

What the State provides if you are sick or disabled:

There may be other benefits that you can claim, depending upon the level of care required but the basic income benefit from the State is as follows:

1st 3 days of sickness

There is no entitlement to any pay

Weeks 0-28 of sickness

During the first 28 weeks your employer will normally pay Statutory Sick Pay. For this current tax year the amount is £72.55 per week, that is £314 per month.

If you can't claim Statutory Sick Pay because for example you are self-employed, then you may be able to claim Incapacity Benefit for the first 28 weeks from the government. This is the £61.35 per week, that is £266 per month and is tax free.

Weeks 29-52 of sickness

In order to claim during the first 28 weeks you merely need to prove that you are unable to do **your** job. However after 28 weeks a fundamental change takes place and certain medical tests may need to be undertaken in order establish a 'personal capability assessment' to show that you are **incapable of work**. That is very different to establishing that you cannot do your own occupation and effectively means you need to be unable to undertake any occupation. The rate is £72.55 per week that is £314 per month and it is taxable. You may also be able to get a supplement if you have a financial dependent.

Weeks 52+ of sickness

Long-term incapacity benefit is £81.35 per week that its £353 per month. In order to secure this, again, you need to be unable to undertake **any** occupation and the benefit is taxable. There is no allowance given for any financial dependants.

What can you do about this because clearly this is not enough to live on?

- Keep a cash reserves to cover short-term illness
- If you are employed, you should check with your employer as to the terms and conditions which would apply in the event of long-term sickness.
- And income protection insurance contract should be taken out to cover any period is not covered by your employer's contract. For self-employed individuals you will need to cover yourselves entirely. Any claim you make on an income protection policy does not affect your State Benefit claim.

To please contact us if you would like to arrange for a quotation 01483 579123.