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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 11 for contact details).

The information in this booklet is correct at the time of going to print.

1. What is Disablement Benefit?

If you are injured at work or contract a prescribed occupational disease (a work-related illness that qualifies you for a social welfare payment), you may be entitled to benefits under the Occupational Injuries Scheme. These benefits include Disablement Benefit, which is divided into a single lump sum or a regular pension depending on the injury or effect of the disease.

2. How do I qualify?

You may qualify if you:

- work and pay PRSI at Class A, B*, D, J or M, and
- lose physical or mental abilities because of:
 - an accident at work,
 - a commuter accident on a direct route between your home and your workplace, or
 - a prescribed disease contracted at work.

*Under the Occupational Injuries Scheme, civil servants insured at PRSI Class B cannot get Disablement Benefit for the first 26 weeks after the date of the accident. They may get half the standard rate of Disablement Benefit after this period (the other half is paid by the parent Department or state organisation involved).

3. How much can I get?

Your payment depends on the degree of your disablement, which a doctor assesses.

If you have lost less than one fifth of your physical or mental abilities, Disablement Benefit will normally be paid by a lump sum. The size of the lump sum will vary according to the degree of disablement and how long you are expected to be disabled.

You may get Disablement Pension if a doctor verifies that you have lost one fifth or more of your physical or mental ability. If the loss of physical or mental ability falls between 10% and 19%, you will be given a choice between a once off lump sum and a small weekly pension. The maximum rates of Disablement Benefit are shown in the Rates of Payments booklet **SW 19**.

4. How is the loss of physical or mental abilities assessed?

A medical assessor of the Department will take account of how your current physical and mental condition compares to your pre-accident state of health and how you compare with a healthy person of the same age and sex.

The medical assessor will then rate the loss of faculty, which means your inability to enjoy a normal lifestyle because of the loss or partial loss of your ordinary physical or mental abilities because of your work related injury or disease.

However, this rate may be adjusted to reflect any loss resulting from previous accidents or pre-existing medical conditions.

Examples of assessments

Injury	Loss of faculty
Loss of both hands	100%
Loss of one eye	40%
Loss of thumb	30%
Loss of 2 fingers of one hand	20%
Loss of index finger	14%

5. How do I get my payment?

Disablement Benefit is paid direct to your account in a financial institution. The advantages of getting your payment this way are:

- it is lodged direct to your account on the day of payment
- it is available at a time and place that suits you
- there may be less delays and queuing.

Dealings between you and your financial institution remain confidential. The Department does not have access to your bank or building society account.

6. When and how do I apply?

If you are unable to work after the accident or disease apply for Injury Benefit, which you may get for up to 26 weeks after the accident or the onset of the disease. See information booklet **SW 30** for more details.

Before your Injury Benefit payment finishes, you should apply for Disablement Benefit if the accident or disease causes you to lose any physical or mental abilities.

Important

You should apply within 3 months of the date of your accident or the onset of the disease. If you do not apply in time you may lose some benefit.

If you are able to work after the accident or disease, apply for Disablement Benefit as soon as possible and, at most, within 3 months of the date of the accident or the onset of the disease. You will receive Disablement Benefit from the fourth day of your loss of ability.

Important

You should apply within 3 months of Injury Benefit ending. If you do not apply in time you may lose some benefit.

7. On what grounds are claims backdated?

If you apply late, we may consider backdating your Disablement Benefit, but only if:

- you received false or misleading information from us,
- you could not apply sooner, for example due to a severe injury,
- a force majeure occurred (an event that was so intense that made it impossible for you to apply in time), for example a fire or flood in your home, or
- you have difficulty paying essential bills.

How to apply

To apply, complete form **OB 21** (enclosed) and send it to:

Disablement Benefit Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford.

Telephone: Longford (043) 334 00 00
Dublin (01) 704 3000

8. What happens if I want to apply for Disablement Benefit later?

Not all work accidents or occupational diseases may result immediately in illness or loss of ability.

If you are not immediately incapacitated but wish to protect your future right to Disablement Benefit, you should:

- **notify your employer about the accident or disease, and**
- **apply for a declaration that your accident or disease was work related.**

This should be done without delay.

Declaration forms (**DB/OB 1**) are available from:

Injury Benefit Section

Social Welfare Services
Áras Mhic Dhiarmada
Store Street
Dublin 1

Telephone: (01) 704 3000

If your disablement occurs at a later stage, you should apply within 3 months of becoming aware of it.

9. Can I get any other social welfare payments with Disablement Benefit?

If you are getting a Disablement Pension and you are unfit for work, you may qualify for Illness Benefit based on your PRSI record. See information booklet **SW 119** for more details.

If you do not qualify for Illness Benefit, you may be entitled to Incapacity Supplement.

Incapacity Supplement

This is an increase with Disablement Pension if you are permanently incapable of work because of a work-related accident or disease and you do not qualify for another social welfare payment such as Illness Benefit.

If you are getting Incapacity Supplement you may get an increase for any qualified adult or children.

Who is a qualified adult?

If you are married or living with someone as husband and wife and you are wholly or mainly supporting them, you may be entitled to an increase for them as a qualified adult.

You may get the increase for a person who is caring for any child(ren) living with you if you are single, widowed or separated, provided the person is aged 16 or over, living with and being supported by you.

You will not get an increase for a qualified adult if they:

- have a weekly income of more than €280.00, (if their weekly gross income is between €100.00 and €280.00 you may get a reduced increase with your payment),

or

- are getting a social welfare or Health Service Executive payment in their own right,
or
- cannot receive unemployment payments while taking part in a trade dispute.

Qualified Child Increase

You can claim an increase for a child under age 18 who normally lives with and is being supported by you.

You may also get an increase for a child aged 18 and up to age 22 if they are in full-time education by day.

Rate of Qualified Child Increase

- If you qualify for an increase for your spouse or partner, you will get the full Qualified Child Increase.
- If you do not qualify for an increase for a qualified adult, you may get half the Qualified Child Increase.
- If your spouse or partner is getting a social welfare payment in their own right, they will get half the Qualified Child Increase appropriate to their payment and you will get half the Qualified Child Increase with your Incapacity Supplement.

You cannot get an increase for a child who is getting a social welfare payment in their own right, for example, Disability Allowance or One-Parent Family Payment.

How to apply

If you feel that you may qualify for Incapacity Supplement, you should complete part 6 of the claim form **OB 21** (enclosed), and send it to:

Disablement Benefit Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford.

Telephone: Longford (043) 334 00 00
Dublin (01) 704 3000

Constant Attendance Allowance

This allowance can be paid weekly as an increase to a Disablement Pension if you are so seriously disabled that you need someone to help you at home everyday with your personal needs for at least 6 months.

This allowance is not paid where Carer's Allowance or Carer's Benefit is paid in respect of the same individual.

Note

This allowance is paid directly to the person who is disabled. They do not need to have any specific carer, it is intended to allow them to pay for any care that is needed.

To qualify for this, you must be assessed as having lost at least half of your physical and mental abilities. The rate of Constant Attendance Allowance is shown in the Rates of Payment booklet **SW 19**.

You may get an annual Respite Grant with Constant Attendance Allowance if you are getting the allowance on the first Thursday in June of that year. See Rates of Payment booklet **SW19**, and Respite Care Grant booklet **SW 113** for more details.

Carer's Allowance

Note

From September 2007 it may be possible to obtain a half rate Carer's Allowance in addition to another social welfare entitlement.

10. Can I apply for medical costs?

You may get a refund of costs of medical care if they are not paid by the Health Service Executive or by the Department of Social and Family Affairs' Treatment Benefit Scheme. See information booklet **SW 34** for more details on the Medical Care Scheme.

11. Where can I get more information?

For more information on Disablement Benefit, contact your local Social Welfare Office or **Disablement Benefit Section** at the address on page 10.

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 13).
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93313** (from Northern Ireland or overseas).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

Other useful booklets

Rates of Payment	SW 19
Treatment Benefit	SW 24
Injury Benefit	SW 30
Death Benefit	SW 32
Prescribed Occupational Diseases	SW 33
Medical Care Scheme	SW 34
Respite Care Grant	SW 113
Illness Benefit	SW 119

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Bereavement Grant form, text form bg Mary Murphy 1 New Street, Old Town, Co. Donegal.

Social welfare payment or scheme	Form code
Back to School Clothing and Footwear Allowance	FORM BTSCFA
Bereavement Grant	FORM BG
Carer's Allowance	FORM CARA
Carer's Benefit	FORM CARB
Child Benefit (Form CB1)	FORM CHILD
Disability Allowance	FORM DA
Domiciliary Care Allowance	FORM DCA
Family Income Supplement	FORM FIS
Free Travel	FORM TRAVEL
Fuel Allowance	FORM FUEL
Household Benefits	FORM HHB
Invalidity Pension	FORM INV
Living Alone Increase	FORM LAA
Maternity Benefit	FORM MAT
One Parent Family Payment	FORM OPFP
Respite Care Grant	FORM RCG
State Pension (Non-Contributory)	FORM SPNC
State Pension (Transition/Contributory)	FORM SPC
Widow(er)'s Contributory Pension	FORM WCP
Widow(er)'s Non-Contributory Pension	FORM WNCP