also treats the Isle of Man and the UK as a single area for liability for 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.

### State pensions with effect from 6 April 2016

A later 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 didn't introduce a new single tier state pension in April 2016 when the UK Government did so.

The 2016 Agreement also covers voluntary National Insurance contributions.

The main effect of the 2016 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 2016 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.

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 can't 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 they're able, subject to the conditions set out in the individual agreements, to -

- (a) avoid having to pay 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 they'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'll 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 according to the law approved by Tynwald.

We pay benefits and state pensions to approximately 35,000 people at any given time.

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 services 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.

They 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 commitments to you:-**

#### **Acting fairly and impartially**

We want you to receive the right amount due to you at the right time.

We'll 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 haven't 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. But if this isn't possible, we'll tell you why and when you can expect a full reply.

However you contact us, we'll -

- 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 phone number
- be courteous and professional

## **We also aim to -**

- assess your entitlements correctly without delay, by making full and careful use of the information available to us
- tell you what we're 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, in accordance with the law
- only disclose your personal data to others if the law allows us to or you have specifically consented to us sharing your personal data with others (see our Privacy Notice at [Social Security Division privacy notice](#))
- respect your privacy
- find a private room or space for you to discuss your affairs when you come to visit us, if you'd prefer it. This may mean asking you to come back to the office at a later time or date.

## **Any special needs**

If you have any special needs (for example, related to disability) we'll 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'll 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
- respect that 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 don't smoke within your home whilst the Visiting Officer is present. If possible, please ask anyone present 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'll make the corrections as quickly as we can.

If you think we've 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'll then look at the decision again straightaway and correct anything that's wrong. More information about this is provided in the [Decisions and Appeals](#) pages.

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's 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

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.

\* Notification of an award of Manx State Pension is not issued until 8 weeks before you reach State Pension Age.

## Our responsibilities

We will help you by -

- **dealing with your affairs as quickly as possible and keeping you informed about progress and decisions** – we'll 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'll 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 won't 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 us to or we have your permission. We'll treat anything you say or provide 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, your passport, driving licence, bank statements or utility bills

### 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's important that you tell us if you're unhappy with our service so we can learn from it. Initially you should speak to the person you've been dealing with and explain your complaint. Or you may want to speak to the manager of the benefits team or service area to see if the complaint can be resolved straightaway. If you're still not satisfied you should get a leaflet 'SSD 21 – Social Security Division –Complaints Policy and How to Make a Complaint' which is available from any Social Security office or on the [website](#).

### 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've received particularly good service. Or you may have a concern which you might like to bring to our attention.

### Providing you with help and information

We provide help and information through our webpages at [www.gov.im/socialsecurity](http://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
- not dropping litter in our waiting areas

## How You Can Contact Us

<p><b>Markwell House</b> Market Street Douglas IM1 2RZ</p>	<p>Telephone: (01624) 685656 (this number is free to call from within the Isle of Man) <b>Monday to Friday</b></p>	<p><b>Opening Hours</b>  <b>9.00 am - 1.00 pm</b></p>
<p><b>Ramsey Town Hall</b> Parliament Square Ramsey IM8 1RT</p>	<p>Telephone: (01624) 812138  <b>Monday</b>  <b>Tuesday</b>  <b>Wednesday – Friday</b></p>	<p><b>Opening Hours</b>  <b>Closed</b>  <b>9.15 am - 1.00 pm</b> <b>1.45 pm - 4.30 pm</b>  <b>Closed</b></p>

Please note our offices are closed on Saturdays and Sundays and 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 the benefit of our customers and staff to assist in the provision of service standards and to prevent any potential disputes.

## Our Email Addresses and Telephone Numbers

The telephone number for the benefits below is 685656, please then select the option number(s) shown against each benefit below:

<b>Benefit</b>	<b>Option</b>	<b>Email</b>
Bereavement Benefits	3	<a href="mailto:statepensions@gov.im">statepensions@gov.im</a>
Child Benefit	2	<a href="mailto:childbenefit@gov.im">childbenefit@gov.im</a>
Disability Benefits	2 and then 3	<a href="mailto:disabilitybenefits@gov.im">disabilitybenefits@gov.im</a>
Employed Person's Allowance	1	<a href="mailto:EPA@gov.im">EPA@gov.im</a>
Funeral Payments	3	<a href="mailto:socialsecurity@gov.im">socialsecurity@gov.im</a>
Incapacity Benefit	1	<a href="mailto:incapacitybenefits@gov.im">incapacitybenefits@gov.im</a>
Income Support - under pension age	1 and then 2	<a href="mailto:incomesupport@gov.im">incomesupport@gov.im</a>
Income Support - pensioners	1 and then 3	<a href="mailto:ISP@gov.im">ISP@gov.im</a>
Jobseeker's Allowance	1	<a href="mailto:JSA@gov.im">JSA@gov.im</a>
Maternity/Adoption/Paternity Allowances	2	<a href="mailto:incapacitybenefits@gov.im">incapacitybenefits@gov.im</a>
State Pensions	3	<a href="mailto:statepensions@gov.im">statepensions@gov.im</a>
Benefit Fraud	0808 1624043	<a href="mailto:investigations@gov.im">investigations@gov.im</a>

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[www.gov.im/socialsecurity](http://www.gov.im/socialsecurity)