

April
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CILNI Newsletter



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Notes from the Chair

Welcome to the Spring 2011 edition of the CILNI Newsletter.



It is now just over a year since CILNI moved to our new Belfast office accommodation at Linden House, Beechill Business Park. This move to a purpose designed office has proved a great success providing our staff with more spacious and better facilities. There are also better facilities for team meetings, staff training and advising Direct Payment users.

We are delighted that the CILNI Manager, Philomena McCrory has now left hospital to complete her convalescence at home and we look forward to her return to work in the reasonably near future. Philomena was also able to join the CILNI staff for a recent meeting and group photograph. This photograph is now on The Staff Team page on the new CILNI website. 2011 will be a year of uncertainty and challenge for CILNI, in common with much of the voluntary sector, as we await confirmation of our annual contracts from our area health and social care funders. This is a challenge CILNI will face up to and ensure that we provide a cost effective, value for money service to both our funders and users.

Mike Hendra

New CILNI website

Centre for Independent Living NI is delighted to announce that its redeveloped and enhanced website was launched at midnight on 25 April 2011.

Those of you who were familiar with the old website will be aware that it had a very dated appearance and limited functionality. It had been developed many years ago using a package known as Dreamweaver which, by modern standards, was very non user-friendly and offered limited options. Additionally, only one member of CILNI's staff was familiar with the Dreamweaver package and that person was on long-term sick absence.

It was decided that this was the time to replace Dreamweaver with a modern Content Management System (CMS) based which will enable a number of our staff and board members to contribute to and share data on our website.

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The new CILNI website continued.....

We would invite you to log on to the new website at www.cilni.org and have a look at its new features which include:

Ø a new homepage

The screenshot shows the CILNI website homepage with a yellow header and a blue navigation bar. The navigation bar includes links for HOME, ABOUT US, DIRECT PAYMENTS, INFO SHEETS, MEMBERSHIP, JOBS, CONTACT US, and LINKS. The main content area is divided into several sections: a Disclaimer, a 'Welcome to Centre for Independent Living NI' message, a 'Latest News' section with articles like 'Disability Exhibition North West' and 'Personalisation, Self-Directed Support and Personal Budgets', and a 'Your Feedback' section. A map of Northern Ireland is displayed, showing various regions and their corresponding HSC Health and Social Care trusts. The footer includes the Fish Insurance logo and copyright information.

Ø a new search facility for the website

Ø colour orientation options for the visually impaired

Ø the facility to include more photos and graphics

Ø an engine for News Items, which will be updated regularly, on the right-hand side of the page

Ø the capability to post videos (see under Direct Payments)

Ø enhanced information sheet content.

CILNI has been fortunate in that that we were able to obtain sponsorship for the new website which goes some way to covering the costs of the redevelopment and relaunch.

We shall be delighted to receive, and will value, any feedback you may have on the new website– or anything else. If you have any comments, please e-mail us at info@cilni.org

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CILNI's Western Area Office will be at the Disability Exhibition North West in Derry/Londonderry in May

CILNI's Western Area Office will be represented at the **Disability Exhibition North West** at the Waterfoot Hotel and Country Club, Caw Roundabout, 14 Clooney Road, Derry/Londonderry BT47 6TB on **Tuesday 10 May and Wednesday 11 May 2011**.

The Disability Exhibition North West will take place over two days at the Waterfoot Hotel in Derry/Londonderry and will be of interest to disabled people, their families and friends and to healthcare professionals. The exhibition will be open:

- Tuesday 10 May 2011 12noon - 8pm
- Wednesday 11 May 2011 10am - 5pm.

In addition to CILNI, there will be more than 40 exhibitors and organisations represented.

The Payroll Service

Many people have told us that the existence of a Payroll Service is a critical factor in their becoming a Direct Payments user in the first place. The mere thought of having to work out, by themselves, how much to pay your Personal Assistants (PAs) on a weekly or monthly basis, calculating the tax and National Insurance contributions, doing the paperwork and sending returns to HM Revenue and Customs would deter many people! We have therefore worked hard to make sure that the Payroll Service is here to support new and existing users alike.

CILNI's Payroll Service is now in its 11th year, and more than 1277 disabled people have signed up as users (not all of whom are currently active) employing several thousand personal assistants. The service is continually growing.

At present it costs only:

- £20 per month/4 weeks for a monthly/4 weekly payroll
- £15 per week for a weekly wage payroll.

It greatly helps if Payroll Service users pay by standing order and, in order to avoid too many changes to these orders, we have absorbed the recent increase in VAT from 15% to 20%. In certain cases however we have had to introduce additional charges to cover the extra work involved in handling the small number of cases of where the payrolls needs to be recalculated or which have very complicated set-up arrangements (over several tax years).

You can help us to reduce the number of these Payroll Revisions by immediately informing your Independent Living Advisor (or, if you live in the Southern Health and Social Care Trust area, Pauley Business Services' staff) of **all** changes to your payroll as quickly as possible. This will save us work and avoid additional charges for you. ***Please do not rely on your Social Worker or Funder to pass on any information to us.***

Changes to your payroll, which may result in Payroll Revisions, include:

- Changes to your staff, including PAs leaving
- Change in your Package either in money or hours
- Uplift in your package from your funder
- If the service user (i.e. the person who receives the support from the PA goes into respite or residential care
- PAs going on holidays
- PAs being absent sick
- A PA beginning to be entitled to Maternity or Paternity pay
- Death of the service user or a person acting as the employer on behalf the service user

> Any payroll being scrapped in current tax year, will incur no additional charge but each original £20.00 charge will remain.

Revisions to previous tax year's payrolls

- Any payroll being setup in a previous tax year will be charged £13.35 for each month being set up with a minimum of 3 months charge being incurred, due to the additional administration work involved for the End of Year Tax Requirements.
- Any payroll being revised/scrapped in previous tax year will be charged an additional £10.00 per month with a minimum of 3 months charge being incurred, due to the extra administration work involved for End of Year Tax Requirements.

The Pricing Structure for these Payroll Revisions is as follows:

Revisions to current the tax year payrolls

> Any payroll being revised in current tax year will be charged an additional £10.00.

Independent Living Insurance - Employer's Liability

There are so many things to think about when becoming a Direct Payments user and employing staff that arranging insurance can appear to be a time consuming and difficult hurdle to overcome. It's actually not too difficult and can be arranged quickly over the phone, but like everyone, you probably wonder "what's it all about?"

Here [Lisa Gillespie of Fish Insurance](#) answers some key questions:

Why must I take out this insurance?

Most employers must hold Employer's Liability Insurance by law. This provides cover for the Personal Assistants (PAs) you employ, and others who provide services to you, in case they are injured, become ill or die in circumstances which are deemed to be caused by your negligence. Incidents can range from back injuries and animal bites to broken bones.

Would my household insurance not cover me?

Many household policies will not cover people employed to work for you, however you should check the cover with your insurer if you are unsure. Where they do, the policies are intended to cover incidents occurring in the home, meaning that the cover may not extend to incidents occurring whilst accompanying you to appointments, and undertaking errands on your behalf.

Generally, what is the main difference between the Basic and Full Insurance Policies?

All basic insurance policies provide Employers Liability and Public Liability cover which enables your employees or third parties who suffer an injury or loss for which you are found to be liable, to claim compensation and legal costs from your insurers. These policies deal only with things for which you could be deemed to be at fault or liable. The cover offered by full policies varies, however you will find these policies provide extensive cover for losses or injuries you incur e.g. due to theft by your PA, accidents you suffer and more contemporary risks such as identity theft. In addition, you will also have access to a 24-hour a day employment law advice helpline for dealing with every aspect of employing staff including health & safety issues, paying staff, recruiting and also in the event you need to deal with problems more formally or even dismiss an employee.

What sort of incident results in a claim from an employee?

It's surprising what can happen. Many claims are due to simple every day occurrences such as spectacles getting broken, slipping on spills, falls resulting in broken bones, whilst others can be more complex; one employer accidentally ran over a PA who slipped on an icy road, on another occasion a PA slipped on some loose stones and was badly injured whilst taking her employer out for the day. It's impossible to imagine all the risks that crop up day to day so it's important that insurance cover is in place both inside the home and when you are out and about.

If my PA performs tasks such as tube feeds or suction, would this insurance cover all parties (the service user, the employer and the worker)?

If your PA is required to perform clinical, sterile or medical procedures and is negligent, your full cover insurance, whilst covering personal accidents, would not cover such negligence, as you cannot sue yourself for the other person's negligence. Such procedures can carry a higher degree of risk and it is worth considering making sure the PA has their own insurance as you could claim any resultant damages from this. If you have a PA or other carer who is self-employed they must have their own public liability insurance as a minimum; always ask for a copy of this annually! A specialised care/PA policy will cover any losses or damages to you or your property caused by your employee.

What if my employee is using their own car for work purposes?

It is vital that if your PA is using his or her car for their daily duties, such as trips to the shops or driving you, as the employer, then they must have Class 1 business use on their car insurance. Many insurance companies can charge up to 15% for this addition. Under our new car insurance for personal assistants and carers, we at Fish can add this business use extension at no extra cost.

Must I use the 24 hour helpline? *

Being an employer can be tricky regardless of your experience and everyone needs a little advice at some stage! The helpline should be contacted even if the matter appears quite trivial, as often these issues can escalate. It is confidential and the advisors are very friendly and trained to support you, so once you have made a call you will be confident about dealing with any problem. As it is available all day, every day you can call when it's convenient for you and when other people who support you may be unavailable. If you haven't taken advice – let's face it, sometimes you won't even know problems exist, Fish Insurance cover means you will still be covered for all your legal costs and we'll make sure you aren't exposed to any unwarranted claims regardless of when you contact us for help.

**access to the 24 hour a day employment law helpline is covered only under the full cover policy.*

What should I do if my employee raises a complaint/grievance against me?

The first thing is to try to be objective and don't get upset. If you feel comfortable and think it can be resolved by talking it through with the employee, try that first. It's inevitable that problems that are difficult to resolve will crop up every so often, so just pick up the phone and get some help.

It always helps to talk things through with someone and if the issues can't be resolved, you have the peace of mind that even if a tribunal results; you will have been guided to ensure you have a strong case and don't face unexpected costs or compensation awards.

I'm just starting to use Direct Payments but don't have the money in my account yet, how can I set up the policy?

It's very easy. You can arrange for cover to start immediately and you'll be invoiced later. Call 0800 012 6329 or email admin@fishinsurance.co.uk. Alternatively simply tick the 'Invoice' box

Can I claim back any months paid for but not used if the Direct Payment arrangement ends?

You will be able to request a refund for any part years not used and this is calculated pro rata based on the cost of the months you have been insured. We can also arrange shorter terms if you may not have a direct payment for a full year- just call us on the number above.

Editor's note: Fish Insurance was the pioneer in the field of insurance for the disabled since 1975. Since then a number of other insurance companies have started to offer disability insurance but, with a substantial track record over many years, Fish remains amongst the market leaders.

Contact us at Centre for Independent Living NI

Head & Eastern Area Office

Independent Living Advisers - Paul Anderson & Deena Nimick

Support - Irene McWatters & April McKeown

Admin - Debbie Whitson Finance - Ann Benade

Linden House, Beechill Business Park, 96 Beechill Road, Belfast BT8 7QN.

Tel: 028 9064 8546 Fax: 028 9064 0598 Textphone: 028 9064 0598

E-mail: info@cilni.org

Southern Area Office

Independent living Adviser - Anne Mallon

Unit 10, Ulster Gazette Arcade, 56 Scotch Street, Armagh BT61 7DQ.

Tel: 028 3752 2282 Fax: 028 3751 8432

E-mail: southern@cilbelfast.org

Western Area Office

Independent living Adviser - Helen Anderson Admin - Francine Magennis Anderson House, Market Street ,Omagh BT78 1ES.

Tel: 028 8224 8926 Fax: 028 8224 9878

E-mail: western@cillni.org

Northern Area Office

Independent living Adviser - Martha McWilliams Admin - Rachel Harkness

Unit C9, The Business Centre, 80-82 Rainey Street, Magherafelt BT45 5AJ.

Tel: 028 7963 4932

E-mail: northern@cilni.org