

Direct 2 You

November 2009
Newsletter 9

Public Liability Insurance



As a large number of people in South Gloucestershire currently choose Fish Insurance to provide their Public Liability Insurance, A4e thought you may be interested in a recent article published in Fish's Autumn newsletter. The article warns that 'hefty legal bills' could

mount because some insurer's do not cover in instances where legal advice is not taken.

Elissa Foster, Chief executive officer at Fish states, "It's a growing issue. Over seven out of ten of our full policy holders who are taken to tribunal by personal assistants have failed to take the legal advice available to them.

Those cases typically involve a heat of the moment dismissal of the PA, amount to 80% of our claim costs. At the end of the day, if we removed that 80% cost we could reduce

premiums but would then be selling a policy that does not suit peoples needs and is not fit for purpose. Without that cover in place, service users could face meeting the costs of legal bills'.

This warning highlights the importance of not only comparing the different levels of cover available from different insurance companies but that advice should always be taken before making employment changes that could breach law and result in tribunals.

Inside this issue:

	Page
Did you know?	2
Access to Work	
In - Focus	2
Kelly Woolfrey	
Employment	3
Updates	
Swine Flu	3
Information	
Direct Payment	3
Frequency Pilot	
In - Focus	4
Scott England	
Christmas	4
Word search	

The Digital Switchover

Time is fast approaching for the South West to switch over to the digital TV signal. Between 2008- 2012, television services in the UK will go completely digital, TV region by TV region. The old analogue television signal will be switched off and viewers will need to convert or upgrade their TV equipment to receive digital signals, whether through their aerial, by satellite, cable or broadband.

The Government is responsible for the policy of digital switchover, including the 2008-2012 timetable and the establishment of a Help Scheme for those who may need practical assistance with the switchover.



Most people in the Bristol area will be starting the switchover process on the 24th March 2010, with the full event happening 2 weeks later.

With these dates approaching fast, the time to take some advice and find out if you are ready is now.

Digitaluk have a very easy to use website that can answer lots of questions about what you may need

to consider prior to the switchover. Their website can be found at:

www.digitaluk.co.uk

Or you may wish to call them to discuss your concerns. Digitaluk have an advice line that can be contacted Mon - Fri 9am to 7pm and on Sat 10am - 4pm:

08456 50 50 50

Special Points of Interest:

- 'Access to Work might pay towards the equipment you need at work'
- 'I was very nervous because I wanted to get it right'
- 'The scam is targeting employers who choose to make payments on-line'
- 'We thought we get you in the mood nice and early!'

Did You Know? Access to Work



Access to Work can help you if your health or disability affects the way you do your job. It gives you and your employer advice and support with extra costs which may arise because of your needs. Access to Work might pay towards the equipment you need at work, adapting premises to meet your needs, or a support worker. It can also pay towards the cost of getting to work if you cannot use

public transport. If you need a communicator at job interviews, Access to Work may be available. You may be able to get Access to Work if you are:

- in a paid job
- unemployed and about to start a job
- unemployed and about to start a Work Trial

• self-employed and your disability or health condition stops you from being able to do parts of your job.

Your disability or health condition may not have a big effect on what you do each day, but may have a long-term effect on how well you can do your job.

If you feel that the type of work you do is affected by a disability or health condition that is likely to last for 12 months or more, contact your regional Access to Work



contact centre to check whether you can get help.

Alternatively, ask the Disability Employment Adviser (DEA) at your local Jobcentre about Access to Work.

Once your adviser has decided on the package of support they feel is appropriate, they will seek

formal approval of their recommendations from Jobcentre Plus. You and your employer will then receive a letter informing you of the approved level of support and the grant available.

To find out more about Access to Work, the contact details for people who work in the South West are as follows:

**Jobcentre Plus
Access to Work
Operational Support Unit
Alexandra House
377 Cowbridge Road Cardiff
CF5 1WU**

**Telephone:
02920 423 291**

**Email:
Atw-team-wales
@jobcentreplus.gsi.gov.uk**

In Focus - Kelly Woolfrey



Name: Kelly Woolfrey

Area: Yate

Interests: "I like to read, do puzzles and listen to music. I love to go shopping when I have someone to support me. I also go to Paul's Place once a week"

How long have you been receiving Direct Payments Kelly? "2 and a half years"

What do you use your funding for? "I employ my own Personal

Assistants and also have an agency to support me. I use my own payroll service to help with PAYE".

How did you feel when you were first told that you could use them?

"I was very nervous because I wanted to get it right. I have to say that I was worried about the paperwork but now I find it all quite simple".

What is the best thing about having a Direct Payment? "I'm much happier now. I don't have agencies telling me when they can and can't come. I like the flexibility that you get because you can have the support when you really need it. My PA's are people that I know so that helps. But I do still worry that they will get paid on time and that I have enough funding in the account to cover Annual Leave, sickness and emergencies. I'm now also very happy with the agency as they send me the same person each time which I like very much".

And which aspects do you find difficult? "Sometimes sickness can makes things really difficult. I can imagine that a lot of people would find that aspect very difficult to cope with".
What would you say to anyone thinking about using Direct Payments for the first time? "It's the best thing that you can do to take control over your life and the services that you may need. You don't have someone telling you what to do and when to do it!".

Kelly has kindly agreed that if anyone would like to speak with her about her experiences, then please call A4e on 0117 9679540 and we will help arrange this. Thank you Kelly.

Employment Updates - HM Revenue 'Scam' Warning

A4e's Middlesbrough office have recently become aware of a scam involving HM Revenue and Customs (HMRC) and have asked us to pass this information on to all employers in South Gloucestershire.

The scam is targeting employers who choose to make payments on-line and is specifically related to tax refunds.

The scam involves an email sent by someone claiming to be HMRC.

The email gives a financial figure and states that this is owed to you as a tax refund. It then requests bank details in order to make payment.

Should you receive an email requesting this detail, please be



advised to forward the entire email to phishing@hmrc.gsi.gov.uk

HMRC are aware of this scam also and have issued the following guidance: 'HMRC do not send notifications of tax rebates over email. If you receive an email that does not address you by your first name and surname and then asks you to click on a link and/or disclose your details, you may well be revealing your details to a fraudulent website'.

Please call A4e should you have any concerns about your HMRC Payments.

Swine Flu Information

You will have recently received guidance from the Local Authority around the potential implications to employers surrounding Swine Flu.

A4e would like to confirm that vaccinations will soon be available to social care workers and this includes Personal Assistants employed by Direct Payment recipients.

The vaccinations will be given by GP's and a letter will be required as evidence that the PA's are entitled. This letter will be provided by the Local Authority.

It is also worth considering if you



have contingency arrangements in place to cover short notice employee absences.

If you are in doubt as the options available to you in these circumstances or would just like to talk them through with us,

please call A4e and we will be happy to support you and possibly offer further suggestions.

If you have general or health related queries around Swine Flu, you can obtain advice on treatment by going to the National Pandemic Flu Service at:

www.pandemicflu.direct.gov.uk

or by calling the Swine Flu Information Line on:

0800 1 513 513

Direct Payment Frequency Pilot

In the May edition of the newsletter we ran an article about changing the frequency of direct payments from monthly payments to multiples of weeks. Four weekly payments had been mentioned and a lot of concern had come from people who were worried that they may not have the money available at the right time to pay wages and invoices.

Since then a group of 15 service users and carers in receipt of direct payments agreed to pilot a new system. Following discussions with the pilot group, it was decided that the best option was to trial

fortnightly payments paid three weeks in advance. The pilot payments began in August 2009.

The pilot group met again on 4th November to talk about how this had gone and what to do next.

People reported that the pilot had gone well and was not presenting any major problems. The pilot has shown that fortnightly payments do not leave people short of money when they need to pay monthly bills like wages.

It was decided that as this has been successful the next step would be to gradually move everyone onto fortnightly payments. The group

made useful suggestions as to how this could be made as simple as possible for people.

From January 2010 all new people going on to Direct Payments will be paid on a fortnightly basis. People on existing Direct Payments will be moved over gradually and will be given before it happens, and the option to talk through any concerns or issues.

Please feel free to contact either us at A4e on 0117 9679540 or Denise Swain on 01454 864323 if you need more information on this.

In Focus - Scott & Trudi England



Scott & Trudi England

Name: Scott England

Area: Staple Hill

Interests: "I really enjoy listening to music and watching films. I'm also into cars and fishing"

Trudi says that she used to like horse riding but hasn't done it for a while now".

How long have you been receiving Direct Payments Scott?

"I used to receive Direct Payments about 3 years ago but I had some problems so it stopped. I started to receive them again a year ago, after I moved".

What do you use you payments for?

"I use a PA and following a recent assessment, I will be having an agency visit starting in December"

Did you have any problems starting

your Direct Payment?

"Nothing that really stands out. When I was first offered Direct Payments, I wasn't in a very good state and I had some problems which meant it had to stop. The Second time around, it was a doddle!"

What's the best thing about arranging your own services?

"Having someone you know supporting you gives you security, especially as we have a new baby. You can have the support at a time that suits you".

What is your top tip for

someone thinking about using them for the first time?

Don't panic! You will find that is easier than you think it will be. Try to get someone like A4e to help you with the paperwork, because it makes it a lot more straightforward".

Scott has also kindly agreed that if anyone would like to speak with him about his experiences, then please call A4e and we will help arrange this.

Many thanks Scott.

Shh... It's Nearly That Time of Year Again!

M	K	F	T	S	S	N	O	W	M	A	N	G	K	E	N	J	C	A	N
L	S	M	H	J	A	V	D	Z	B	N	O	L	L	X	D	T	A	B	E
D	L	I	E	G	N	H	K	X	N	E	Y	S	A	P	J	I	X	L	V
C	O	N	G	R	T	J	K	S	V	S	A	I	O	E	P	N	R	T	I
R	D	C	R	Y	A	J	S	K	T	Q	J	D	H	N	A	S	T	R	U
H	L	E	E	O	T	D	P	E	Y	H	S	I	L	S	Z	E	J	L	O
C	F	P	A	R	D	S	R	H	E	J	V	X	M	I	V	L	U	I	D
K	O	I	T	G	S	G	O	V	K	B	X	E	L	V	H	O	L	I	R
E	G	E	E	D	H	F	U	N	R	M	E	Q	U	E	P	H	F	S	U
R	E	S	S	G	R	I	T	D	U	R	M	Z	R	T	A	U	A	P	D
T	V	L	C	F	L	K	S	F	T	N	F	E	R	Y	F	B	M	N	O
E	I	T	A	J	G	H	J	S	B	D	H	D	R	E	O	M	I	J	L
Y	T	M	P	I	W	R	A	P	P	I	N	G	J	G	O	L	L	R	P
F	S	N	E	F	L	M	H	C	O	P	O	J	S	N	A	S	Y	L	H
O	E	Y	V	S	T	J	L	A	R	E	E	Y	U	I	L	L	F	Y	O
E	F	K	I	S	F	G	Z	M	I	O	L	E	O	K	P	L	J	U	F
H	I	F	I	Y	O	Y	L	L	O	H	H	G	R	C	A	R	O	L	S
H	K	R	L	I	O	N	F	S	S	N	Q	U	L	O	M	M	D	T	Y
K	H	L	D	E	C	O	R	A	T	I	O	N	S	T	J	U	F	S	O
C	K	T	R	U	I	G	A	M	N	I	T	N	E	S	E	R	P	L	R



As the November issue of *Direct 2 You* covers the Christmas holiday period, we thought we get you in the mood nice and early!

The A4e office staff have hidden 20 words associated with this particular time of the year. If you can find all 20 words, phone them through to the A4e office and we will print your names in the next issue. If you would like a larger version of this word search, again just give us a call!



A4e
Kingswood House
South Road, Kingswood
South Gloucestershire
BS15 8JF
Phone: 0117 9679 540
Fax: 0117 9679 541
Email: SGdirectpayments@a4e.co.uk
www.a4e.co.uk/ils

WORKING
IN
PARTNERSHIP



South Gloucestershire Community
Care and Housing Department
St Luke's Close
Emersons Green
South Gloucestershire
BS16 7AL
Phone: 01454 864323
Fax: 01454 865940
E-mail: Denise.Swain@southglos.gov.uk