

Living in Ireland

A guide for new residents



CROSSCARE

Emigrant Advice is a
project of Crosscare

At the time of writing (July 2006) information in this publication was accurate. Updated versions of this publication will be available at www.emigrantadvice.ie

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Emigrant Advice

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Introduction

Ireland has a long history of emigration and as one of the projects of Crosscare (the Dublin Diocese Social Care Agency), Emigrant Advice has a long history of assisting Irish emigrants. In recent years Ireland has changed and Emigrant Advice now also works with new migrants into Ireland. Our experience of working with intending Irish emigrants, returning Irish emigrants and new immigrants to Ireland has shown us the importance of information and in particular pre-departure information.

Living in Ireland covers a range of issues categorised under the following headings:

- Accommodation
- Finding a job
- Taxes and Banking
- Employment Rights and Safety at Work
- Healthcare
- Social Welfare Benefits and Entitlements
- Pensions
- Education

- Public Transport
- Driving in Ireland
- Voting in Ireland
- Racism and Discrimination.

The following are the main aims of *Living in Ireland*:

As a source of pre-departure information so you can judge if coming to Ireland is a suitable option for you and if you do decide to come, to know what to do to prepare thoroughly.

As a source of information that will help you to navigate the uncertain first few weeks or months of your time in Ireland.

As an accessible reference source of general information about your rights and entitlements in Ireland.

As an information source that assists in the integration and inclusion of new residents in Irish society.

Living in Ireland is a multi-purpose information source. It can be used before, during and after a move to Ireland. If you are thinking about coming to Ireland please consult the guide. If you decide to come then bring the guide with you as it may prove a very useful information source for you when you arrive and for a long time afterwards.

If you are **not** an EU citizen or a citizen of Norway, Iceland, Liechtenstein or Switzerland you do not have automatic permission to work in Ireland. For more details see the section entitled *Finding a Job*.

Acknowledgements

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All the staff of Centrecare, Sheila Hayes, Breege Keenan, Kevin Glackin of SIPTU, Deirdre Casey and the staff of Citizens Information Centre, O'Connell Street in Dublin, the NCCRI (National Consultative Committee on Racism and Interculturalism) and The Polish Information and Cultural Centre Dublin Ltd.

Emigrant Advice is one of the projects of Crosscare the Dublin Diocese Social Care Agency.

We also wish to thank the Department of Social & Family Affairs, the Health Service Executive, Crosscare, the NCCRI and Western Union for funding this publication.

Key points of information

- Get a return ticket. If your time in Ireland is not successful then you will have the insurance of a return ticket if you run out of money.
- Ireland is a very expensive country to live in. Make sure you have enough savings with you before you leave. Check our *Accommodation* section for price estimates of accommodation in Dublin.
- Be aware that good English language skills improve your chances of getting work in Ireland. If you do not have good English language skills you may find it hard to get work.
- Bring contact details of friends or family that are staying in Ireland. There are also some contact details of useful organisations in this publication.
- Apply for a PPS number as soon as possible after you arrive in Ireland. See the section on *Finding a Job* for more information.
- Make yourself aware of your rights and entitlements in relation to employment. For more information see the section on *Employment Rights and Safety at Work*.

- Bring an English language CV, references and details of all qualifications.
- Bring at least two forms of photo identification eg: Passport, Driving Licence or national identity card.
- If you are from an EU country you should obtain the European Health Insurance Card.
- If you are from an EU country you should also obtain the following forms from the social welfare office in the country you are leaving – E104 and E301. These forms **may** help you to get support if you lose your job or become ill while in employment in Ireland. See *Jobseeker's Benefit* and *Illness Benefit* in the section on *Social Welfare*.

Accommodation



01

TEMPORARY ACCOMMODATION

It is highly advisable to have accommodation arranged before you come to Ireland. If you are unable to arrange stable and affordable accommodation before you come to Ireland then you should at least try to arrange something temporary. Hostels are generally the cheapest form of temporary accommodation, some 'Bed and Breakfasts' or 'B & Bs' also offer good rates.

A bed in a dormitory in a tourist hostel in Dublin City can cost from between €10 and €25* per night depending on the size of the dormitory, the time of year (summer is busier) and the day of the week (weekends are busier). Check the websites mentioned below to get more specific prices.

If it is not possible to arrange accommodation before you leave home you should bring an extensive list of accommodation options with you before you leave. The following pointers will be useful when you are either booking accommodation or looking for a list of places with suitable accommodation in Ireland:

**This is a range estimation made at the time of printing which was August 2006.*

- Ensure that you have enough funds to keep you in temporary accommodation before you get longer-term accommodation. Be aware that even if you have work arranged it may be some weeks before you get paid – so you should bring as much savings as possible.
- Some people have had difficulty getting a PPS (Personal Public Service – see section on *Finding a Job* for more detail) number because they are living in temporary accommodation. One of the requirements of the application procedure for a PPS number is that you have proof of your address. Not all hostels will be willing to provide you with such documentation.
- www.goldenpages.ie is a web based telephone directory for businesses in Ireland. If you are looking for accommodation in a particular part of Ireland you can search under a number of categories, under headings such as 'Hostels – Tourist' or 'Bed & Breakfast'.

You can also try www.hostelireland.com and www.isaacs.ie

HOMELESSNESS

Unfortunately some people who have immigrated to Ireland in recent years have found themselves in situations of homelessness. This has happened for a variety of reasons:

- the difficulty in finding work in Ireland
- the cost of living in Ireland
- the difficulty in finding suitable accommodation in Ireland
- the lack of sufficient funds while looking for work and accommodation.

If you are homeless in Dublin you can ring the freephone number (from inside Ireland) 1800 724 724. You may be entitled to some supports from Community Welfare Services at 77 Upper Gardiner Street, Dublin 1.

Be prepared for the possibility that you may not find work and suitable accommodation before your money runs out. It is always advisable to have a return ticket and also to bring contact details of any friends or relatives you have in Ireland.

If you are homeless in Dublin City centre go to this website:

www.centrecare.ie/maps/list.asp

The map on this website is also available at:

Centrecare

1 Cathedral Street

Dublin 1

Telephone: + 353 1 872 6775

If you click on the names of the various services on this map symbols will appear that explain what the services provide:



Emergency homeless hostels



Day centres which offer advice



Centres that provide cheap or free food



Healthcare services



Information and advice services on homelessness & housing

PRIVATE RENTED ACCOMMODATION

How do I find private rental accommodation in Ireland?

You can look for private rental accommodation through local newspapers, real estate agencies or websites, eg:

- ♦ www.daft.ie
- ♦ www.let.ie
- ♦ www.myhome2let.ie

The quality of rental accommodation can vary so you should view the property before making any agreement.

How do I pay for rental accommodation?

You usually pay rent monthly, in advance and an initial deposit of the cost of one or two months rent is also required.

How much does rental accommodation cost?

Prices of rental accommodation vary depending in what part of

Ireland you wish to rent. Dublin is the most expensive place in Ireland to rent accommodation. In Dublin prices will also vary depending on the part of the city, the following are approximate average prices estimated in 2006:

- A three bedroom house in Dublin City starting from €1,200 per month upwards.
- A single room sharing a house with others in Dublin City starting from €300 per month upwards.
- These estimates do not include extra costs such as electricity, gas and telephone bills.

What is a rent book?

A rent book is a document that records details about the tenancy and notes all payments of rent that you have made to the landlord. By law you are entitled to a rent book. Usually it is in booklet form but it can be in another form provided it contains all the necessary details.

Your rent book should contain the following information:

- The address of your accommodation

- Your landlord's name and address or the landlord's agent (if any)
- Your name
- The date the tenancy started
- The length of the tenancy
- The amount of deposit paid
- The amount of rent and how it is to be paid
- Details of any other payments for services, eg. for heating or cable television
- A statement on the basic rights and duties of landlords and tenants
- A list of furnishings and appliances supplied by the landlord.

Is it possible to get financial assistance to help pay for rental accommodation?

If you are claiming social welfare or on a FÁS (State Training and Employment) scheme you may qualify for rent supplement. You can get more information from your local CWO (Community Welfare Officer) at your local Health Centre. Also see part 4 of the section on *Social Welfare*.

If you live in private rented accommodation and you pay income tax (PAYE) in Ireland you may be eligible for tax relief on part of your rent. To apply you must complete **Form Rent 1**, which is available from your local tax office or from www.revenue.ie

What can I do if I have a problem with my accommodation or if I have a dispute with my landlord?

If you cannot resolve the problem directly with your landlord you can contact Centrecare or Threshold. Centrecare and Threshold offer advice, information and advocacy to tenants.

Centrecare

1 Cathedral Street
Dublin 1

Telephone: + 353 1 872 6775 / + 353 1 874 6915

Website: www.centrcare.ie

Threshold Head Office

21 Stoneybatter
Dublin 7

Telephone: + 353 1 678 6096

Website: www.threshold.ie

Threshold also provide their service in Clonmel, Cork, Dundalk, Galway, Limerick and Tralee.

How can I check if my landlord is legitimate?

You can contact the Private Residential Tenancies Board (PRTB). All landlords are required to register with the Board and they also offer a dispute resolution service for landlords and tenants. If you call the Board and give them the address of the property they will confirm if it is registered or not.

Private Residential Tenancies Board

Canal House
Canal Road
Dublin 6

Telephone: + 353 1 888 2960

Facsimile: + 353 1 888 2819

Website: www.prtb.ie

LOCAL AUTHORITY HOUSING

What is Local Authority Housing?

Local Authority Housing is housing provided by local government in Ireland. They are the main providers of housing for people who need housing and cannot afford to buy their own homes. Local Authority Housing is also known as Social Housing, Council Housing or Public Housing.

How can I access Local Authority Housing?

You should make your application to your local authority. The Local Authority must then approve and prioritise the application. This assessment takes into account your income, number and health of family members and other factors. You must be resident in Ireland before you will be entitled to make an application. Depending on the area, you may be waiting a number of years before you will be entitled to Local Authority Housing. Waiting lists are long and there is a shortage of available houses. If you voluntarily leave Local Authority housing in Ireland, Britain or any other country, the authorities in Ireland will be under no obligation to provide you with accommodation.

Do I have to pay for Local Authority Housing?

Yes. The Local Authority decides on the amount of rent you should pay based on your personal circumstances and income.

SHARED OWNERSHIP SCHEME

What is the Shared Ownership Scheme?

The Shared Ownership Scheme is aimed at people in Ireland who cannot afford to buy their entire home in one go. It allows you to share ownership of a house with a Local Authority. You pay mortgage repayments on the part you own and rent to the Local Authority on the part they own.

How do I qualify for the Shared Ownership Scheme?

You will qualify to apply if:

- You are in need of housing and your income satisfies an income test

OR

- You are registered on a housing waiting list with a Local Authority

OR

- You are a Local Authority tenant or a tenant purchaser and you want to buy a private house and return your present house to the Local Authority

OR

- You are a tenant for more than one year of a home provided by a housing association under the Capital Loan Scheme and you want to buy a private house and return your present house to the housing association.

Am I entitled to sell my house?

Yes. You can sell your house at any time. The Local Authority will be entitled to claim the value of the proportion it owns at time of sale.

Where can I get more information on the Shared Ownership Scheme?

Further information is available from the local authority in the area where you want to buy a house. A full list of Local Authorities is available in the telephone directory or by contacting the Department of Environment, Heritage and Local Government.

Telephone: + 353 1 888 2000

AFFORDABLE HOUSING SCHEME

What is the Affordable Housing Scheme?

The Affordable Housing Scheme aims to help people with low incomes to buy their own homes. Your Local Authority will generally advertise the availability of houses for sale under this scheme in your local newspaper.

How do I qualify for the Affordable Housing Scheme?

You will qualify to apply if:

- You are in need of housing and your income satisfies an income test

OR

- You are registered on a housing waiting list with a Local Authority

OR

- You are a Local Authority tenant or a tenant purchaser and you want to buy a private house and return your present house to the Local Authority

OR

- You are a tenant for more than one year of a home provided by a housing association under the Capital Loan Scheme and you want to buy a private house and return your present house to the housing association.

Can I sell a house which I have bought through an Affordable Housing Scheme?

If you sell your house within 20 years, you will have to pay the Local Authority a percentage of the proceeds of the sale. If you sell the house after 20 years you will not have to pay anything to the local authority.

Where can I get further information?

For more information on Affordable Housing Schemes contact the Local Authority in your area. A full list of Local Authorities is available in the telephone directory or by contacting the Department of Environment, Heritage and Local Government.

Telephone: +353 1 888 2000

Website: www.environ.ie

BUYING A HOUSE

How much does it cost to buy a house in Ireland?

The price of houses in Ireland has increased dramatically since the mid 1990's. Prices vary a lot depending on where the house is located. The sales section of www.daft.ie is a useful gauge of the prices of specific houses all over Ireland. Other useful websites include www.propertyireland.ie and www.myhome.ie. You can also contact Real Estate Agents for house prices.

How do I get a mortgage (house loan) in Ireland?

You can get a mortgage from banks, building societies or mortgage brokers. Interest rates vary and may be at a fixed or variable rate. You will need to do some research to find the best deal.

What other costs are involved in buying a house?

You will also face many other additional costs when buying a house. Depending on the cost and size of the house you may have to pay tax to the government called Stamp Duty. In general you will also have to pay a solicitor about 1% of the purchase price. If you require further information on the costs of buying a house in Ireland, you should contact:

I.A.V.I. (Institute of Auctioneers and Valuers in Ireland)

38 Merrion Square

Dublin 2

Telephone: + 353 1 661 1794

Website: www.iavi.ie

Finding a job



02

Finding a job

If you are NOT from the EU, Norway, Iceland, Liechtenstein or Switzerland you do not have automatic permission to work in Ireland. Details on how to get permission to work in Ireland if you are not a citizen of the above mentioned countries is available from:

The Department of Enterprise, Trade and Employment

Telephone: + 353 1 631 2121

OR GO TO

Website: www.entemp.ie/sitemap/internationalworkers.htm

OR

Website: www.entemp.ie

If you are unsure of your legal entitlement to work in Ireland you can contact a number of non-government organisations which provide a free and confidential information service, these include Emigrant Advice, the Immigrant Council of Ireland and the Migrant Rights Centre Ireland. See the end of this booklet for contact details of these organisations.

The Irish economy grew dramatically in the late 1990s and into the new century. However it is important that you do not come to Ireland with the impression that it will be easy to get a job.

Unemployment is still an aspect of Irish life. Be aware that the better your English language skills the better the chance you have of getting a job in Ireland.

I want to find work in Ireland, how should I prepare?

- ♦ Prepare an updated English language Curriculum Vitae
- ♦ Use personal contacts in Ireland, eg. relatives or friends who may look out for suitable jobs for you
- ♦ Get written work references from current and previous employers
- ♦ Bring any details of your qualifications
- ♦ Bring your driving licence.

I have qualifications obtained in a country outside of Ireland, will these qualifications be recognised by employers in Ireland?

This will depend on the nature of the qualification and the country where it was obtained. It may be possible for you to get formal recognition of your qualification in Ireland by applying to the National Qualifications Authority of Ireland.

For more information contact:

Qualifications Recognition Ireland

National Qualifications Authority of Ireland

5th Floor Jervis House

Jervis Street

Dublin 1

Telephone: + 353 1 887 1500

Facsimile: + 353 1 887 1595

Email: info@qualificationsrecognition.ie

Website: www.qualificationsrecognition.ie

What is the first thing I need to do when I arrive in Ireland looking for a job?

You should apply for a Personal Public Service (PPS) number as soon as possible. Your Personal Public Service (PPS) number is a unique reference number that helps to you to gain access to social welfare and health benefits and information from public service agencies in Ireland, such as the Department of Social and Family Affairs, the Revenue Commissioners and the Health Services Executive (HSE) Areas.

You will need a PPS number for your prospective employer to make the required tax and social insurance contributions on your behalf.

WARNING

Do not depend on your employer to obtain your PPS number. It is your responsibility. Some people newly arrived in Ireland have trusted their employer to get a PPS number for them. In some cases the employer has not done this and no social insurance contributions or tax payments have been made on the employees behalf.

How do I apply for a PPS (Personal Public Service) Number?

You must contact your local social welfare office to apply for a new Personal Public Service number. For your nearest social welfare office contact the Department of Social and Family Affairs, Information Services, Oisín House, 212-213 Pearse Street, Dublin 2.

Telephone: + 353 1 874 8444

If you have internet access a list of local social welfare offices is available at www.welfare.ie

What do I need in order to apply for a Personal Public Service number?

In order to receive a PPS number, you will need to fill out an application form and provide proof of your identity. You will need to produce the following documents:

- Your passport or national identity card (or immigration card for non-EEA nationals)
- Evidence of your address in Ireland, such as a household bill (ESB, telephone, gas, etc.) or a rental agreement in your name. A letter from the owner of temporary accommodation you may be staying in **may** be adequate
- Some people have had difficulty getting a PPS (Personal Public Service) number because they live in tourist hostels. One of the requirements of the application procedure for a PPS number is that you have proof of your address. Not all hostels will be willing to provide you with such documentation.

How long will it take to get a Personal Public Service number?

Usually 10 working days from the date you applied.

Where can I begin looking for employment?

FÁS is the national training and employment authority. When you come to Ireland you should register with FÁS, you can also do this online. For more information you should check out their website (www.fas.ie) or call in to your local FÁS office when you arrive. A list of your local FÁS offices is available at the same website.

You can also check The Irish Times and The Irish Examiner (job supplement on Fridays), The Irish Independent (job supplement on Thursdays), The Sunday Independent, The Evening Herald and local and national newspapers for information on current vacancies.

You can also check out the following webpages for details of current vacancies:

- www.irishjobs.ie
- www.jobfinder.ie
- www.monster.ie
- www.irelandhiring.ie
- www.hays.ie
- www.loadzajobs.ie

- www.activelink.ie

Will I be entitled to a welfare payment while I am looking for a job?

This will depend on a variety of factors. Firstly see 'Habitual Residence Condition' in the Social Welfare section.

If you have already worked in Ireland and paid PRSI you **may** be entitled to Unemployment Benefit, Jobseeker's Allowance or Supplementary Welfare Allowance (see the Social Welfare section for more information on these). If you have not worked in Ireland and have not made a PRSI contribution you **may** only be entitled to a ONE-OFF Exceptional or Urgent Needs Payment.

What help can I get in looking for a job?

You can get assistance through a variety of training programmes. Contact your local state training and employment service called FÁS or your Local Employment Service (LES).

Once I get a job how can I ensure that my tax is being managed properly?

It is important to ensure that your tax is managed properly from the start and that your new employer deducts the right amount of

tax from your pay. To ensure that this happens, you will need to do two things:

- Give your employer your PPS Number. This number is your unique personal identification number for public services in Ireland. Your employer should then let the tax office know that you have started work and that he/she is your employer. It is advisable to check yourself that your employer has notified the tax office that you are working.
- Apply for a certificate of tax credits. You will need to complete an application form to do this (called Form 12A Application for a Certificate of Tax Credits). You can get a form 12A from any tax office in Ireland or at www.revenue.ie

To ensure that your employer and the tax office have time to have everything in order before your first pay-day, it is advisable to do all this as soon as you accept an offer of a job (even for part-time or holiday employment).

What if I suspect that my employer is not making PRSI and tax contributions on my behalf?

Your employer is legally obliged to provide you with a payslip that

details the tax and PRSI deductions and PRSI contributions made on your behalf.

For more information on this issue see the section on '*Taxes & Banking*' and '*Employment Rights and Safety at Work*' in this booklet.

What help can I get if I want to start a business on coming to Ireland?

You can get advice from a variety of sources. For a list of sources of help contact the Department of Enterprise, Trade and Employment, Adelaide Road, Dublin 2.

Telephone: + 353 1 661 4444

OR FROM

Website: www.entemp.ie

You can also check out the following websites:

- www.equalemerge.ie
- www.enterprise-ireland.ie
- www.basis.ie

Taxes and Banking



03

Taxes

How do I pay my income tax in Ireland?

It is important to ensure that your tax is dealt with properly from the start and that your new employer deducts the right amount of tax from your pay. To ensure that this happens, you will need to do two things:

- **Give your employer your PPS Number** (See the *Finding a Job* section for more information). This number is your unique personal identification number for public services in Ireland. Your employer should then let your tax office know that you have started work and that they are your employer. You can check with the tax office to ensure that the employer has done this.
- **Apply for a certificate of tax credits.** You will need to complete an application form to do this. It is called Form 12A Application for a Certificate of Tax Credits. This form is available at your local tax office and at www.revenue.ie

To ensure that your employer and the tax office have time to have everything sorted out before your first pay-day, it is advisable to do all this as soon as you accept an offer of a job (even for part-time or holiday employment).

Your own personal circumstances dictate the amount of tax credits you are entitled to. The tax office will then forward you a detailed statement of your tax credits. Your employer will also be notified of your tax credits.

How does the income tax system in Ireland work?

Most employees in Ireland pay tax through the PAYE (Pay As You Earn) system. This means that your employer deducts the tax you owe directly from your wages, and pays this tax directly to the Revenue Commissioners. The Revenue Commissioners collect taxes on behalf of the Irish Government.

How much tax will I pay?

The amount of tax you pay depends on a variety of factors including your marital status, whether you have children, whether you are in rented accommodation and so on. You inform the tax office of your personal circumstances by completing Form 12A mentioned above and they will inform you of what tax credits you have received.

What are Tax Credits?

Tax Credits have the effect of reducing the amount of income tax that you pay. Under the Tax Credit system you are entitled to Tax Credits depending on your personal circumstances, eg. married person's Tax Credits, PAYE tax credit, rental accommodation tax credit and medical expenses.

What is Emergency tax?

If your employer has not received either a:

- Certificate of tax credits from the tax office

OR

- Form P45 (parts 2 and 3) from you, in respect of your previous employment, your employer will be obliged to deduct tax on an emergency basis when paying the employee's wages or salary. The effect of emergency basis is that a larger amount of tax is deducted from your pay than is necessary. It makes sense therefore to avoid the emergency basis by giving your employer your PPS number and applying for a Certificate of Tax Credits as soon as possible.

What are P45s and P60s?

See section on *Employment Rights and Safety at Work*.

Can I get a refund of some of the tax I have paid?

There are various circumstances when you may get a refund of tax you have paid:

- As mentioned above your employer is obliged to deduct tax at an emergency rate if he/she has not received your Certificate of Tax Credits or a P45 from a previous employer. Once the employer receives either of these documents he/she can calculate how much tax they should be deducting from your wages. The employer can at this stage refund the amount of tax that you were overcharged.
- After each Tax Year (after December 31st) you can ask Revenue (Government agency that collects tax) to check if you paid too much tax in that year. You can do this by filling out Form 12 which is available from your local tax office and at www.revenue.ie. If you have paid too much tax in this instance it is Revenue who will pay you back. It is also possible that you may have paid too little tax and you may be asked to pay more.

- If you have been unemployed for 4 weeks or if you are leaving Ireland you may also get a tax refund. The relevant form is Form P50 which is available from your local tax office and www.revenue.ie

Where can I get more information about tax?

You can go to your local tax office when you get to Ireland. For contact details for tax offices in Ireland or for direct queries contact The Irish Revenue Commissioners at + 353 1 647 4444.

Website: www.revenue.ie

It is now also possible to conduct your tax business online. You will need to go to www.reachservices.ie and go through a registration process.

Banking

What do I need to open a bank account?

To open a bank account in Ireland you must have:

- 1 to 2 forms of photo identification, and
- Proof of address in Ireland.

What forms of photo identification can be used?

- A valid passport
- Driver's Licence
- Age Card issued by the Gardaí.

(The final decision on what is appropriate identification rests with the financial institution).

What can I use as proof of address?

- A recent utility bill (for example electricity bill or telephone bill)
- A statement from the tax office
- A motor insurance contract.

Is it difficult to open a bank account in Ireland?

Some people who have come to Ireland have experienced difficulty in opening bank accounts. You should be aware that you may experience initial difficulty in opening a bank account as every bank has different rules.

What are my options when opening a bank account?

You should check what options the different banks offer you and choose the one that is best for you. Banks and Building Societies offer similar banking services.

How long will it take?

It may take up to several weeks before your bank account is set up and ready for use. However it is not usual for the process to take this long.

How can I transfer money to my home country to Ireland?

There are a number of ways you can transfer money to people or to bank accounts in other countries. Some of the ways are:

- Using an authorised money transmitter (for more information on Western Union see the end of this publication)

- At a bank
- At any post office branch
- At some credit unions.

What precautions should I take if I am transferring money?

You should think about taking certain precautions when transferring money abroad. The following points have been suggested by the Financial Regulator.

- If you are using a money transmitter, ask if they are authorised by the Financial Regulator. If they are not authorised, do not use the service. To check if a money transmitter is authorised, contact the Financial Regulator on 1890 77 77 77.
- Before you use a money transfer service you have never used before, ask your friends or colleagues if they have successfully sent money using the service. Ask as many people as you can and do not rely on the advice of only one or two people.
- If you are not sure whether your money is safe, do not use the service. Do not take the chance.

- Always ask for a receipt from the person who is transferring your money. If they will not give you a receipt, do not give them your money.
- If you think that a money transfer business is unsafe or dishonest, tell the Gardaí immediately by contacting your local Garda station.
- If you are using a money transfer business for the first time, you could send a small amount of money to make sure that it arrives safely.

Where can I get independent advice and information about banking products and services?

The Irish Financial Services Regulatory Authority (IFSRA) provide consumer information and education about the costs, risks and benefits of financial products. If you require further information, you should contact:

Consumer Information Department

Irish Financial Services Regulatory Authority
P.O. Box 9138
College Green
Dublin 2

Lo-call: 1890 77 77 77 (from Ireland only)

OR

Telephone: + 353 1 410 4000

OR

Facsimile: + 353 1 410 4900

OR VISIT

The Consumer Information Centre

College Green
Dublin 2

OR

Website: www.ifsra.ie

If I need help with my household budget or managing my money on coming to Ireland who can help me?

The Money Advice and Budgeting Service (MABS) is a free and confidential service for people in Ireland with debt and money management problems. There are MABS offices all over Ireland, staffed by trained Money Advisers. Money Advisers will:

- Help you deal with your debts and create a budget
- Examine your income to make sure you are not missing out on any of your entitlements
- Contact your creditors on your behalf with offers of payment if you are not able to do it yourself
- Help you decide on the best way to make the payments

For details of your nearest MABS office contact the National Communications Office at No. 8 Hilltop Business Centre, Raheny, Dublin 5.

Telephone: + 353 1 805 8546

Website: www.mabs.ie

Employment Rights and Safety at Work



04

Employment Rights

Be aware that while the vast majority are fair, some Irish employers do not treat their employees fairly. Employees coming from another country are particularly open to exploitation and ill treatment. It is strongly advised that you read this section so that you are familiar with your rights. Unions can help you enforce your employment rights, see the end of this section for contact details. Many of the following minimum requirements and laws were formulated through national agreements between government, unions, employers and voluntary groups.

MINIMUM WAGE

What is the National Minimum Wage?

The National Minimum Wage is €7.65 per hour for an 'experienced adult worker'.

There are other minimum wages for work in specific industries. See *EROs and REAs* at the end of this section. For example: from 1/10/05 the minimum wage for a construction operative or labourer in the construction industry is €13.48 per hour.

What is an experienced adult worker?

An experienced adult worker is an employee who has any work experience in any two years since turning age 18.

Who is entitled to Minimum Wage?

The National Minimum Wage Act applies to all employees except in the following circumstances:

Close relatives of the employer such as: father, mother, son, daughter, brother and sister.

Any employee under-going structured training, such as an apprenticeship (other than hairdressing apprenticeships).

What can I do if I'm not getting the correct Minimum Wage?

For assistance with such an issue see the organisations mentioned at the end of this section. Complaints regarding minimum wage can be referred to a Rights Commissioner or the Labour Inspectorate in the Department of Enterprise, Trade & Employment. See the *Contact Details* section.

P45s AND P60s

What are P45s and P60s?

P45: If you leave your employment your employer must give you a P45. This is a statement of your pay and the tax and PRSI to date deducted by your employer. It is a very important document and you need it if:

- You are changing job – to give to your new employer in order to avoid paying emergency tax
- You are unemployed – to claim a tax refund, to claim social welfare benefits

If your employer does not give you a P45 you should ask for it.

P60: At the end of each tax year your employer must give you a P60 which is a statement of your pay and of the tax and PRSI deducted by your employer during the year. The P60 has two parts and it is an important document. If you need to claim a benefit you would send the second part to the Department of Social and Family Affairs as evidence of your paid PRSI contributions.

What if my employer does not supply me with a P45 or P60?

You can inform your local tax office if your employer or former employer does not issue you with a P45 or P60.

If your employer does not issue you with a P60 or a P45 it may be that you have not been registered for PRSI by your employer. It also could be that you have been registered but your employer has not paid the PRSI contributions which are due or has not paid the correct amount. The employer is required by law to register all employees for PRSI, pay the correct contributions, maintain accurate records for all employees and to produce these records when requested by social welfare inspectors. If the employer fails to do so it can result in penalties, prosecution or both.

Where can I report an employer than is not making PRSI contributions on my behalf?

You can report the employer to the Social Welfare Inspectorate. They can investigate the issue without revealing your identity.

You can contact the Department of Social & Family Affairs at + 353 1 704 3000 or the Control Division of the Department at + 353 1 673 2275.

HOLIDAYS AND PUBLIC HOLIDAYS

What is my holiday entitlement?

Employees are entitled to four working weeks of paid holidays in a year. Holidays are earned on time worked by the employee.

Employees who work less than 117 hours in a month earn their holidays at the rate of 8% of hours worked, up to a maximum of four working weeks in a year.

Employees who work more than 117 hours in a month earn their holidays at the rate of one third of a working week per month worked.

Do I accumulate holiday time if I'm out sick?

No. Holiday time is only accumulated on time worked, time spent on annual leave, time spent on maternity leave, additional maternity leave, parental leave, force majeure leave, adoptive leave and time spent on the first 13 weeks of carers leave.

Do I qualify for public holiday pay?

Full-time employees have an immediate entitlement to benefit from a public holiday. Part-time employees must have worked

a total of 40 hours over a five-week period ending immediately before the public holiday to qualify.

How many public holidays are there in a year?

There are nine public holidays in the year:

- January 1st
- St. Patrick's Day (March 17th)
- Easter Monday
- The first Monday in May
- The first Monday in June
- The first Monday in August
- The last Monday in October
- Christmas Day (December 25th)
- St. Stephen's Day (December 26th)

Is Good Friday a public holiday?

No, Good Friday is not a public holiday, but depending on the industry you work in it may be common practice for this day to be a holiday.

What is public holiday benefit?

If the public holiday falls on a day on which you would normally work you will be entitled to one of the following:

- 1 A paid day off on that day
- 2 A paid day off within a month of the day
- 3 An additional paid day of annual leave
- 4 An additional days pay.

If your employer does not nominate one of the above options, you will automatically be entitled to a paid day off on the day of the public holiday.

What if the public holiday falls on a day on which I do not normally work?

If the public holiday falls on a day on which you do not normally

work then you will be entitled to 1/5 of your normal weekly wage as payment for the public holiday.

What can I do if I am not getting my correct holiday/public holiday entitlement?

For assistance with such an issue see the organisations mentioned at the end of this section. Complaints in relation to holidays and public holidays can be made to a Rights commissioner under the Organisation of Working Time Act 1997.

REST PERIODS***What breaks am I entitled to?***

Employees are entitled to a 15-minute break after 4.5 hours have been worked, and another 15-minute break after a total of 6 hours have been worked. It is usual practice for an employee to get at least a 1 hour break during an average working day. Some industries (such as construction) are covered by registered employment agreements (REA's) and Employment Regulation Orders (ERO's), which contain binding regulations regarding breaks.

Must my employer pay me for my breaks?

No, payment for breaks is not a statutory entitlement. However it is usual practice for employees to be paid for a 15 minute break. Some industries are covered by registered employment agreements (REA's) and Employment Regulation Orders (ERO's), which contain binding regulations regarding payment of breaks.

MAXIMUM WORKING HOURS***How many hours can I work in a week?***

The maximum average working week is 48 hours. Generally the working week is averaged over a 4-month period but in some cases can be averaged over a 6 or 12-month period depending on the circumstances.

Do I get anything extra for working on Sunday?

If not already included in the rate of pay, employees are generally entitled to paid time off in lieu or a premium payment for working on a Sunday. Some industries have registered employment agreements containing regulations on Sunday working.

Where there is no collective agreement in place, the employer should look at the closest applicable collective agreement, which applies to the same or similar work under similar circumstances, which provides for a Sunday premium.

What if I have a complaint in relation to holidays, rest periods or Sunday premiums?

For assistance with such an issue see the organisations mentioned at the end of this section. It is possible to make a complaint to a Rights Commissioner under the Organisation of Working Time Act 1997.

CARERS LEAVE***What is Carers Leave?***

Carers Leave allows an employee to personally provide full time care and attention for a person who is in need of such care. The period of leave to which an employee is entitled is subject to a maximum of 104 weeks in respect of any one "relevant person". The minimum statutory entitlement is 13 weeks.

Who is entitled to Carers Leave?

Any employee with at least 12 months continuous service, who proposes to provide care for a relevant person. A relevant person must be deemed to be in need of full-time care and attention by a deciding officer of Dept. of Social, Community and Family Affairs.

What if I have a complaint in relation to Carers Leave?

For assistance with such an issue see the organisations mentioned at the end of this section. An employee may refer a dispute in relation to an entitlement under the Carer's Leave Act 2001, or any matter arising out of such an entitlement to a Rights Commissioner.

PART-TIME WORK***I am a part-time worker, can I be treated less favourably than a full time worker?***

A part-time employee cannot be treated less favourably than a comparable full time employee.

What if I have a complaint in relation to my part-time work status?

For assistance with such an issue see the organisations mentioned at the end of this section. An employee may refer a complaint to a Rights Commissioner under the Protection of Employees (Part-Time Work) Act 2001 if it appears that the employer has failed to provide an entitlement to which an employee is due under the Act.

REDUNDANCY***What is a redundancy?***

In general a redundancy occurs where an employee's position ceases to exist and the employee is not replaced.

Who is entitled to a redundancy payment?

An employee with 104 weeks continuous service, aged between 16 and 66, and whose employment has been terminated because of a redundancy.

What is the statutory redundancy payment?

Statutory redundancy is two weeks gross pay per year of service subject to a statutory ceiling of €600 per week. When that figure has been calculated, a bonus week, also subject to a ceiling of €600

is added to get the final statutory redundancy lump sum figure. Statutory redundancy is tax-free.

What if I have a complaint in relation to my statutory redundancy entitlement?

For assistance with such an issue see the organisations mentioned at the end of this section. Disputes regarding statutory redundancy payments can be referred to the Employment Appeals Tribunal under the Redundancy Payments Acts 1967 to 2003.

UNFAIR DISMISSAL

Who does the Unfair Dismissals Act cover?

The Unfair Dismissals Acts apply to employees over age 16 with at least 12 months continuous service. The Acts do not apply to State employees, close relatives of the employer who live and work in the same private house or farm, members of Defence Forces or Gardai, officers of VECs, officers (other than temporary officers) of Health Boards or FÁS apprentices who have been dismissed within one month of the end of their apprenticeship.

Is it possible to make a complaint under the Unfair Dismissals Act if I have less than 12 months service?

The requirement in the Unfair Dismissals Acts for 12 months service does not apply to an employee whose dismissal results from one or more of the following:

- The employee being a member of a trade union
- Any matters connected with pregnancy, giving birth or breastfeeding
- The exercise or proposed exercise by an employee of a right under the Maternity Protection Act, 1994 to any form of protective leave or natal care absence
- The exercise or proposed exercise by the employee of the right to parental leave, force majeure leave under the Parental Leave Act, 1998, or carer's leave under the Carer's Leave Act, 2001
- The exercise or contemplated exercise by an adopting parent of his/her right under the Adoptive Leave Act, 1995 to adoptive leave or additional adoptive leave.

How do I make a complaint under the Unfair Dismissals Acts 1977 to 2001?

For assistance with such an issue see the organisations mentioned at the end of this section. If an employee is of the opinion that they have been unfairly dismissed they may present a claim of unfair dismissal to either a Rights Commissioner or the Employment Appeals Tribunal under the Unfair Dismissals Acts 1977 to 2001.

MINIMUM NOTICE

How much notice must I give my employer if I wish to end my employment?

If you have been in continuous employment for at least 13 weeks, you will be obliged to provide your employer with one week's notice of termination of employment. However, if you have agreed in a contract to give a greater amount of notice, you should follow the amount specified in the contract.

How much notice must my employer give me if he/she wishes to end my employment?

The length of notice to which an employee is entitled varies according to length of service. They are as follows:

Length of Service	Minimum notice
Thirteen weeks to two years	One week
Two years to five years	Two weeks
Five years to ten years	Four weeks
Ten years to fifteen years	Six weeks notice
More than fifteen years	Eight weeks notice

If the employer prevents an employee from working out their notice, the employer will then be obliged to pay in lieu of notice.

What if I have a complaint in relation to minimum notice?

For assistance with such an issue see the organisations mentioned at the end of this section. Disputes about such matters as the right to notice or length of notice may be referred to the Employment Appeals Tribunal under the Minimum Notice and Terms of Employment Act, 1973 to 2001.

PAYMENT OF WAGES

Am I entitled to get a pay slip?

Yes, employees are legally entitled to receive a pay slip with every payment of wages. This pay slip should show: gross wage, the nature and amount of each deduction and the net wage.

What can I do if my employer does not give me a pay slip?

If you are not being supplied with payslips you should contact one of the organisations mentioned at the end of this section.

It is also advisable to make your own records of the hours you work and the name and contact details of your employer and supervisor.

What can I do if my employer refuses to pay me or makes a deduction from my wages without my consent?

For assistance with such an issue see the organisations mentioned at the end of this section. In cases of improper deductions from wages or nonpayment of wages, an employee may refer a complaint to a Rights Commissioner under the Payment Of Wages Act 1991.

SICK LEAVE

Does my employer have to pay me when I'm sick?

Sick pay is not a statutory entitlement. Policy in relation to sick pay may be decided by the employer and agreed as part of the employee's terms and conditions of employment. Some industries are covered by registered employment agreements (REA's) and Employment Regulation Orders (ERO's), which contain binding regulations regarding sick pay. See *Illness Benefit* in the section on *Social Welfare*.

TERMS OF EMPLOYMENT

Does an employer have to supply me with a contract?

Yes, under the Terms of Employment (Information) Act 1994 an employer must provide their employees with a written statement of terms and conditions relating to their employment within two months of commencing employment.

What if my employer does not supply me with a contract?

For assistance with such an issue see the organisations mentioned at the end of this section. An employee may present a complaint

to a Rights Commissioner if it appears that their employer has failed to provide a full and accurate written statement of terms of employment, or if the employer has failed to notify the employee of any changes to the particulars in the statement.

Am I entitled to overtime pay?

Overtime pay is not a statutory entitlement, although it is usual practice for most employers to provide an overtime rate of pay. Policy in relation to overtime may be decided by the employer and agreed as part of the employee's terms and conditions of employment. Some industries are legally bound to pay overtime rates as they are covered by registered employment agreements (REA's) and Employment Regulation Orders (ERO's).

OTHER ISSUES

I have been charged money by an agency who have promised to find me work, is this legal?

No. In Ireland it is illegal for an agency to charge a fee for finding employment for you. An employer may use an agency to recruit employees and it is the employer who pays the agency.

Am I entitled to a reference?

A reference is not a statutory entitlement and therefore is supplied at the discretion of the employer.

I am being bullied at work, what can I do?

You can contact the Health and Safety Officer in your place of employment or you can contact the Health and Safety Authority.

The Health and Safety Authority can be contacted by phoning + 353 1 614 7000.

MATERNITY/PARENTAL/ADOPTIVE/FORCE MAJEURE LEAVE

Maternity Leave

If you are pregnant in Ireland while employed, you are entitled to take maternity leave from your job for a basic period of 22 weeks. At the time of publication, at least two weeks have to be taken before the end of the week of your baby's expected birth and at least four weeks after. You can decide how you would like to take the remaining 16 weeks. Generally, employees take two weeks before the birth and 20 weeks after. You can also avail of an additional 12 weeks unpaid maternity leave.

The entitlement to maternity leave from employment extends to all female employees in Ireland (including casual workers), regardless of how long you have been working for the organisation or the number of hours worked per week.

If you are starting maternity leave on or after 1 March 2007, you will be entitled to 26 weeks maternity leave, together with an additional 16 weeks unpaid maternity leave.

Am I entitled to payment during Maternity Leave?

Your employer is not obliged to pay you while you are on Maternity Leave. However you should get some support from Social Welfare. See *Maternity Benefit* and *Supplementary Welfare Allowance* in the *Social Welfare* section.

A family member of mine has become seriously ill or injured and as a consequence I cannot go to work, can I take leave from work?

An employee in Ireland has limited right to leave from work in time of family crisis. This is known as "force majeure leave". You must notify your employer as soon as practicably possible that you need to avail of force majeure leave. Immediately on your return to work, you must make your application in writing to your employer. The maximum amount of leave is 3 days in any 12 month period or

5 days in a 36 month period. You are entitled to be paid while you are on force majeure leave.

Where can I get information on Maternity Leave, Parental Leave, Adoptive Leave and Force Majeure/Compassionate Leave?

Information on all of the above can be got from the Equality Authority.

The Equality Authority can be contacted by phoning:
+ 353 1 417 3333

OR

Lo-call: 1890 245 545 (from inside Ireland)

OR

Website: www.equality.ie

EROS (EMPLOYMENT REGULATION ORDERS) AND REAS (REGISTERED EMPLOYMENT AGREEMENTS)

Employment Regulation Orders

Legally binding agreements known as “Employment Regulation Orders” (EROs) deal with the working conditions as well as the pay of the employees.

Employees covered by EROs include those working in:

- Agriculture
- Catering
- Contract cleaning
- Hairdressing
- Hotel
- Retail trade
- Security Industry

To check for a full list of employments currently covered by EROs contact the Department of Enterprise Trade and Employment.

Where a job is covered by an ERO the details of the current agreement should be displayed in the workplace.

Registered Employment Agreements

“Collective agreements” are agreements concluded between an employer and worker representatives (usually trade unions). These agreements cover wages and conditions in the job concerned. Often such agreements will cover particular sectors and where such an agreement has been registered with the Labour Court it is known as a “Registered Employment Agreement” (REA). There are REAs in force for a number of sectors including drapery, construction, and electrical contracting.

CONSTRUCTION INDUSTRY

Employees who work in the Construction Industry in Ireland are covered by a Registered Employment Agreement.

Overleaf are minimum wages rates for Construction Craftsmen, Apprentices and Operatives (or Labourers) that were up to date at the time of printing this publication. For up to date details of all the work conditions provided by the Registered Employment Agreement contact SIPTU. See the end of this section for contact

details. There are information leaflets in various languages available on SIPTU's website at www.siptu.ie

Job Description	% of Craft Rate	Hourly Rate (€)
Construction Craftsmen		16.85
Construction Apprentices	1st Year 33 1/3%	5.62
	2nd Year 50%	8.42
	3rd Year 75%	12.64
	4th Year 90%	15.16
Construction Operatives	Grade 1 - 97%	16.34
	Grade 2 - 91%	15.33
	Grade 3 - 88%	14.83
	Grade 4 - 80%	13.48

Safety and Health in Work

SAFE PASS PROGRAMME FOR THE CONSTRUCTION INDUSTRY IN IRELAND

What is the Safe Pass Programme?

The Safe Pass Health and Safety Awareness Training Programme is a one-day programme run by FÁS, (Ireland's training and employment authority). Safe Pass aims to ensure that all construction site and local authority workers in Ireland have a basic knowledge of health and safety. This is to enable them to work on construction sites without being a risk to themselves or others who might be affected by their actions.

Employers are required by law to ensure that employees on construction sites in Ireland carry Safe Pass cards. As a result, employers must ensure that all employees are properly trained.

All workers in the construction sector in Ireland must have received FÁS Safe Pass safety awareness training and be in possession of a FÁS Safe Pass Card before they can work on construction sites.

CONTENT OF THE SAFE PASS PROGRAMME

The training modules in the Safe Pass Programme are:

- reasons for promoting safety
- health and safety at work legislation
- accident reporting and emergency procedure
- accident prevention
- health and hygiene
- manual handling
- working at heights
- working with electricity, underground and overhead services
- use of hand held equipment and tools
- personal protective equipment
- safe use of vehicles
- noise and vibrations
- excavations and confined spaces.

How long does a Safe Pass card last?

Safe Pass Registration Cards expire after four years. You must undergo a further course once your Safe Pass Registration Card expires.

How much does a Safe Pass cost?

It costs between €80 and €100 to attend a Safe Pass course. A Safe Pass Registration Card costs €19. If you later leave the workplace, you can still keep your Registration Card, provided it is in date. Your employer cannot require you to reimburse them for the cost of the course if you subsequently leave your job. (The only exception to this is where you have signed something in your contract of employment stating you will reimburse any training fees incurred before you have given a certain period of service).

If you are currently unemployed and have got a job on a construction site but are required to have a Safe Pass Card before you start work, your FÁS local office may be able to provide assistance with the fee. This is only where you are unable to pay the €19 fee yourself. You may be required to show evidence that you have actually secured the job before you are given any assistance with the fee.

Do I have to pay for the Safe Pass?

Normally it is the employer who pays for the Safe Pass. However there is evidence to suggest that you will improve your chances of getting a job if you have completed and paid for the course yourself before you look for work. If you are currently working your employer cannot charge you the costs of Safe Pass course.

Where can I find out more about the Safe Pass programme?

Further information on the Safe Pass Programme for the Irish construction industry is available from:

Safe Pass Programme

FÁS Services to Business
27-33 Upper Baginbun Street
Dublin 4

Telephone: + 353 1 607 0997 / + 353 1 607 0945

Facsimile: + 353 1 607 0618

Email: safepass@fas.ie

UNHEALTHY OR UNSAFE WORKING CONDITIONS

I am concerned about health and safety issues in my workplace, what should I do?

You should contact the Health and Safety Officer in your place of employment. If you are not satisfied with the result of this you should contact the Health & Safety Authority (HSA). The HSA has overall responsibility for the administration and enforcement of health and safety at work in Ireland. The HSA monitors compliance with legislation at the workplace and can take enforcement action (up to and including prosecutions). The H.S.A. is the national centre for information and advice to employers, employees and self-employed on all aspects of workplace health and safety.

Health and Safety Authority

10 Hogan Place
Dublin 2

Telephone: 1890 289 389 (from inside Ireland)

Facsimile: + 353 1 614 7020

From overseas: + 353-1- 6147000

Website: www.hsa.ie

WORK RELATED INJURIES

I have been injured at work and will not be able to work due to the injury, how can I get some financial assistance?

You may be entitled to Injury Benefit, which is a payment from Social Welfare.

What is Injury Benefit?

Injury Benefit is one of the benefits available under the Occupational Injuries Scheme. It is a weekly payment made to you if you are unfit for work due to an accident at work or because you have contracted a disease due to the type of work you do.

An occupational disease is a disease that you contract in the course of your employment, for example, from contact with physical or chemical agents. Diseases from an occupation are generally contracted by a process (that is, over a period of time) but may occasionally develop from a once-off accident at work. An accident while on an unbroken journey to or from work is regarded as an accident at work.

Injury Benefit is normally paid from the 4th day of your illness/incapacity. Payment can be made for up to 26 weeks starting from

the date of your accident or development of the disease. If you are still unable to work after 26 weeks, you may be entitled to Illness Benefit if you satisfy certain PRSI contribution conditions – see *Illness Benefit* in the *Social Welfare* section for more details. You may also be entitled to Disablement Benefit if you suffer a loss of physical or mental faculty as a result of the accident or disease.

Alternatively, if you do not qualify for Illness Benefit and you are awarded Disablement Benefit, you may be eligible for Unemployability Supplement.

What are the rules governing eligibility for Injury Benefit?

Virtually all employees are insured for Occupational Injuries Benefits. Part-time workers are also covered. You do not have to be insured for any particular length of time to qualify. You will qualify if you are unfit for work due to illness as a result of an accident at work or if you contract an occupational disease and your illness lasts for at least 4 days (excluding Sundays).

How do I apply for Injury Benefit?

To claim Injury Benefit, you should go to a doctor and get a First Social Welfare Medical Certificate, which includes a claim form, and

complete the medical certificate and claim form fully. You should apply for Injury Benefit within 21 days of becoming ill, otherwise you may lose benefit. You should forward an intermediate medical certificate each week for as long as you are unfit for work.

All work accidents/diseases do not result immediately in illness or disablement. In such a case, to safeguard your future right to benefit, you should apply for a declaration (Form DB/OB 1) to the effect that your accident/disease occurred at work. This declaration form is available from the Injury Benefit Section, Social Welfare Services Office, 157-164 Townsend Street, Dublin 2.

Telephone: + 353 1 704 3114

How can I seek compensation for an injury I received in work?

This will depend on the nature of the accident and the injury. You may wish to pursue Civil proceedings through the courts. However there may be a cheaper option via the Personal Injuries Assessment Board (PIAB).

What is the Personal Injuries Assessment Board(PIAB)?

The Personal Injuries Assessment Board (PIAB) is a statutory body which provides independent assessment of personal injury

compensation for victims of Workplace, Motor and Public Liability accidents. This assessment is provided without the need for the majority of current litigation costs, such as Solicitors, Barristers and Experts fees, associated with such claims.

How can I find out more about the PIAB or how to make an application?

The PIAB can be contacted at:

The Personal Injuries Assessment Board

P.O. Box 8

Clonakilty

Co. Cork

Lo-Call: 1890 829 121 (from inside Ireland)

Telephone: + 353 233 2826

Email: enquiries@piab.ie

Website: www.piab.ie

If you need assistance in getting your employment rights contact one of these organisations:

Emigrant Advice

1 Cathedral Street
Dublin 1

Telephone: + 353 1 873 2844

Website: www.emigrantadvice.ie

Email: info@emigrantadvice.ie

Migrant Rights Centre Ireland

55 Parnell Square West
Dublin 1

Telephone: + 353 1 889 7570

Website: www.mrci.ie

Email: info@mrci.ie

SIPTU

Liberty Hall
Dublin 1

Telephone: + 353 1 858 6389

Website: www.siptu.ie

Email: info@siptu.ie

The Rights Commissioner Service

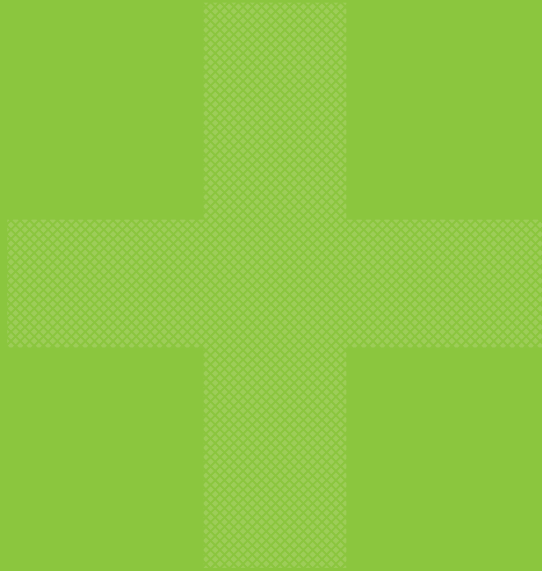
Tom Johnson House
Haddington Road
Dublin 4

Telephone: + 353 1 613 6700

Website: www.lrc.ie

Email: rightscomm@lrc.ie

Health Care



05

WHAT IS A GENERAL PRACTITIONER (GP)?

General Practitioner (GP) is the official term for the doctor in Ireland who provides services to people in his/her surgery or in the patient's home. Most people simply refer to GPs as their doctor or family doctor. If you do not have a Medical Card or a GP Visit Card (see below for more detail) you will have to pay for the service.

There are no set fees in Ireland for GP services. If you wish to check costs, contact the surgery directly in advance of a visit for more information. In 2006 charges for a visit to a doctor ranged from €40 to €60 approximately.

PUBLIC HEALTH CARE

If you are living in Ireland - the legal term is "ordinarily resident", you are entitled to a range of public health services that are free of charge or subsidised by the Irish Government.

Entitlement to health services in Ireland is mainly based on residency and means, rather than on your payment of tax or pay-related social insurance (PRSI). Broadly speaking, if you are living here and intend to continue to live here for at least a year, you will be considered to be "ordinarily resident".

If you are an EU national and you are coming to Ireland temporarily you should apply for a European Health Insurance Card before you leave the European country that you live in. This will entitle you to get healthcare through the public system in countries of the European Union (EU), Norway, Iceland, Liechtenstein and Switzerland if you become ill or injured while on a temporary stay there. Once you start working in Ireland you are treated as a resident for healthcare purposes and you do not need to use the card, although it is advisable to keep it.

THE MEDICAL CARD

What is a Medical Card?

A medical card issued by a Health Service Executive (HSE) Area in Ireland enables the bearer to receive certain health services free of charge.

Am I entitled to a medical card?

You will be entitled to a medical card if you satisfy **one** of the following conditions:

- You satisfy a means test

- You are aged 70 and ordinarily resident in Ireland
- You have no income other than social welfare payments
- You must not be employed or self-employed
- You are a full-time student aged 16-25 and financially dependent on your parents (provided your parents have a medical card)
- You are receiving an EU (European Union) or EEA (European Economic Area) social security payment and you are not in receipt of an Irish social welfare pension and you are not employed or self employed.
- You are receiving state payments from an EU member State and you are not in receipt of any Irish state payments

You **may** be entitled to a medical card if:

- You are a student who is financially independent of your parents and you satisfy the means test
- You are a student who is in receipt of Disability Allowance

- Your income exceeds the Medical Card Income Guidelines, you may qualify for a medical card if the HSE (Health Services Executive) considers you are unable to provide necessary medical care for yourself or your family

What is the means test?

A means test is a way of checking if you (and/or your spouse) have enough income to support yourself and what amount of payment, if any, you may qualify for. The following are the main items taken into account for the means test:

- All your and your spouse/partner's cash income
- The value of any benefit or privilege, for example, free board and lodging
- The value of investments, savings or property (but not the value of your own home)

What does the medical card cover?

The medical card covers:

- Free treatment from a General Practitioner (GP)

- Free prescriptions (some medication is not covered by the medical card. In such instances you are entitled to apply to the hardship scheme to cover the cost)
- All in-patient public services in public wards (including consultant services)
- All out-patient public hospital services (including consultant services)
- Dental, Optical and Aural services and appliances
- Maternity and Infant services
- A range of Community Care and Personal Social Services

Does the medical card cover my family?

A medical card normally covers you (the cardholder), your spouse and any children under 16 or children who are full-time students aged 16-25 and financially dependent on you.

Where a husband and wife have separate incomes, their application for a medical card is assessed on the basis of their combined income.

If you are aged 70 or over you will get a medical card regardless of your income. If your spouse is under 70, he or she will be means tested.

How do I apply?

You must contact your nearest Health Centre or Community Care Office for an application form.

- You must complete an application form and get your GP to sign it
- You must include evidence of income i.e. P60 or a current wage slip or evidence that you are in receipt of a social welfare payment

Can I use my Irish medical card if I am abroad on holidays?

No. The medical card is not recognised outside Ireland. If you are going to another EU or EEA member state for a temporary stay you are entitled to necessary medical services only. You should obtain the European Health Insurance Card if you intend going abroad.

What if I am not eligible for a medical card?

If you are not eligible for a medical card then you will be charged a

fee for doctor and hospital services . However if you do not qualify for a medical card you may be entitled to a reduced rate of medical care under the following schemes.

GP VISIT CARDS

This card entitles holders to free access to GP services, however, they will have to pay for prescription drugs (up to €85 per month) and for hospital services. To apply for a GP Visit Card, you use the same application form as that for a medical card. While your GP Visit Card application is being processed, the HSE will also assess your entitlement for a full medical card.

DRUG PAYMENT SCHEME

The Drug Payment Scheme allows individuals and families who do not hold medical cards to limit the amount they have to spend on prescribed drugs. Under the Drug payment Scheme, you will not pay more than €85 in any calendar month for approved prescribed drugs, medicines and appliances.

If you are ordinarily resident in Ireland, you are eligible to apply for the Drugs Payment Scheme. You can use the drug payment scheme

in conjunction with a Long Term Illness Book. Application forms are available from your local pharmacy or contact your local health board for further information.

LONG-TERM ILLNESS SCHEME

The Long-Term Illness Scheme allows people with certain conditions, who are not already medical cardholders, to obtain the medicines and medical and surgical appliances they require for the treatment of their condition, without charge. **You do not have to satisfy a means test.**

The conditions included in the scheme are:

- Acute leukaemia
- Cystic fibrosis
- Conditions arising from thalidomide
- Mental illness (up to age 16 only)
- Mental disability
- Multiple sclerosis
- Diabetes insipidus

- Muscular dystrophy
- Diabetes mellitus
- Spina bifida
- Haemophilia
- Hydrocephalus
- Cerebral palsy
- Parkinsonism
- Epilepsy
- Phenylketonuria

If approved, you will be issued with a long-term illness book. Your pharmacist will provide you with the necessary drugs free of charge.

MATERNITY AND INFANT SERVICES

The Health Services Executive provides free maternity services for the period of pregnancy and for 6 weeks after the birth. The service is provided by your G.P. You must be ordinarily resident in Ireland to avail of this service.

Where can I get further information?

If you would like further information, you can contact:

The Health Service Executive

Oak House
Limetree Avenue
Millennium Park
Naas
Co. Kildare

Telephone: + 353 (0)45 880400

Email: info@hse.ie

Website: www.hse.ie

For further information on dental, aural and optical services check the Social Welfare section in this booklet under the heading 'Treatment Benefit Scheme'.

HOSPITAL CHARGES

Will I be charged if I have to go to hospital in Ireland?

This will depend on your circumstances but in general there is a charge of €60 per day. It will also depend on whether you are accessing '*out-patient*' or '*in-patient*' services.

What are 'out-patient' and 'in-patient' services?

Out-patient services are generally taken to include accident and emergency services as well as planned services provided on an out-patient basis. For example, you may be referred by your family doctor (GP) for specialist assessment by a consultant or his/her team or for diagnostic assessments such as x-rays, laboratory tests, physiotherapy, etc.

In general, you may refer yourself to the out-patients department of a public or voluntary hospital but you do not incur hospital charges if you are referred by a GP. You do not have to pay for consultants' services and you do not have a choice of consultants.

If you are in a public ward under the care of a consultant for treatment and **you remain overnight**, you are **receiving in-patient services**.

Are the charges for out-patient and in-patient services different?

Out-patient charges

If you go to the out-patients, accident and emergency or casualty department of a public hospital without being referred there by your family doctor (GP), you may be charged €60. There is no charge if you are referred by a GP. The current charge of €60 also does not apply to the following groups:

- Medical card holders
- People who are admitted to hospital as a result of attending the casualty department (you will then be subject to in-patient charges)
- People receiving treatment for prescribed infectious diseases
- Children up to six weeks of age, children suffering from prescribed diseases and disabilities and children referred for treatment from child health clinics and school health examinations
- People who are entitled to hospital services because of EU Regulations

- Women receiving maternity services.

In cases of excessive hardship, a HSE Area may provide the service free of charge.

If you have to return for further visits in relation to the same illness or accident, you do not have to pay the charge again.

In-patient charges

The charge for in-patient/day services is €60 per day up to a **maximum of €600 in a year**. The charge does not apply to the following groups:

- Medical card holders
- People receiving treatment for prescribed infectious diseases
- People who are subject to "long stay" charges
- Children up to six weeks of age, children suffering from prescribed diseases and disabilities and children referred for treatment from child health clinics and school board examinations
- People who are entitled to hospital services because of EU Regulations

- Women receiving maternity services

In cases of excessive hardship, a Health Service Executive Area may provide the service free of charge.

PRIVATE HEALTH CARE

You can avail of private health care if you can pay for it or you are covered by a private health insurance policy. Some employers offer health insurance as part of an employment package.

It is usual practice that no immediate private health insurance coverage is available for medical conditions existing before taking out a private health insurance policy. The restriction shall be removed upon the following periods of continuous membership: 5 years for members under 55; 7 years for members aged 55-59; 10 years for members aged 60+.

I want to buy private health insurance, how can I do this?

You can contact one of the three private health insurers in Ireland. The three main private health insurers are:

VHI (Voluntary Health Insurance)

Dublin Branch

VHI House

Lower Abbey Street

Dublin 1

Customer Service: 1850 444 444 (inside Ireland)

Customer Service: + 353 56 7753200 (outside Ireland)

Email: info@vhi.ie

Website: www.vhihealthcare.ie

BUPA Ireland

Mill Island

Fermoy

Co. Cork

Telephone: + 353 25 42121

Customer Service: 1890 700 890 (inside Ireland)

Email: betteroff@bupaireland.ie

Website: www.bupaireland.ie

VIVAS Health

Paramount Court
Corrig Road
Sandyford
Dublin 18

Telephone: + 353 1 481 7800

Customer Service: 1850 717 717 (inside Ireland)

Email: support@vivashealth.ie

Website: www.vivashealth.ie

Social Welfare Benefits and Entitlements



1 Introduction

This section outlines benefits and entitlements that you may be eligible for under the Social Welfare system in Ireland. It is very important that you familiarise yourself with the Habitual Residency Condition in part 2 of this section.

Payments are divided into 3 categories:

- 1 **Contributory:** These payments are related to social insurance contributions made while in employment.
- 2 **Non-Contributory:** These are means-tested (based on your income) payments made to people who do not have enough contributions to qualify for a contributory benefit payment or who have used up their entitlement.
- 3 **Universal:** These do not depend on insurance contributions or a means test eg: Free Travel on public transport for residents over 66 years.

2 Habitual Residence Condition

Habitual Residence is a condition which you must satisfy in order to qualify for some social welfare assistance payments. This condition took effect from 1 May 2004 and affects all applicants regardless of nationality.

Habitual Residence – What is it and how it might affect me?

If you wish to qualify for some Social Assistance payments you must prove that you are habitually resident in Ireland or any part of the Common Travel Area. This means that you must show you have a proven close link to Ireland or other parts of the Common Travel Area. The Common Travel Area is Ireland, Great Britain, the Channel Islands and the Isle of Man.

How can I prove that I am Habitually Resident?

There are 5 factors that are considered:

- 1 Your residence in the Common Travel Area
- 2 Your reasons for leaving Ireland or the Common Travel Area
- 3 Your employment record in Ireland and abroad
- 4 Your main centre of interest (i.e. Do you have close family in Ireland? A home? A job? Friends?)

- 5 Your future intention to remain in Ireland (Have you arranged a job? Have you bought a house? Signed a rental agreement?)

Who will be considered to be Habitually Resident?

You may be considered habitually resident if:

You have lived in Ireland or the Common Travel Area all your life

OR

You have been living in Ireland for the last 2 years, have worked in Ireland and you intend to continue living in Ireland

OR

You have lived in the Common Travel Area for 2 years and then you move to Ireland and intend to make it your permanent home.

What payments are subject to the Habitual Residence Condition?

- Jobseeker's Allowance (see part 3 of this section)
- State Pension Non-Contributory (see the section on Pensions)
- Blind Pension
- Widow(er)'s (Non-Contributory) Pension

- Guardian's Payment (Non-Contributory)
- One-parent Family Payment – exceptions for EU citizen workers
- Carer's Allowance
- Disability Allowance
- Supplementary Welfare Allowance – possible exceptions for once-off Exceptional and Urgent needs payments and for EU citizen workers
- Child Benefit – exceptions for children of EU citizen workers.

What if I do not satisfy the 'Habitual Residence Condition'?

If you do not satisfy the 'Habitual Residence Condition' you may qualify for a payment under the Supplementary Welfare Allowance scheme. See parts 3 & 4 of this section.

3 Payments for the Unemployed

There are two categories of payments for unemployed people: **Jobseeker's Benefit** and **Jobseeker's Allowance**. To qualify for either of these you must be:

- available for
- capable of

AND

- genuinely looking for **full time** work.

JOBSEEKER'S BENEFIT

How do I qualify?

This payment is based on insurance contributions paid while in employment in Ireland (PRSI) or another country covered by EC* regulations. You will qualify for Jobseeker's Benefit if:

- You are less than 66 years of age
- You have suffered a loss in employment

* *European Community.*

- You must be unemployed for at least 3 days in any period of six consecutive days
- You have paid enough social insurance contributions
- You are available for and genuinely seeking work

What is PRSI?

PRSI stands for Pay Related Social Insurance. PRSI is a payment made by employers and employees in Ireland into a national fund. This fund is used to help finance social welfare payments. The number of PRSI contributions you have made determines how much financial support you will get under certain payments. In general, the payment by a worker of social insurance is compulsory.

What countries are covered by EC regulations?

Austria, Belgium, Czech Republic, The Republic of Cyprus (Cyprus South), Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, The Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Netherlands, The UK.

How many social insurance contributions do I need to qualify for Jobseeker's Benefit?

You must have:

- 52 weeks PRSI (Pay Related Social Insurance) contributions paid since first starting work and 39 weeks PRSI contributions paid or credited in the Relevant Tax Year

OR

- 26 weeks PRSI paid in the Relevant Tax Year and 26 weeks PRSI paid in the tax year before.

The Relevant Tax Year for a claim is the second last complete tax year before the start of the year you are making a claim, eg, if you are making a claim in 2007, the Relevant Tax Year is 2005.

What if I paid my contributions in a country covered by EC regulations?

If you paid your social insurance contributions in a country covered by EC* regulations and you have paid at least one full rate PRSI contribution since coming to Ireland, you may combine your

* European Community.

insurance record in that country with your Irish PRSI contributions to help you qualify for Jobseeker's Benefit.

If you have obtained **Form E301** from the countries in which you were previously employed, you must send it with your application to the Department of Social and Family Affairs. The **E301 Form (which is for Jobseeker's Benefit purposes)** is a record of the social security contributions you have paid while employed in countries covered by EC Regulations and will speed up the processing of your application. If you don't have Form E301 from the relevant countries, the Department of Social and Family Affairs will obtain the form for you.

NOTE

*If you are **not** combining your European social insurance contributions with your social insurance contributions in Ireland you **may** qualify for Jobseekers Benefit if you have 52 weeks PRSI contributions made in Ireland and it is your first time working in Ireland. You can do this by applying for 'pre-entry credits' and combining your 52 paid PRSI contributions with credited pre-entry social insurance contributions.*

What if I paid my social insurance contributions in a country not covered by EC regulations?

If you paid your social insurance contributions in a country outside of the countries mentioned above you will **not** be able to use these to qualify for Jobseeker's Benefit.

Can I transfer my Jobseeker's Benefit from abroad to Ireland?

Yes, provided you paid your insurance contributions in a country covered by EC Regulations. If you have been in receipt of Jobseeker's Benefit in a country covered by EC regulations for at least 4 weeks immediately before you come to Ireland you can transfer your benefits for up to 78 days. You must inform your local office in the country you are leaving at least 4 weeks before you come to Ireland so that they can make the necessary arrangements. You must register in Ireland within 7 days of your arrival. For more information contact the International Records Section in the Department of Social and Family Affairs. See *Contact Details* section.

How much am I entitled to?

You must contact your local social welfare office to find out exactly how much you would be entitled to.

How long can I claim Jobseeker's Benefit?

You can claim Jobseeker's Benefit for a maximum of 390 days provided you have enough social insurance contributions. If you have less than 260 contributions paid overall, your claim will be limited to 312 days.

Am I entitled to any other payments?

If you are in receipt of Jobseeker's Benefit, you may also be entitled to:

- Rent Supplement or Mortgage Interest Supplement
- Smokeless Fuel Allowance (after 13 weeks)
- Back to School Clothing and Footwear Allowance
- School Book Grant Scheme.

You may also be entitled to:

- Medical Card.

How do I apply?

To apply you must register (sign-on) with the Department of Social and Family Affairs at your local Social Welfare Office.

You need to apply straight away as any delay may mean that you lose out on your full entitlements. For more information contact the Department of Social and Family Affairs or your local Social Welfare Office. See *Contact Details* section.

What do I need to provide?

You need to bring:

- Proof of Identity (Long Birth Certificate or passport)
- Proof of address
- P45 and P60 Forms from your employment in Ireland.

What if I do not qualify?

If your claim for Jobseeker's Benefit is refused, you have the right to appeal the decision. If you still do not qualify, you can apply for Jobseeker's Allowance.

JOBSEEKER'S ALLOWANCE

If you do not qualify for Jobseeker's Benefit, you may be eligible for Jobseeker's Allowance.

How do I qualify?

To qualify you must:

- Be less than 66 years of age
- Be unemployed
- Be available for and genuinely seeking full-time employment
- Satisfy the Habitual Residence Condition (see part 2 of this section)
- Satisfy a means test
- Be capable of work.

What is the means test?

A means test is a way of checking if you (and/or your partner) have enough income to support yourself and what amount of payment, if any, you may qualify for. The following are the main items taken into account for the means test:

- All cash income, including most social welfare and Health Centre payments, except Child Benefit, Domiciliary Care Allowance and Blind Welfare Allowance

- The value of any benefit or privilege, for example, free board and lodging
- The value of investments, savings or property (but not the value of your own home)

Can I transfer my Jobseeker's Allowance to another country?

No. It is not possible to transfer Jobseeker's Allowance to another country.

How long can I claim Jobseeker's Allowance?

You can claim Jobseeker's Allowance for as long as you need, as long as you satisfy all the requirements.

Am I entitled to any other payments?

If you are in receipt of Jobseeker's Allowance, you may also be entitled to:

- Rent Supplement or Mortgage Interest Supplement
- Fuel Allowance (after 390 days)
- Smokeless Fuel Allowance (13 weeks)

- Back to School Clothing and Footwear Allowance
- School Book Grant Scheme.

You may also be entitled to:

- Medical Card.

How do I apply?

You must complete Form UP1 and send it to the address clearly marked on the form. For more information contact the Department of Social and Family Affairs or your local social welfare office. See Contact Details section.

What do I need to bring with me?

You will need to bring:

- Details of efforts to find work
- P45 (If you have been previously employed in Ireland)
- Child dependant details
- Proof of your identity (long version Birth Certificate/Passport)
- Proof of your address.

What if I do not qualify?

If your claim for Jobseeker's Allowance is refused, you have the right to appeal the decision. If you still do not qualify, you may be entitled to other payments. You can contact your Community Welfare Officer (CWO) in your local Health Centre or you can contact your local social welfare office for further information.

4 Supplementary Welfare Allowance

Supplementary Welfare Allowance provides a basic weekly allowance to eligible people who have little or no income.

What is Supplementary Welfare Allowance (SWA)?

Basic Supplementary Welfare may be given to you if you do not have enough money to take care of yourself. **You must pass a means test, this is based on your income.** You are entitled to apply if:

- You have applied for other social welfare payments but you are refused
- You only qualify for a reduced rate social welfare payment and you do not have any other source of income
- You are awaiting a decision on a social welfare payment (You will have to repay the money if you get the social welfare payment)
- You are appealing a decision to grant you a social welfare payment
- You have started work but are awaiting your wages. You will have to repay this money.

How do I qualify for Supplementary Welfare Allowance (SWA)?

You will normally qualify for Supplementary Welfare Allowance if you satisfy the following conditions:

- You are living in the state
- You satisfy the means test
- You have applied for other benefits or allowances
- You satisfy the Habitual Residence Condition (exception for EU citizens who have worked in Ireland)
- You have registered for work with FÁS (state training & employment agency) if you are of working age.

You will not normally qualify for Supplementary Welfare Allowance if you are:

- In full-time work (working for more than 30 hours per week)
- In full-time education
- Involved in a trade dispute (You may claim Supplementary Welfare Allowance for your dependants).

What is the means test?

See part 3 of this section.

If I am eligible for Supplementary Welfare Allowance, what other payments might I get?

- Basic Supplementary Welfare Allowance (SWA)
- Rent Supplement or Mortgage Interest Supplement
- Back to School Clothing and Footwear Allowance
- Exceptional Needs Payments
- Urgent Needs Payments.

You may also be eligible for:

- Medical Card
- Fuel Allowance.

What is Rent Supplement?

Rent Supplement is financial assistance with paying for your private rental accommodation. It is a form of SWA.

How do I qualify for Rent Supplement?

You will be eligible for rent supplement if:

- You satisfy the qualifying conditions

AND

- At the time you started renting originally you could afford the rent

AND

- You have a reasonable expectation that you would be able to afford the rent in the future

AND

- You have experienced a substantial change in your circumstances such as illness or loss of employment leading to an inability to pay the rent.

You must also satisfy one of the following criteria:

- You must be assessed by a housing authority as having a housing need
- You must be regarded by a housing authority as being homeless

- You must be a tenant of accommodation provided by approved bodies under the Capital Assistance Scheme
- A person aged 65 years or over
- You must be in receipt of Disability Allowance, Invalidity Pension, Blind Pension or an equivalent type payment from another EEA (European Economic Area) country
- The Health Services Executive (in charge of health service provision in Ireland) must decide that you are eligible for the supplement.

How do I qualify for an Exceptional Needs Payment?

You may be paid an Exceptional Needs Payment to assist with essential once-off expenditure in exceptional circumstances, for example, unexpected funeral expenses or some other unforeseen expense. Payment is at the discretion of the Community Welfare Officer (CWO).

How do I qualify for an Urgent Needs Payment?

You may be granted an Urgent Needs Payment even if you are not normally eligible to receive assistance under the Supplementary Welfare Scheme. Payments are normally made to assist with

immediate needs such as food, clothing in the aftermath of a fire or flood. Depending on your circumstances you may have to pay back all or part of what you have been paid, for example, if you are working or once an insurance claim has been settled.

How long can I claim Supplementary Welfare Allowance?

Supplementary Welfare Allowance is payable for as long as you satisfy the qualifying conditions.

How do I apply?

You can apply for Supplementary Welfare Allowance to the Community Welfare Officer (CWO) at your local Health Centre as soon as the need arises.

What do I need to provide?

You should bring the following:

- Your PPS number
- ID (BirthCertificate or passport)
- Evidence of any income

- A note from your local social welfare office and your last pay slip if you have just applied for Jobseeker's Benefit/Assistance
- Your Child Benefit Book or Birth Certificates for any children you may be claiming for if you do not have PPS numbers for them
- Your rent book if you require assistance paying your rent
- A statement giving details of your mortgage interest payments if you are applying for help with your mortgage interest

If you require further information you can contact the Community Welfare Officer (CWO) in your local Health Centre.

What if I do not get Supplementary Welfare Allowance?

You have the right to appeal the decision if you are not satisfied with the outcome. If you wish to make an appeal you should write to the Appeals Officer in your local Health Centre.

5 Payments for People who are Sick or People with a Disability

There are a number of both social insurance (i.e. based on work history) and means tested payments for people who are sick or who have a disability. **Illness Benefit** and **Invalidity Pension** are based on work history contributions. Illness Benefit is intended for those with a short-term illness but it can be paid in the long-term. Invalidity Pension is a long-term payment. **Disability Allowance** and **Blind Pension** are long-term means tested payments. There is also the **Occupational Injuries Benefit Scheme** that applies to work related injuries and diseases. See the section on *Employment Rights and Safety at Work*.

ILLNESS BENEFIT

Illness Benefit is a payment made by the Department of Social and Family Affairs to those in Ireland who are aged under 66, incapable of work because of illness and who have enough social insurance contributions.

How do I qualify?

You will qualify for Illness Benefit if:

- You are unable to work due to illness

- You are less than 66 years of age
- You have enough PRSI contributions

How many social insurance contributions do I need?

You must have:

- At least 52 weeks PRSI contributions paid since you first started work

AND

- 39 weeks PRSI contributions paid or credited in the relevant tax year (13 of these must be paid contributions)

OR

- 26 weeks PRSI contributions paid in the relevant tax year and 26 weeks PRSI contributions paid in the tax year immediately before the relevant tax year

If you do not have 13 paid contributions in the relevant tax year, you may use the following years instead:

- The two tax years before the relevant tax year
- The last complete tax year

- Or the current tax year

The Relevant Tax Year for a claim is the second last complete tax year before the start of the year you are making the claim, eg, if you are making a claim in 2007, the Relevant Tax Year is 2005.

What if I paid my social insurance contributions in a country covered by EC Regulations?

If you paid your social contributions in a country covered by EC Regulations and you currently live in Ireland, the country in which you were last employed is generally responsible for paying your Illness Benefit. You must send your application for Illness Benefit to the Department of Social and Family Affairs. They will arrange to send it to the relevant country and will then tell you if you must take further action regarding your application. Under EC Regulations, the country in which you were last insurably employed is generally responsible for paying Illness Benefit.

If you paid your social insurance contributions in a country covered by EC regulations and you have paid at least one full rate PRSI contribution since coming to Ireland, you may combine your

insurance record in that country with your Irish PRSI contributions to help you qualify for benefit.

If you have obtained **Form E104** from the countries in which you were previously employed, you must send it with your application to the Department of Social and Family Affairs. The **E104 Form (which is for Illness Benefit purposes)** is a record of the social security contributions you have paid while employed in countries covered by EC Regulations and will speed up the processing of your application. If you don't have **Form E104** from the relevant countries, the Department of Social and Family Affairs will obtain the form for you.

What countries are covered by EC regulations?

See part 3 of this section.

What if I paid my social insurance contributions in a country not covered by EC Regulations?

If you paid your social insurance contributions in a country not covered by EC regulations you will not be able to use these contributions to qualify for Illness Benefit.

Can I transfer my Illness Benefit to Ireland?

It may be possible to transfer your Illness Benefit. You should contact your social welfare office in the country from which you are coming.

How long can I claim Illness Benefit?

If you have 260 weeks PRSI contributions paid since you first started work, you may get Illness Benefit for as long as you are unfit for work and you are under age 66.

If you have between 52 and 259 weeks PRSI contributions paid, you may qualify for Illness Benefit for up to 52 weeks. At the end of this period, you must get an extra 13 paid contributions (or a lower number if it brings the total contributions up to 260) to re-qualify for Illness Benefit.

Am I entitled to any other payments?

Under the Supplementary Welfare Allowance you may be entitled to:

- Diet Supplement
- Exceptional Needs Payments

- Heating Supplement
- Rent or Mortgage Interest Supplement
- Urgent Needs Payments
- Back to School Clothing and Footwear Allowance

You may also be entitled to apply for:

- Medical Card
- Long Term Illness Card
- Smokeless Fuel Allowance (after 13 weeks).

For more information contact your Community Welfare Officer in your local Health Centre.

How do I apply?

The application form is available from your doctor. You must complete this form and send it to your local social welfare office or to the Department of Social and Family Affairs. See Contact Details section.

What if my claim is refused?

If your claim is refused you can appeal the decision. If you do not qualify, you may be eligible for:

- Supplementary Welfare Allowance
- Disability Allowance
- Occupational Injury Benefit.

You can contact your Community Welfare Officer (CWO) in your local Health Centre or contact your local Social Welfare Office for further information.

DISABILITY ALLOWANCE (DA)

You may get this payment if you have a disability that is expected to last at least one year.

How do I qualify?

You will qualify for Disability Allowance if:

- You are aged between 16 to 66
- You satisfy a means test

- You satisfy Habitual Residence Condition (See part 2 of this section)
- You have an injury, disease or physical or mental disability that is expected to continue for at least one year.

What is a means test?

See part 3 of this section.

Can I transfer my Disability Allowance to another country?

No. It is not possible to transfer Disability Allowance.

How long can I claim Disability Allowance?

You can claim Disability Allowance for as long as you need to, provided that you satisfy all the qualifying conditions.

Am I entitled to any other payments?

If you are eligible for Disability Allowance you are automatically entitled to a free travel pass. You may also be entitled to the following:

- Living Alone Allowance
- Fuel Allowance

- Household benefits
- Rent and Mortgage Interest Supplement
- Medical Card
- Long-term Illness Book.

How do I apply?

You must complete Form **DA1** and send it to the address clearly marked on the form. For more information contact the Department of Social and Family Affairs or your local social welfare office. See Contact Details section.

What do I need to provide?

You must provide:

- Your birth certificate (long version only)
- Your spouse or partner's birth certificate
- Your PPS number
- Your spouse and dependent children's PPS numbers
- Your marriage certificate

- Statement from your accountant if you or your spouse/partner are self-employed
- Your spouse or partner's recent payslip or P60 if you are in employment
- Statements from financial institutions (such as a bank or post office)

What if I do not qualify?

If you do not qualify you can appeal the decision. If you still do not qualify you can apply for Supplementary Welfare Allowance. For further information you can contact your Community Welfare Officer (CWO) in your local Health Centre or you can contact your local Social Welfare Office.

OCCUPATIONAL INJURY BENEFIT

See the section on *Employment Rights and Safety at Work*.

DISABLEMENT BENEFIT

You may get this if you suffer loss of physical or mental faculty because of an occupational injury or a prescribed occupational

disease. For more information contact the Department of Social and Family Affairs or your local social welfare office. See *Contact Details* section.

INVALIDITY PENSION

You may get this if you are ill and unfit for work and are likely to be permanently incapable of work. You must also have made at least 260 weeks full-rate PRSI contributions. Contact the Department of Social and Family Affairs or your local Social Welfare Office for more information. See *Contact Details* section.

BLIND PENSION

You may get this payment if you are visually impaired, satisfy a means test, satisfy the Habitual Residence Condition and you are over 18 years of age. For more information contact your local Social Welfare Office or the Department of Social and Family Affairs. See *Contact Details* section.

BLIND WELFARE ALLOWANCE

This is a means tested Health Service Executive payment paid to a blind person getting Blind Pension or Disability Allowance. You can apply for this to your local Community Welfare Officer (CWO) at your local Health Centre.

INFECTIOUS DISEASE MAINTENANCE ALLOWANCE

The Health Service Executive pays this allowance. To qualify you must satisfy a means test, currently undergoing treatment for a specified infectious disease and be over 16 years of age. For more information contact the Health Services Executive in your area. See *Contact Details* section.

6 Family Income Supplement (FIS)

Family Income Supplement (FIS) is a weekly tax-free payment for families, including one-parent families, at work and on low pay.

How do I qualify?

You may qualify if you meet **all** the following conditions:

- You are an employee in paid full-time employment which is expected to last for 3 months
- You* work at least 19 hours every week, or 38 hours every fortnight
- You have at least one qualified child who normally lives with you and/or is supported by you. A qualified child is any child under age 18 or aged 18 to 22 if in full-time education
- Your average weekly family income is less than a set amount which varies according to family size.

What counts as Family Income?

The main items that count as family income are:

** If you are married or living with a partner, you can combine the hours worked by your spouse or partner.*

- Your earnings and your partner's earnings
- Any other income including social welfare or Health Services Executive payments.

The following do not count as family income:

- Child Benefit
- Carer's Allowance
- Supplementary Welfare Allowance
- Rent Allowance for tenants affected by de-control of rents
- Guardian's Payment (Contributory & Non-Contributory)
- Domiciliary Care Allowance
- Foster child Allowance
- Income from a charitable organisation
- Unearned income (for example, income from property or rent of land)
- In certain circumstances income from casual employment by the Health Services Executive as a "home help"

- Income from providing accommodation to students studying Irish in Gaeltacht areas under a scheme administered by the Minister for Community, Rural and Gaeltacht Affairs.

How much am I entitled to?

You must contact your local social welfare office to find out exactly how much you would be entitled to. See *Contact Details* section.

How long can I claim Family Income Supplement?

You can claim Family Income Supplement for 52 weeks provided you meet eligibility requirements. If your family size increases you must contact the Family Income Support Section of the Department of Social and Family Affairs to claim a higher rate of payment.

Am I entitled to any other payments?

If you qualify for FIS you may also be entitled to:

- Smokeless Fuel Allowance
- Back to School Clothing and Footwear Allowance

When can I apply?

You can apply for FIS as soon as possible after you start work, otherwise you could lose the payment.

How do I apply?

You need to complete Form FIS1 and send it to the address that is clearly marked on the form. For more information contact the Department of Social and Family Affairs or your local Social Welfare Office. See *Contact Details* section.

What do I need to provide?

You will need to provide the following documents:

- A number of recent payslips to show your income
- Your latest P60 (if you have one)
- Your Certificate of Tax Credits for the current year (if you have one).

If you are starting employment for the first time or taking up a new job, you should contact your local Tax Office for advice about your Tax Credits. For further information about FIS you can contact your

local Social Welfare Office or the Department of Social and Family Affairs. See *Contact Details* section.

7 Maternity Benefit (for pregnant women)

Maternity Benefit is a payment made to women in Ireland on Maternity Leave from work (see *Employment Rights and Safety at Work* section) and who have paid a certain amount of PRSI (Pay Related Social Insurance) contributions. You need to apply for the payment 6 weeks **before** you intend to go on maternity leave (16 weeks if you are self-employed). The amount of money paid to you each week will depend on your earnings. If you are already on certain social welfare payments then you will receive half-rate Maternity Benefit.

How many social insurance contributions do I need?

If you are employed you must have:

- At least 39 weeks PRSI paid in the 12 month period before the first day of your maternity leave

OR

- At least 39 weeks PRSI paid since first starting work **and** at least 39 weeks PRSI paid or credited in the Relevant Tax Year

OR

- 26 weeks PRSI paid in the relevant TaxYear and 26 weeks PRSI paid in the tax year prior to the relevant tax year.

If you are self-employed you must have:

- 52 qualifying PRSI contributions paid in the last Relevant Tax Year

OR

- 52 qualifying PRSI contributions paid in the Tax Year prior to the Relevant Tax Year

OR

- 52 qualifying PRSI contributions paid in the Tax Year following the Relevant Tax Year

The Relevant Tax Year for a claim is the second-last complete tax year before the start of the Benefit Year e.g: If you are going on maternity leave in January 2007, the relevant tax year is 2005.

What if I paid my social insurance contributions in a country covered by EC regulations?

See part 5 in this section.

What countries are covered by EC regulations?

See part 3 in this section.

What if I paid my social insurance contributions in a country not covered by EC regulations?

If you paid your social insurance contributions in a country not covered by EC regulations you will not be able to use these to qualify for Maternity Benefit.

Am I entitled to Maternity Benefit if I am in receipt of other social assistance payments?

If you are in receipt of the following payments, half-rate Maternity Benefit is payable.

- One-Parent Family Payment
- Widow's (Contributory) Pension
- Widow's (Non-Contributory) Pension
- Deserted Wife's Benefit
- Prisoners Wife's Allowance
- Deserted Wife's Allowance
- Guardian's Payment (Contributory)
- Guardian's Payment (Non-Contributory)

- Death Benefit by way of Widow's/Widower's or Dependent Parents' Pension (under the Occupational Injuries Scheme)

How long can I claim Maternity Benefit?

Maternity Benefit is paid for 22 continuous weeks. At least 2 weeks and not more than 14 weeks leave must be taken before the end of the week in which your baby is due.

If your baby is born later than expected and you have less than 4 weeks maternity leave left, you may be entitled to extend your maternity leave to ensure that you have a full 4 weeks off following the week of the birth. In these circumstances Maternity Benefit will continue to be paid to you until the baby is four weeks old. You need to notify the Maternity Benefit Section of the Department of Social and Family Affairs by sending them a letter from your GP stating the date on which your baby was born.

How do I apply?

You must complete **Form MB10** and you must send this to the address clearly marked on the Form **6 weeks before you intend to go on maternity leave**. The **MB10** is available from the Department of Social and Family Affairs, your local social welfare office or www.welfare.ie. See *Contact Details* section.

8 Child Benefit

What is Child Benefit?

In Ireland, Child Benefit is payable to the parents or guardians of qualified children normally living with you and being supported by you.

Who is a qualified child?

A qualified child is:

- Under 16 years of age

OR

- Aged 16-19 if in full time education, attending FÁS Youthreach Training or is physically or mentally disabled and dependant on you.

How do EC Regulations affect Child Benefit?

If you (the parent/legal guardian) are an EU citizen or a citizen of Iceland, Liechtenstein, Norway or Switzerland **and work** in Ireland, Ireland usually pays Child Benefit even if your family is living in another country covered by EC Regulations.

When should I apply?

You need to apply for Child Benefit within 6 months of:

- The birth of your child
- The month the child became a member of your family
- The month you came to live in Ireland.

How do I apply?

If you are claiming Child Benefit for the first time you need to complete **Form CB1**. You must include your child's birth certificate and send it to the address clearly marked on the form. Do not send the original certificate. Instead go to your local Social Welfare Office and ask for the Birth Certificate to be photocopied and stamped with the details of the office. You can then post this photocopy.

If you are claiming Child Benefit for a child who is 16, 17 or 18, you must complete **Form CB2**. The form must be certified by:

- A school or college if your child is in full time education
- FÁS if your child is attending FÁS Youthreach Training
- A medical Doctor if your child is physically or mentally disabled

If you require further information or forms you can contact the Department of Social and Family Affairs or your local Social Welfare Office. See *Contact Details* section. Forms are also available at www.welfare.ie

9 Back to School Clothing & Footwear Allowance

The Back to School Clothing and Footwear Allowance is designed to help meet the cost of uniforms and footwear for students in Ireland attending school. The scheme operates from June 1st to September 30th each year.

You must be receiving certain social welfare payments or payments for training, employment schemes or adult education.

Your total household income must be below a certain amount.

For more information contact your local Community Welfare Officer (CWO) who is based at your local Health Centre.

10 One-Parent Family Payment

One-Parent Family Payment is a payment for men and women in Ireland who are raising children without the support of a partner. It is payable to an unmarried person, a widow(er), a prisoner's spouse, a separated or divorced person or one whose marriage has been annulled. It is subject to certain conditions and you must satisfy a means test. If you are divorced/separated or unmarried, you must also have attempted to seek maintenance from the child's other parent.

How do I qualify?

You will qualify for a payment if:

- You are the main carer of at least one child and that child is living with you (Your child must be less than 18 years of age if no longer in full time education or 18-22 if in full-time education)
- You are not cohabiting, that is, living with someone as a partner
- You have earnings of €375 (2006 figure) or less per week
- You satisfy a means test
- You satisfy the Habitual Residence Condition (exception if you are an EU citizen worker)

The following conditions **also** apply:

- If you are **separated/divorced** you must have been separated for at least 3 months and you must have made efforts to get maintenance from your spouse
- If you are **unmarried** you must be the parent of a qualified child and will be required to seek maintenance from the other parent of your child
- If your **spouse is in prison** s/he must have been sentenced to prison for a term of at least 6 months or have been in custody for at least 6 months without being sentenced

What is the means test?

See part 3 in this section.

Can I transfer my One-Parent Family Payment to another country?

No. It is not possible to transfer your One-Parent Family Payment to another country.

How long can I claim One-Parent Family Payment?

One-Parent Family Payment is payable for as long as you satisfy the qualifying conditions. The payment stops, however, if you

marry or live with someone as husband and wife or if you no longer have dependent children or if your earnings exceed €375 (2006 figure) per week.

Am I entitled to any other payments?

If you are getting a One-Parent Family Payment, you may also be eligible for:

- Fuel Allowance
- Family Income Supplement
- Supplementary Welfare Allowance.

You may also be entitled to:

- MedicalCard.

How do I apply?

To apply for One-Parent Family Payment, complete claim **Form OFP1**. This form is available from the Department of Social and Family Affairs or from your local Social Welfare Office. See *Contact Details* section. You must send it with the relevant certificates and documents to the address that is clearly marked on the **OFP1 Form**. Forms are also available from www.welfare.ie

What if I do not qualify?

If your claim is refused you have the right to appeal the decision. If you do not qualify for One-Parent Family Payment you may be eligible for other payments. You should contact your Community Welfare Officer (CWO) in your local Health Centre or you can contact your local Social Welfare Office.

NOTE: PRSI CONTRIBUTIONS

If you are in employment you are exempt from the 2% Health Contribution regardless of the level of your earnings, for as long as you are getting One-Parent Family payment. You should provide proof of payment to your employer.

11 Widow's/Widower's Pensions

There are two types of Widow's/Widower's Pensions:

Contributory Pension: You will be eligible for a contributory pension if you or your deceased spouse have enough PRSI contributions.

Non-Contributory Pension: If you or your deceased spouse does not have enough PRSI contributions you may qualify for a non-contributory pension, provided you pass a means test.

WIDOW'S/WIDOWER'S CONTRIBUTORY PENSION

A Contributory Widow's/Widower's Pension may be payable if either the deceased person or the spouse has enough PRSI contributions.

How do I qualify?

You will qualify if:

- You are widowed

OR

- You are divorced from your late husband and have not remarried and you are not cohabitating (living with someone as husband and wife)

AND

- You satisfy the PRSI contributions conditions

OR

- Your late spouse was getting either a State Pension (Transition) or a State Pension (Contributory) which included a full rate increase for you.

How many social insurance contributions do I need?

A Widow's or Widower's (Contributory) Pension may be based on **either** your own **or** your late spouse's PRSI record. The two PRSI records cannot be combined for this purpose.

Whichever record is being used must have:

- 156 weeks PRSI paid to the date pension age was reached or to the date your spouse died

AND

- **Condition A:** either an average of 39 weeks PRSI paid or credited over the 3 or 5 tax years (whichever is more beneficial) before reaching pension age (currently age 66) or before your spouse died

OR

- **Condition B:** for a minimum pension, you need a yearly average of 24 weeks PRSI paid or credited since starting work up to the end of the tax year before reaching 66 years of age or the date your spouse died. (A yearly average of 48 weeks PRSI is required for the **maximum** pension.)

What if I paid my social insurance contributions abroad?

If you or your spouse paid insurance contributions in other countries covered by EC Regulations or countries with which Ireland has a Bilateral Social Security Agreement these social insurance contributions can be used to qualify you for a Widow(er)'s Contributory Pension. For more information contact the Department of Social and Family Affairs. See *Contact Details* section.

What countries are covered by EC regulations?

See part 3 in this section.

What countries have Bilateral Social Security agreements with Ireland?

Austria, Canada, Australia, USA and New Zealand.

Can I transfer Widow's or Widower's Contributory Pension?

Yes, provided you have paid your social insurance contributions in a country covered by EC Regulations or a country with which Ireland has a Bilateral Social Security Agreement. The country in which you were last insurably employed is generally responsible for paying your Widow(er)'s Contributory Pension. You should organise the transfer of your payment before you move to Ireland.

If you were last insurably employed in Ireland but have paid social insurance contributions in a country covered by EC Regulations or in a country with which Ireland has a Bilateral Social Security Agreement these social insurance contributions can be combined with your Irish contributions. For more information contact the Department of Social and Family Affairs.

Am I entitled to any other payments?

If you are in receipt of Widow's or Widower's Contributory pension, you may also be entitled to the following payments, provided you meet eligibility requirements:

- Fuel Allowance
- Living Alone Allowance (if you are aged 66 or over)

- Assistance under the Supplementary Welfare Scheme
- Household Benefits (if you are aged 66 or over)
- Bereavement Grant
- Death Benefit under the Occupational Injuries Scheme

How long can I claim this payment?

You can claim this payment for as long as you remain widowed. If you remarry or begin living with another person as a partner you lose this payment.

How do I apply?

You will need to complete **WCP1 Form** which is available from post offices or your local social welfare office. See *Contact Details* section. Forms are also available from www.welfare.ie

What if I do not qualify?

You have the right to appeal any decision if you are not satisfied with the outcome. If you still do not qualify for this payment you may be eligible for Widow(er)'s Non-Contributory Pension.

WIDOW'S/WIDOWER'S NON-CONTRIBUTORY PENSION

A Widow's or Widower's Non-Contributory Pension is a means-tested payment payable to a widow or widower who does not qualify for a Widow's/Widower's Contributory Pension. Widow's/Widower's Non-Contributory Pension is a payment for widows/widowers who do not have dependent children. People with dependent children should apply for the One-Parent Family Payment.

How do I qualify?

You will qualify if:

- Your spouse has died or
- You are divorced from your late spouse and have not remarried and you are not living with someone as husband and wife.
- You satisfy a means test and
- You are living in the State and
- You satisfy the Habitual Residence Condition

What is a means test?

See part 3 in this section.

How long can I claim this payment?

You can claim this payment for as long as you remain widowed. If you remarry or begin living with another person as husband and wife you lose this payment.

Am I entitled to any other payments?

If you are in receipt of Widow's or Widower's Non-Contributory pension, you may also be entitled to:

- Fuel Allowance
- Assistance under the Supplementary Welfare Scheme
- Household Benefits Scheme (if you are aged 66 or over)
- Bereavement Grant

How do I apply?

You must apply within 3 months of your spouse's death. You must complete claim form **WP1** and send it with the relevant certificates and documents to the address clearly marked on the form. See *Contact Details* section for Department of Social & Family Affairs. Forms are also available from www.welfare.ie

What do I need to provide?

You will need:

- Your original Birth Certificate
- Your original Marriage Certificate
- Your late spouse's original Birth Certificate
- Your late spouse's Death Certificate

What if I do not qualify?

You have the right to appeal any decision if you are not satisfied with the outcome. If you still do not qualify you should contact your local Social Welfare Office.

12 Payments for Carers

The two main payments for carers are Carer's Benefit which is based on PRSI contributions and Carer's Allowance which is means tested. There is also Domiciliary Care Allowance which may be paid in respect of a child with a disability. Recipients of these payments may be eligible for an annual Respite Care Grant.

CARER'S BENEFIT

Carer's Benefit is a payment made to insured persons who leave the workforce to care for a person(s) in need of full-time care and attention. Under Carer's Leave Legislation, you may be entitled to unpaid temporary leave from your employment to provide care to a person. If you are providing care for more than one person you may be entitled to an extra 50% of the personal rate of Carer's Benefit each week. If you want more information on Carer's Leave you can contact the Department of Enterprise, Trade and Employment.

Telephone: + 353 1 631 3131

Website: www.entemp.ie

How do I qualify?

You will qualify for Carer's Benefit if:

- You are aged over 16 and under 66
- You satisfy PRSI contribution conditions
- You give up employment to care for a person(s) on a full-time basis (this employment must have been for a minimum of 17 hours per week or 34 hours per fortnight)
- You are not employed or self-employed outside the home (you may work up to 15 hours per week)
- You are living in the State and you are not living in a hospital, convalescent home, or other similar institution

AND

The person(s) you are caring for is/are:

- Disabled and in need of full-time care and attention (medical certification is required)
- Not normally living in a hospital, residential home or other similar institution.

Where a Domiciliary Care Allowance is being paid by the Health Service Executive in respect of a child no medical certification is required.

How many social insurance contributions do I need?

For a first claim you must have:

156 contributions paid since entry into insurable employment

AND

39 contributions paid in the Relevant Tax Year

OR

39 contributions paid in the 12 month period before the commencement of the Carer's Benefit

OR

26 contributions paid in the Relevant Tax Year and 26 contributions paid in the Relevant Tax Year prior to that

The Relevant Tax Year for a claim is the second last complete tax year before the start of the Benefit Year, eg, if you are making a claim in 2007, the Relevant Tax Year is 2005.

What if I paid my social insurance contributions abroad?

If you paid your social insurance contributions in another country you **cannot** use these to qualify for Carer's Benefit.

How do I apply?

You must complete form **CARB1** and send it to the address clearly marked on the form. Forms are available from your local social welfare office and at www.welfare.ie. Also see *Contact Details* section.

What if I do not qualify?

If you do not qualify you can apply for Carer's Allowance.

CARER'S ALLOWANCE

Carer's Allowance is a payment for carers who look after certain people in need of full-time care and attention and who satisfy a means test. Carers who are providing care to more than one person may be entitled to up to an extra 50% of the maximum rate of Carer's Allowance each week, depending on the weekly means assessed.

How do I qualify?

You will qualify for Carer's Allowance if:

- You are aged 18 or over
- You satisfy a means test (see part 3 of this section)

- You live with the person(s) you are looking after or can be contacted quickly by a direct system of communication between your home and the home of the person you are caring for
- You are caring for the person(s) on a full-time basis
- You are not employed or self-employed outside the home in excess of 15 hours per week
- You are living in the State
- You satisfy the Habitual Residence Condition (see part 2 of this section)
- You are not living in a hospital, convalescent home or other similar institution

AND

The person(s) you are caring for is/are:

- Disabled and in need of full-time care and/or attention (medical certification is required)
- Not normally living in a hospital, home or other similar institution

- **Age 16 or over or under age 16** where a full rate Domiciliary Care Allowance is being paid in respect of him/her by a Health Services Executive (documentary evidence of this payment is required).

Can I transfer my Carer's Allowance?

No. It is not possible to transfer this payment.

How do I apply?

You must complete form **CR1** and send it to the address clearly marked on the form. Forms are available from your local Social Welfare Office or from www.welfare.ie. Also see *Contact Details* section.

What if I do not qualify?

You have the right to appeal any decision if you are not satisfied with the outcome. If you still do not qualify you should contact your local social welfare office or the Department of Social and Family Affairs.

13 Living Alone Allowance

The Living Alone Allowance (LAA) is a weekly payment for people aged 66 or over who are in receipt of a payment from the Department of Social and Family Affairs and who is **either** entirely living alone **or** mainly living alone. LAA is also payable to persons who live alone and who are in receipt of Blind Person's Pension, Invalidity Pension, Disability Allowance or Incapacity Supplement. The objective of the payment is to compensate for the additional individual costs of living alone when compared to a couple or family.

How do I qualify?

You will qualify if:

- You live **either** entirely alone **or** mainly alone, and
- You are in receipt of one of the following payments from the Department of Social and Family Affairs:

A If you are aged under 66

- Invalidity Pension
- Disability Allowance
- Blind Pension
- Unemployment Supplement

B If you are aged 66 or over

- State Pension (Contributory)
- State Pension (Non-Contributory)
- Blind Pension
- State Pension (Transition)
- Widow's or Widower's (Contributory) Pension
- Widow's or Widower's (Non-Contributory) Pension
- Invalidity Pension
- Deserted Wife's Benefit/Allowance
- Prisoner's Wife's Allowance
- Widow's or Widower's Pension under the Occupational Injuries Benefit Scheme

When should I apply?

If you are under age 66 and getting one of the payments listed in **(A)** above you can apply for a Living Alone Allowance as soon as you start living alone. Or if you are getting one of the payments listed at **(B)** above, you can apply 3 months before you reach age 66. If you are aged 66 or over, you can apply as soon as you start living alone.

How do I apply?

You must complete **Form LAA1** and send it to the address clearly marked on the form. Forms are available from your local social welfare office or from www.welfare.ie. See *Contact Details* section.

Am I entitled to any other payments?

If you qualify for Living Alone Allowance, you may qualify for the following payments:

- Fuel Allowance
- Smokeless Fuel Allowance
- Free Travel
- Household Benefits Package.

14 National Fuel Scheme

The National Fuel Scheme is intended to help households that depend on long-term social welfare or Health Services Executive payments and are unable to pay for their own heating needs. The Scheme operates for 29 weeks from the end of September to mid-April.

How do I apply?

If you are receiving a social welfare payment you must complete **Form NFS1** and send it to the relevant address clearly marked on the Form. Forms are available from your local Social Welfare Office or from your local post office and at www.welfare.ie

If you are receiving a payment from the Health Services Executive (HSE), you should apply to your Community Welfare Officer (CWO) at your local Health Centre.

For more information you can contact the Department of Social and Family Affairs or your local Social Welfare Office. See *Contact Details* section.

15 Treatment Benefit Scheme

The Treatment Benefit Scheme is a scheme run by the Department of Social and Family Affairs that provides dental, optical and aural services to eligible people. The Treatment Benefit Scheme is available to insured workers and retired people who have the required number of PRSI contributions. Under the scheme, you get a contribution towards the costs involved.

How many PRSI contributions do I need to qualify for the scheme?

The amount of social insurance you need depends on your age.

1 Aged under 21

If you are aged under 21, you may qualify if you have at least 39 contributions paid at any time.

2 Aged 21 to 24

Between these ages you may qualify if you have:

- at least 39 contributions paid **and**
- at least 39 paid or credited in the relevant tax year **and**
- 13 paid contributions in a recent year

OR

- 26 contributions paid in the relevant tax and 26 contributions paid in the year previous to the relevant tax year.

3 Aged 25 to 65

From the age of 25 onwards, you must have:

- at least 260 paid contributions
- at least 39 paid or credited contributions in the governing contribution year **and**
- 13 paid contributions in a recent contribution year.

How do I apply for Treatment Benefit?

Dental: Forms are available from your dentist.

Optical: Forms are available from your optician, local Social Welfare Services office or the Treatment Benefit Section.

Aural: Forms are available from private suppliers of equipment or the Treatment Benefit Section.

If you do not qualify for Treatment Benefit on your Irish social insurance record, but you worked and made social insurance contributions in another country covered by EC Regulations,

you may use your social insurance record in that country to help you qualify, as long as you have paid at least one PRSI contribution at Class A, E, H and P (most employees pay Class A PRSI).

For a list of countries covered by EC regulations see part 3 in this section.

Where can I get more information?

You can contact:

Treatment Benefit Section

Department of Social and Family Affairs
St. Oliver Plunkett Road
Letterkenny
Co. Donegal

Lo-Call: 1890 400 400 (ext. 4480) (from inside Ireland)

OR

Telephone: + 353 1 704 3000

Pensions

There are 3 different types of state pension. There are two pensions that are based on the amount of social insurance contributions you have paid, **State Pension – Transition** and **State Pension – Contributory**. If you do not have enough contributions you may apply for the means tested **State Pension – Non-Contributory**.

TRANSITION STATE PENSION

What is Transition State Pension?

Transition State Pension is payable to people in Ireland aged 65 who have retired from work and who have enough social insurance contributions. It is not means tested. In general, you must have been an employee and paying full-rate social insurance contributions. If you are self-employed you may also qualify if you have enough contributions.

How do I qualify?

You must:

- Be aged 65
- Satisfy certain social insurance contributions

07

- Be retired from full-time employment (you may earn up to €38 per week)

At age 66, you may transfer to the Contributory State Pension if that would be to your advantage. Whether you transfer or not, the retirement condition ends at 66. What this means is you cannot be employed or self-employed while receiving a Transition State Pension before the age of 66, but, after that, you may earn an income from any source.

How many social insurance contributions do I need?

You must have:

- Started paying social insurance before reaching age 55
- Paid at least 260 full rate employment contributions
- A yearly average of at least 48 full rate contributions paid and/or credited from 1979 to the end of the tax year before you reach age 65

OR

- A yearly average of at least 24 full rate contributions paid or credited from 1953 (or the time you started insurable

employment, if later) to the end of the tax year before you reach age 65.

How many contributions are required if I reach pension age on or after 6 April 2012?

- You must have at least 520 full-rate employment contributions paid

OR

- If you have paid at least 260 full-rate employment contributions, you can make up the balance of the required 520 with high or special rate Voluntary Contributions

What if I paid my social insurance contributions abroad?

If you worked in a country covered by EC Regulations or a country with which Ireland has a Bilateral Social Security Agreement you may qualify for a pro-rata pension. This pension combines your Irish social insurance record and your social insurance record in the other country. You can contact the Department of Social and Family Affairs to find out how much you are entitled to. See *Contact Details* section.

What countries are covered by EC regulations?

Austria, Belgium, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, The Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Netherlands, The UK.

What countries have Bilateral Social Security agreements with Ireland?

Austria, Canada, Australia, USA and New Zealand.

Am I entitled to any other benefits?

You may qualify for the following benefits if you are aged 66 or over:

- Living Alone Allowance
- Over 80 Allowance
- Household Benefits Package
- Free Travel
- Fuel Scheme

- Medical card

When should I apply?

You should apply 4 months before reaching the age of 65. If you worked in a country covered by EC Regulations or a country with which Ireland has a Bilateral Social Security Agreement you should apply 6 months before reaching pension age so that the other country or countries can decide on your application in time.

How do I apply?

You must complete **Form RP/CP1**. This is available from your local social welfare office or from the Department of Social and Family Affairs. See *Contact Details* section. You must send the RP/CP1 Form to the address clearly marked on the form. Forms are also available at www.welfare.ie

CONTRIBUTORY STATE PENSION

What is the Contributory State Pension?

The Contributory State Pension is payable to people in Ireland from the age of 66 who have enough social insurance contributions. It is

not means tested and you may have income from any other source while receiving it. You may have to pay some tax on this pension.

How do I qualify?

You will qualify for Contributory State Pension if:

- You are aged 66 or over
- You satisfy certain social insurance contributions

How many social insurance contributions do I need?

You must have:

- Started paying PRSI contributions before reaching the age of 56
- At least 260 full rate employment contributions
- A yearly average of at least 48 full rate contributions paid and/or credited from 1979 (1988 for the self-employed) to the end of the tax year before you reach age 66

OR

A yearly average of at least 10 full rate contributions paid or credited from 1953 (or the time you started insurable employment, if later) to the end of the tax year before you reach age 66.

How many contributions are required if I reach pension age on or after 6 April 2012?

- You must have at least 520 full-rate employment contributions paid

OR

- If you have paid at least 260 full-rate employment contributions, you can make up the balance of the required 520 with high or special rate Voluntary Contributions

What if I paid my social insurance contributions abroad?

If you worked in a country covered by EC Regulations or a country with which Ireland has a Bilateral Social Security Agreement you may qualify for a pro-rata pension. This pension combines your Irish social insurance record and your social insurance record in the other country. You collect your pro-rata pension in the country you are resident in.

How do I qualify for a pro-rata pension?

To qualify, you must have at least:

- **260 weeks full rate PRSI paid**

AND

- An average of at least **10 weeks** social insurance paid or credited per year based on a combination of Irish social insurance and social insurance in a country covered by EC Regulations or a country with which Ireland has a bilateral relationship.

What countries are covered by EC regulations?

Austria, Belgium, Czech Republic, The Republic of Cyprus (Cyprus South), Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, The Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Netherlands, The UK.

What countries have Bilateral Social Security agreements with Ireland?

Austria, Canada, Australia, USA and New Zealand.

Can I transfer my Contributory State Pension from another country to Ireland?

Yes. You can transfer your Contributory State Pension. Contact your social welfare office in the country you are coming from.

How much am I entitled to?

You can contact your local Social Welfare Office to see exactly how much you may be entitled to. See *Contact Details* section.

Am I entitled to any other payments?

You may also qualify for the following payments when aged 66 or over:

- Living Alone Allowance
- Over 80 Allowance
- Household Benefits Package
- Free Travel
- Fuel scheme
- Medical card

How do I check if I have enough social insurance contributions?

You should check your social insurance record with the PRSI Records Section in the Department of Social and Family Affairs. In order to check your social insurance record you will need your

PPS number. It is advisable to bring a record of your contributions from any other country you have worked in.

When should I apply?

You should apply 3 months before reaching 66. You do not have to be retired from work to make your application. If you worked in a country covered by EC Regulations or a country with which Ireland has a Bilateral Social Security Agreement you should apply 6 months before reaching pension age so that the other country or countries can decide on your application in time.

How do I apply?

You must complete Form **RP/CP1**. This is available from your local Social Welfare Office, the Department of Social and Family Affairs and www.welfare.ie. See *Contact Details* section.

Where can I get more information?

If you would like more information you should contact your local Social Welfare Office or the Department of Social and Family Affairs.

The Pension Services Office also has a Pensions Forecast unit which gives advice to **people over 55** on the pension contributions

they may need to make to ensure they get an Old Age Contributory Pension.

What if I do not qualify for a Contributory State Pension?

If you do not qualify for an Old Age Contributory Pension, you can apply for an Old Age Non-Contributory Pension

NON-CONTRIBUTORY STATE PENSION

What is Non-Contributory State Pension?

Non-Contributory State Pension is a means-tested payment for people aged 66 or over who do not qualify for Transition State Pension or Contributory State Pension based on their social insurance record.

How do I qualify?

To qualify you must:

- ♦ Satisfy the Habitual Residence Condition
- ♦ Be age 66 or over
- ♦ Live in the State

- Have a valid Personal Public Service Number (PPS No.)
- Satisfy a means test

What is the Habitual Residence Condition?

See part 2 in the section on *Social Welfare* in this booklet.

What is the means test?

See part 3 in the section on *Social Welfare* in this booklet.

Can I transfer my Non-Contributory State Pension to another country?

No. It is not possible to transfer Non-Contributory State Pension to another country.

How much am I entitled to?

To find out how much you are entitled to, you can contact the Department of Social and Family Affairs or your nearest Social Welfare Office. See *Contact Details* section.

Am I entitled to any other benefits?

If you are 66 or over and living in the State, you are entitled to:

- Free Travel Pass

You may also qualify for:

- Household Benefits Package
- Medical Card
- Fuel scheme
- Medical card

When should I apply?

You should apply at least 3 months before reaching the age of 66.

How do I apply?

You must complete **Form OAP1** and return it to the address clearly marked on the form. The forms are available from your local post office, local Social Welfare Office, the Department of Social and Family Affairs and at www.welfare.ie. See *Contact Details* section.

What do I need to provide?

You must send the following **original** documents (no photocopies):

- Your birth certificate (long version only)
- Your spouse or partner's birth certificate

- Your marriage certificate
- Your dependent child(ren)'s birth certificate(s). (If you are getting Child Benefit you do **not** need to send their birth certificate(s)).

PRSA (PERSONAL RETIREMENT SAVINGS ACCOUNT)

What is PRSA?

PRSA (Personal Retirement Savings Account) are generally low-cost, easy-access **private** pension savings accounts. They are designed to allow you save for retirement. You are entitled to invest in a PRSA regardless of your employment status. PRSAs are transferable from job to job and they available from a variety of providers.

Who provides PRSAs?

PRSAs are provided by private banks or life assurance companies.

Contact details of these organisations can be got from The Pensions Board – see below.

Where can I get more information?

If you would like further information, you should contact:

- **The Pensions Board**

Verschoyle House
28-30 Lower Mount Street
Dublin 2

Telephone: + 353 1 613 1900
Lo-call: 1890 65 65 65 (from Ireland only)
Facsimile: + 353 1 631 8602
Website: www.pensionsboard.ie

There are foreign language information booklets on the Pensions Board website.

- **Department of Social & Family Affairs**

Pension Services Office
College Road
Sligo

Telephone: + 353 71 916 9800 **OR** + 353 1 704 3000
Website: www.welfare.ie

Education

EDUCATION FOR CHILDREN

Every child in Ireland is entitled to free, state-run primary and secondary education. Attendance at full-time education is compulsory for all children between six and sixteen years of age. Although children in Ireland are not obliged to attend school until the age of six, almost all children begin school in the September following their fourth birthday.

There is no widespread free pre-school system in operation in Ireland.

While primary and secondary education is free, there are a number of costs involved. The principal ones are uniforms and books. If you get a social welfare payment you may be entitled to "A Back to School Allowance" (see the Section on Social Welfare) for school uniforms and shoes. For further information, you should contact your local Health Centre.

My child doesn't speak Irish (Gaelic), will he/she have to learn it?

Irish is normally compulsory in primary and second level schools. However, if your child has been educated outside of Ireland up to the age of 11, your child is exempt from studying Irish.

PRIMARY SCHOOLS

The Irish school year for primary school children is from 1 September to 30 June approximately. The primary school cycle is 8 years long. Schools generally have 2 years of infant classes, followed by 1st class to 6th class.

What types of primary schools are available?

The Irish primary education sector consists of state-funded primary schools, special schools and private primary schools. State-funded primary schools used to be known as national schools and you may still hear this term being used. Primary schools are generally administered by Boards of Management. State-funded schools include religious schools, non-denominational schools, multi-denominational schools and Gaelscoileanna (schools that teach through Irish). For a list of schools, you should contact the Department of Education or your local CIC (Citizens Information Centre), which are located nationwide.

What role does religion play in Irish schools?

Most Irish primary schools are under the management of a religious denomination; the majority of these are Roman Catholic.

There is a growing choice of schools of other denominations and of multi-denominational schools. Schools that cater for a single religion may give priority to children of that religion but they will also admit children with other religious beliefs, or none. Children do not have to attend religion classes and you may choose to withdraw your child from such classes if you wish.

How do I get a place for my child in a primary school?

Enrol your child in your local primary school as early as possible due to long waiting lists in many areas. State-funded primary schools tend to give priority to children living in the immediate area, but problems can arise if their classes are already full and they have a waiting list. Multi-denominational schools, non-denominational schools and Gaelscoileanna (schools that teach through Irish) each decide their own admissions policy. Some secondary schools give priority to the students from certain primary schools so it may be useful to plan ahead when choosing a primary school for your child.

If you wish to enrol your children in a particular primary school you should contact the school directly. You will need your child's Birth Certificate for this process.

SECONDARY SCHOOLS

The Irish secondary school year is from the first week in September to the first week in June. If your child is going in to a state examination year, they will not finish until the end of June, as they will be taking their exams at that time.

What types of secondary schools are available?

You have a number of options when looking for secondary schools for your children. The secondary school system includes secondary schools, vocational schools, community or comprehensive schools and private secondary schools. Fees charged by private secondary schools can vary considerably. You will need to check with each individual school.

The majority of Irish children go to secondary schools which are owned, managed and often run by religious orders, although the teachers in these schools are generally lay staff. The majority of secondary schools are free, but there are fee-paying schools also. Vocational schools and community or comprehensive schools/ colleges tend to provide both academic and technical education and they often provide additional further education opportunities for school-leavers and adults in the local community.

For a full list of secondary schools contact the Department of Education & Science.

Contact details of Vocational schools in different areas of Ireland can be accessed at www.ivea.ie

How do I enroll my child in a secondary school?

Contact the school directly. You should enroll your children as early as possible as many schools operate a waiting list. If you require more information contact your local school or the Department of Education.

Queries regarding education can be directed to:

Department of Education and Science

Marlborough Street
Dublin 1

Telephone: + 353 1 873 4700

Website: www.education.ie

THIRD LEVEL EDUCATION

Be aware that if you are not from the European Union, Norway, Iceland, Liechtenstein and Switzerland you may need to go through certain procedures before you can enter third level education in Ireland. For more information contact Emigrant Advice at 1 Cathedral Street, Dublin 1 for our drop-in service.

Telephone: + 353 1 8732844

Email: info@emigrantadvice.ie

Also see www.immigrantcouncil.ie or phone the Immigrant Council of Ireland Information service at + 353 1 674 0200. Drop-in service at 2 St. Andrew Street, Dublin 2.

Email: info@immigrantcouncil.ie

What is third level education?

In Ireland third level education usually refers to courses in the four universities, fourteen institutes of technology and several teacher training colleges. These are state sponsored institutions but there are also some private fee-paying colleges. This can also be called Higher Education.

Am I eligible for third level education?

Entrance to third-level education in Ireland is generally decided by competition. At the end of your secondary school education, you sit the Leaving Certificate exam and the grades you receive are converted into points. These points are calculated and third-level places are awarded on this basis. Applications for third-level courses are made through the CAO (Central Applications Office), 33 Eglinton Street, Galway (www.cao.ie). There may be a separate entrance process for mature students (over 23) for some colleges. Some colleges reserve places on courses specifically for mature students.

What if I completed my secondary school exams in another country?

If you have taken your secondary school exams under another system in another country you will need to check whether your qualifications will be sufficient to secure a place in the Irish third-level course of your choice. Contact the college directly to confirm this before making your application. If you meet the requirements you should then apply to the CAO.

What standard of English will I need to go to a third level college in Ireland?

English is the main language of instruction at all third-level colleges in Ireland (some colleges also instruct in the Irish language) so you will need to show that you are proficient in the language before you will be accepted on a course. Colleges' requirements differ but generally they look for an acceptable English language proficiency test, for example the TOEFL or equivalent. You may be able to take English courses at the college of your choice, but if these are not available there are a number of private English language colleges around the country.

Do I have to pay fees?

If you are an Irish citizen, an EU citizen or a citizen of Iceland, Liechtenstein or Norway there are no tuition fees for state sponsored third level colleges provided that you satisfy certain conditions:

- you must have been living in the EU (this includes any of the accession states) for at least 3 of the 5 years before starting your course

AND

- you must be undertaking an undergraduate course of at least 2 years duration

AND

- you must not have a previous qualification to the same level (Students who hold a National Certificate or Diploma and are progressing to degree courses may be eligible), and
- you must not be repeating the year (although this exclusion may be waived where a student has to repeat a year due to certified serious illness).

There is a smaller fee called the student services charge. This fee varies from college to college. You may be able to get financial support through a grant to help pay for this.

What about financial support?

To qualify for a grant, you must be resident in Ireland for one year prior to your application. Grants are subject to an income test. You must make your application for a grant to your Local Authority. For a complete list of Local Authorities in Ireland, contact the Department of Environment, Heritage and Local Government.

Telephone: + 353 1 888 2638

Website: www.environ.ie

I would like to improve my English language skills while in Ireland, where can I find classes?

There are many private language colleges in Ireland that provide English language classes. Local VECs (Vocational Education Committees – check www.ivea.ie) sometimes run English classes and your local library may also run classes (check www.library.ie).

I want to do a course but not in the formal third level/university & institute of technology system – what are my options?

There are a variety of ways to continue your education outside of the formal third level system that is based in universities and institutes of technology. Your local VEC (Vocational Educational Committee) may have some suitable options – check www.ivea.ie for details of your local VEC. FÁS also offers a wide variety of courses specifically designed to improve your prospects of getting employment. Check their site at www.fas.ie

Public Transport



BUS

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What are the public transport systems in Ireland?

There are various bus and train public transport systems in Ireland.

BUS

Bus Eireann is the main provider of public bus services in Ireland.

Their website is www.buseireann.ie

In Dublin City and the surrounding areas the main public provider of bus transport is Dublin Bus. Their website is www.dublinbus.ie

TRAIN

Irish Rail provide train services between most major towns and cities in Ireland. Their website is www.irishrail.ie

In Dublin there are other rail services; the DART and the LUAS. Check www.dart.ie and www.luas.ie for more details.

Driving in Ireland

There are a variety of issues you will need to be aware of if you plan to drive in Ireland.

DRIVER'S LICENCE

Can I use a non-Irish driving licence in Ireland?

This will depend on where you got your driving licence. If you got your driving licence in one of the listed countries you can drive in Ireland for a temporary period of up to 12 months. If you are staying in Ireland for more than 12 months and your licence is from one of the listed countries you can go through a procedure to exchange your driving licence for an Irish one:

Australia, Austria, Belgium, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Gibraltar, Greece, Germany, Hungary, Iceland, Isle of Man, Japan, Jersey, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, United Kingdom, Slovakia, Slovenia, South Africa, South Korea, Spain, Sweden and Switzerland

If you did not obtain your driving licence from any of the above countries and you hold a national driving licence or an international

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driving permit from another country, you may drive in Ireland for the duration of your temporary visit (up to 12 months). If your stay in Ireland will be more than 12 months and you are not from one of the listed recognised countries/States, you should apply for an Irish driving licence.

How do I exchange my driver's licence for an Irish driver's licence?

You must complete:

- an "Exchange of Driving Licence" Form (**Form D900**)
- an application form for a full driving licence (**Form A D401**)
- you will also need to undergo a medical examination by a registered doctor who will complete a medical report form (Form D501) on your behalf.

These forms are available from your local Motor Tax Office. Completed Forms should be sent to your local Motor Tax Office.

What documents do I need to provide?

- 2 identical passport photographs (you must sign the back of both photos)
- Your current driving licence (it must be valid)

- The appropriate fee (contact your local Motor Tax Office for more details).

Do I need to get a medical report when applying for a driving licence in Ireland?

You must get your doctor to complete a medical report form (**Form D501**) if you are exchanging your licence or if you are applying for a driving licence for categories C, C1, D1, D, EC1, EC, ED1, or ED. You do not need this if you have previously provided a medical report that is still valid.

A medical report is compulsory for any driving category if you:

- are aged 70 or more

OR

- you suffer from any disabilities, epilepsy or alcoholism or if you regularly take drugs or medication that are likely to impair your ability to drive safely.

A registered practitioner should carry out your medical examination and then complete **Form D401**. This form is available from the Motor Tax Office or your local Garda station. You must

sign the Declaration on the medical report form in the presence of the registered medical practitioner.

How do I apply for an Irish driver's licence?

To apply for a driver's licence, you must:

- Complete a driver theory test (see www.dttis.ie for more details)
- Apply for a provisional driving licence (go to your local Motor Tax Office)
- Complete your driving test in Ireland. At time of printing (July 2006) there was a long waiting time to get a driving test. You may be moved up the waiting list if you can supply a letter from your job to say that you need your car for work purposes.

NOTE

You are required to carry your driving licence with you at all times when motoring in Ireland.

Where can I get more information?

You can more information by ringing 1890 40 60 40 (from within

Ireland) or by contacting the Driver Testing Section, Department of Transport, Government Buildings, Ballina, Co. Mayo.

Telephone: + 353 96 24200

Website: www.transport.ie

Details of your local Motor Tax Office are available from:

The Department of Environment, Heritage and Local Government

The Custom House

Dublin 1

Telephone: + 353 1 888 2000

Website: www.environ.ie

MOTOR INSURANCE

Do I need Motor Insurance to drive a vehicle in Ireland?

Yes. It is a legal requirement in Ireland to have motor insurance if you want to drive your car in a public place. Failure to have motor insurance when driving in Ireland is a very serious offence and drivers will incur fines, penalty points and may be disqualified from driving.

Should I bring details of my motor insurance abroad when I come to Ireland?

Yes. Some insurance companies will give a bonus to people who have a no-claims bonus from an EU country or another country with similar insurance laws. You should bring details of your motor insurance record when you are coming to Ireland.

Where can I find out more information about motor insurance in Ireland?

Individual insurance companies have customer service departments that will give you information on their policy options.

A useful service is the The Insurance Information Service. This is an information and complaints telephone service operated by the Irish Insurance Federation (IIF). Its purpose is to answer policyholders' questions and help resolve problems.

Insurance Information Service

39 Molesworth Street
Dublin 2

Telephone: + 353 1 676 1914

Website: www.iif.ie

VEHICLE REGISTRATION TAX (VRT)

If I am importing my vehicle from another country into Ireland will I have to pay tax on it?

This will depend on your situation as there are some exemptions. Vehicle Registration Tax (VRT), a percentage of the expected retail price of the imported vehicle, is chargeable on registration of the vehicle in Ireland. All motor vehicles in the state other than those brought in temporarily by visitors must be registered.

EXEMPTIONS FROM PAYING VEHICLE REGISTRATION TAX

There are different reliefs and exemptions from VRT. Even if you are not required to pay VRT, you must still register your vehicle when you come to Ireland (see Rules below). The following groups are exempt from paying VRT:

- Certain disabled drivers
- Visitors to Ireland who have owned their vehicles abroad for more than 6 months and who will be resident here temporarily
- People who have owned their vehicles abroad for more than 6 months and who are moving permanently to Ireland

- People posted to Ireland as part of the diplomatic corps.

NOTE

If you are moving to Ireland and are among those exempt from paying VRT you cannot sell your vehicle for more than 12 months after the vehicle is registered. If you are required to pay VRT, then you can sell your vehicle here in Ireland when you wish, once it has been registered. Further information is available from your local Vehicle Registration Office.

How do I pay Vehicle Registration Tax?

You can register the car and pay the Vehicle Registration Tax at a Vehicle Registration Office. Further information about Vehicle Registration Tax and locations of Vehicle Registration Offices around Ireland can be got by contacting:

St. John's House

Tallaght

Dublin 24

Telephone: + 353 1 414 9777

Facsimile: + 353 1 414 9720

Website: www.revenue.ie

MOTOR TAX

What is Motor Tax?

Motor Tax is a separate charge from Vehicle Registration Tax. It is a legal requirement in Ireland to have motor tax if you want to drive your vehicle in a public place. The more powerful your vehicle, the higher the cost of your motor tax. Not only are you obliged by law to pay motor tax to drive your vehicle, you are also required to display evidence that you have paid on the windscreen of your vehicle. This is done by displaying your tax disc on the windscreen. Failure to display the disc is considered a motoring offence and will result in an on-the-spot fine issued by a traffic warden or a Garda.

Where can I find more information?

For more information or to apply for Motor Tax contact the Local Authority in your area. Details of Local Authorities can be got from:

The Department of Environment

Heritage and Local Government

Custom House

Dublin 1

Telephone: + 353 1 888 2000

Website: www.environ.ie

VEHICLE TESTING

What is an NCT and do I need one?

An NCT is a National Car Test. Since 2002 all cars four years old or more must be tested. Vehicles that pass the test will have to undergo repeat tests every 2 years. The test is aimed at improving road safety and enhancing environmental protection by ensuring the car meets minimum standards. If your vehicle does not pass, the faults will have to be rectified and the vehicle will have to be re-tested.

Where can I book a National Car Test and find out more information about it?

There are National Car Test centres all over the country. For information on your nearest NCT centre contact:

Citywest Business Campus

Lakedrive 3026

Naas Road

Dublin 24

Telephone: 1890 200 670 (from Ireland only)

Facsimile: + 353 1 413 5996

Website: www.ncts.ie

SPEED LIMITS

In Ireland all speed limits are signposted in kilometres per hour (kph).

What are the speed limits in Ireland?

There are a total of five different types of speed limits throughout Ireland:

1 Town and city speed limits (50 km/h)

A speed limit of 50 kilometres per hour is in place in built-up areas (other than motorways or special speed limit zones).

2 National road speed limits (100 km/h)

A speed limit of 100 kilometres per hour is in place on all national roads (including dual carriageways) throughout Ireland.

3 Regional and local speed limits (80 km/h)

A speed limit of 80 kilometres per hour is in place on all regional and local roads (sometimes referred to as non-national roads).

4 Motorway speed limits (120 km/h)

A speed limit of 120 kilometres per hour is in place for all mechanical vehicles on all motorways. You should note that learner drivers, vehicles under 50 cc, bicycles, pedestrians, animals and invalid carriages are not allowed on motorways in Ireland.

5 Special speed limits (30 km/h or 60 km/h)

Special speed limits are sometimes applied to designated roads and zones (mainly, for example, on roads on the outside of built-up areas, around schools, etc.). Special speed limits are generally 30 km/h or 60 km/h.

PENALTY POINTS

A system of penalty points was introduced in Ireland on 31st October, 2002. Since then, motorists guilty of **speeding**, **driving without insurance**, **guilty of careless driving**, and **guilty of seatbelt offences** are awarded penalty points and fines. On 26 January, 2006 the Minister for Transport announced a further 31 driving offences that incur penalty points.

These new penalty point offences take effect from 3rd April, 2006 and include dangerous overtaking, blocking junctions, etc.

Details of Penalty Points are available at www.penaltypoints.ie

The new offences that were added in 2006 are also available to view in some foreign languages on this site.

Road Signs

Please familiarise yourself with these road signs



Dangerous corner ahead



Series of dangerous corners ahead



Series of dangerous bends ahead



Staggered junction with roads of less importance



Roundabout ahead



Junction ahead with road of less importance



Junction ahead with road of less importance (continued)



Road narrows ahead



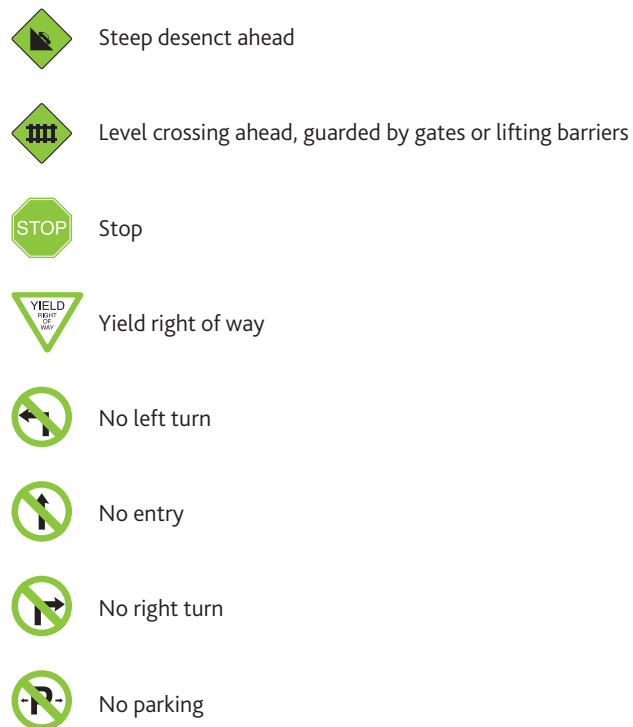
Junction ahead with road of equal importance
or width



Two-way traffic



Low bridge ahead





Keep left



Turn left



Turn right



Straight ahead only



Parking permitted



Speed limit



End of speed limit



Clearway stopping



Taxi ranks



Pedestrian street, traffic prohibited

Voting in Ireland

Will I be entitled to vote in Ireland?

This will depend on your citizenship. The right to vote in Ireland is as follows:

- Irish citizens may vote at every election and referendum
- British citizens may vote at Irish parliament elections, European elections and local elections
- Other European Union (EU) citizens may vote at European and local elections
- Non-EU citizens may vote at local elections only
- You must also ensure that you are included on the Electoral Register.

How do I include my details on the Electoral Register?

In order to be included on the Electoral Register you will need to satisfy two conditions. You must:

- Be at least 18 years of age on the day the Register comes into force (15th of February)

AND

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- Have been ordinarily resident in the State on the 1st of September in the year preceding the coming into force of the Register.

You can get applications for the Electoral Register from all County Councils, Corporations, post offices and public libraries. Applications for inclusion on the Electoral Register must be completed by the 25th of November.

Where can I get further information?

For more information, you should contact your local post office, local authority or public library. Their contact details are available in all public telephone directories.

Racism and Discrimination



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What can I do I have been a victim of racism?

This will depend on the nature of the incident. There are two main forms of racist incidents, which are:

- Racist Crime, which should be reported to the Gardai (police)
- Discrimination, which should be reported to the Equality Authority.

The NCCRI also provides advice and monitors all forms of racism in Ireland and you should fill in a racist incident form available at www.nccri.ie (see contact details at end of this section).

RACIST CRIME

Racist crime can include:

- Assaults, including fatal assaults
- Damage to property
- Threatening behaviour, including verbal abuse and harassment
- Incitement to hatred
- Circulation of offensive material

- Graffiti.

A racist incident is any incident perceived to be racially motivated by:

- The victim
- A member of the Gardai
- A person who was present and witnessed the incident

OR

- A person acting on behalf of the victim.

If you believe that you are a victim of a racist crime you should report it to your local Garda (police) station or in emergency dial 999. You can also contact the Garda Racial and Intercultural Unit phone (01) 6663150.

DISCRIMINATION

If you feel you have been discriminated against in relation to employment or the provision of goods and services, you may be protected by equality legislation and you can report the incident to the Equality Authority.

EMPLOYMENT

The Employment Equality Acts, 1998 and 2004 prohibit direct and indirect discrimination in employment across nine grounds. These grounds are gender, marital status, family status, sexual orientation, religion, age, disability, 'race' and membership of the Traveller community. The Act covers advertising of a vacancy, equal pay, access to employment, vocational training and work experience, terms and conditions of employment, promotion or re-grading, classification of posts, dismissal and collective agreements.

GOODS AND SERVICES

The Equal Status Act prohibits discrimination suffered on the nine grounds identified above in trying to access goods and services.

The Act applies to people who:

- Buy and sell a wide variety of goods
- Use or provide a wide range of services
- Obtain or dispose of accommodation
- Attend at or are in charge of educational establishments.

Examples of services include:

- Banking, insurance, grants, loans, credit or financing
- Entertainment, recreation or refreshment
- Cultural activities
- Transport or travel
- A service or facility provided by a club which is available to the public or a section of the public
- A professional trade or service

If you have questions in relation to discrimination, you should contact the Equality Authority at 2 Clonmel St, Dublin 2.

Lo-call: 1890 245 545 (from inside Ireland)

Telephone: + 353 1 417 3333

Email: info@equality.ie

Website: www.equality.ie

While the Equality Authority can provide you with information and assistance it is the Equality Tribunal where official complaints in relation to equality legislation can be lodged. The Equality Tribunal is the impartial forum to hear or mediate complaints of

alleged discrimination under equality legislation. It is independent and quasi-judicial and its decisions and mediated settlements are legally binding.

The Equality Tribunal

3 Clonmel Street
Dublin 2

Lo-call 1890 34 44 24 (from inside Ireland)

Telephone: + 353 1 4774100

Facsimile: + 353 1 4774141

Email: info@equalitytribunal.ie

website: www.equalitytribunal.ie

What exactly is discrimination?

Discrimination has a specific meaning in equality legislation. It is described as the treatment of a person in a less favourable way than another person is, has been or would be treated in a comparable situation on any of the nine grounds. There are different types of discrimination covered by the legislation including direct and indirect discrimination, and discrimination by association.

Direct discrimination occurs when a person is treated less favourably than another, in similar circumstances, based on one of the nine grounds.

Indirect discrimination is about practices or policies, which seem fair at first sight but which in effect, either intentionally or more often un-intentionally, result in discrimination against some minority ethnic group or groups. It happens where people are, for example, refused employment not explicitly for discriminatory reasons but because of a policy, practice, or requirement they find hard to meet. The employer, in this example, will be found to have indirectly discriminated against the person on one of the nine grounds unless the provision is objectively justified by a legitimate aim and the means of achieving that aim are appropriate and necessary.

Discrimination by association happens when a person associated with another person who belongs to a particular ethnic minority is treated less favourably because of that association.

MAKING A COMPLAINT: PRACTICAL ADVICE

Make a careful record of the incident and keep copies of all correspondence of your complaint, including completed forms. Seek witnesses to the incident and if possible their contact details. Seek evidence that will support your complaint, for example a written report by a doctor confirming your injuries if you suffered an assault. If you have been a victim of racism there may be a local organisation that can offer you support, the NCCRI (below) will have details.

Further information and advice:

For more information on employment rights see the 'Employment Rights and Safety at Work' section in this publication. The NCCRI publish a very useful information booklet 'Seeking Advice and Redress Against Racism in Ireland'.

Racist Incident Reporting Service

NCCRI

Third Floor

Jervis House

Jervis Street

Dublin 1

Telephone: + 353 1 8588000

Facsimile: + 353 1 8727621

Email: info@nccri.ie

Website: www.nccri.ie

This section was written in collaboration with the NCCRI.

Glossary

CWO

This stands for Community Welfare Officer. Community Welfare Officers are responsible for assessing the income of a person applying for payments under the Supplementary Welfare Allowance Scheme. See the *Social Welfare* section for more on Supplementary Welfare Allowance.

EEA

This stands for European Economic Area. The European Economic Area includes all EU member states, Iceland, Liechtenstein and Norway.

FÁS

This is the state training and employment agency.

HSE

HSE stands for Health Service Executive. The HSE is responsible for providing health services to people in Ireland.

PRSI

PRSI stands for Pay Related Social Insurance. PRSI is a payment made by employers and employees in Ireland into a national fund. This fund is used to help finance social welfare payments. The number of PRSI contributions you have made determines how much financial support you will get under certain social welfare payments. In general, the payment of social insurance by employers and employees is compulsory.

PAYE

Most employees in Ireland pay tax through the *PAYE* (Pay As You Earn) system. This means that your employer deducts the tax you owe directly from your wages, and pays this tax directly to the Revenue Commissioners. The Revenue Commissioners collect taxes from citizens on behalf of the Irish Government.

PPS NUMBER

This stands for Personal Public Service number. This is a unique reference number that helps to you to gain access to social welfare benefits, public services and information in Ireland. See more in our section on *Finding a job*.

VEC

This stands for Vocational Educational Committee. VECs are agencies of the Department of Education & Science. There are 33 local VECs in Ireland that provide various education and training programmes.

SIPTU

This stands for Services Industrial Professional & Technical Union. It is one of the largest unions in Ireland. See section on *Employment Rights and Safety at Work* for more details.

Contact Details

Non-Government Organisations (NGOs) that have information services for new residents.

Emigrant Advice

1 Cathedral Street
Dublin 1

Telephone: + 353 1 8732844

Website: www.emigrantadvice.ie

Email: info@emigrantadvice.ie

Migrant Rights Centre Ireland

55 Parnell Square West
Dublin 1

Telephone: + 353 1 8897570

Website: www.mrci.ie

Email: info@mrci.ie

Immigrant Council of Ireland

2 St. Andrew Street
Dublin 2

Telephone: + 353 1 6740200

Email: info@immigrantcouncil.ie

Website: www.immigrantcouncil.ie

Trade Union

SIPTU

Liberty Hall

Dublin 1

Telephone: + 353 1 858 6389

Email: info@siptu.ie

Website: www.siptu.ie

CITIZENS INFORMATION CENTRES

Citizens Information Centres provide one-to-one impartial and comprehensive information on all aspects of entitlements to the public in about 100 locations around Ireland. You do not need to be an Irish citizen to access these services.

Dublin City Centre

13a Upper O'Connell Street

Dublin 1

Telephone: + 353 1 809 0633

Cork

Citizens Information Centre

80 South Mall

Cork

Telephone: + 353 21 427 7377 **OR** + 353 21 427 7518

Galway

Galway Citizens Information Centre

Augustine House

St. Augustine Street

Galway City

Telephone: + 353 91 563344

Limerick

Limerick Citizens Information Centre

54 Catherine Street

Limerick City

Telephone: + 353 61 311444

Waterford

Waterford Citizens Information Centre
37 Lower Yellow Road
Waterford City

Telephone: + 353 51 351133

For details of your nearest office go to www.comhairle.ie

GOVERNMENT DEPARTMENTS AND AGENCIES**Department of Education & Science**

Marlborough Street
Dublin 1

Telephone: + 353 1 889 6400

Email: info@education.gov.ie

Website: www.education.ie

Department of Enterprise, Trade & Employment

23 Kildare Street
Dublin 2

Telephone: + 353 1 631 2121

Email: info@entemp.ie

Website: www.entemp.ie

Department of Social & Family Affairs (various offices in Dublin)

Telephone: + 353 1 874 8444

Website: www.welfare.ie

For details of your local social welfare office contact the above number or check the website.

Department of Environment, Heritage & Local Government

Custom House
Dublin 1

Telephone: + 353 1 888 2000

Email: press-office@environ.ie

Website: www.environ.ie

HSE (Health Service Executive)

Oak House
Limetree Avenue
Millennium Park
Naas
Co. Kildare

Telephone: + 353 45 880400

Email: info@hse.ie

Website: www.hse.ie

REVENUE – TAX OFFICES

The following are a list of lo-call numbers for different areas in Ireland for PAYE workers. These numbers can only be dialed from inside Ireland.

For calls from outside of Ireland dial + 353 1 647 4444.

Dublin City & County: 1890 33 24 55

Clare, Cork, Kerry & Limerick: 1890 22 24 25

Meath, Kildare, Laois, Tipperary, Waterford, Wexford, Wicklow, Kilkenny & Carlow: 1899 44 44 25

Donegal, Leitrim, Sligo, Mayo, Galway, Roscommon, Longford, Offaly, Cavan, Monaghan, Westmeath & Louth: 1890 77 74 25

At the time of writing (July 2006) information in this publication was accurate. Updated versions of this publication will be available at www.emigrantadvice.ie

Western Union Financial Services Inc.

WHO ARE WE?

Western Union Financial Services, Inc. is an international leader in money transfer services. Western Union services are offered at approximately 235,000 agent locations in over 200 countries and territories worldwide. Western Union has been credited with creating electronic commerce by introducing its money transfer service in 1871. Western Union is a subsidiary of First Data Corp. (NYSE: FDC). In 2004 the company completed:

- 97 million consumer-to-consumer money transfers, and
- 146 million consumer-to-business transactions.

WHAT IS A WESTERN UNION MONEY TRANSFER?

- The means of sending and receiving money, quickly and conveniently, via Western Union's worldwide network of agent locations.

HOW DOES IT WORK?

- A customer completes a 'To Send Money' form at a Western Union agent location and provides identification.

- The agent collects the transfer amount plus fee, and processes the transaction.
- The receiver completes a 'To Receive Money' form at any Western Union agent location and provides identification.
- The money is available for pick-up at Western Union receiving agent locations within minutes (depending on the opening hours of local agents and difference in time zones).

WHERE ARE WE?

- Western Union operates via its network of approximately 600 agent locations across Ireland including An Post and Fexco.
 - Western Union's customer freefone number (from inside Ireland), 1800 395 395, is available 24 hours a day, seven days a week for details of agent locations around the world.
-

WHO USES THE WESTERN UNION MONEY TRANSFER® SERVICE?

- Families of tourists, back-packers, gap-year travellers and other travellers who require funds in an emergency.
 - People working/living in Ireland who regularly send money to family abroad as a means of support or for medical expenses, education, birthdays and other special occasions.
 - Students studying abroad who are sent money by their parents back home.
 - Business travellers who need money sent to them promptly.
-

WHY USE WESTERN UNION?

Western Union provides a premium level of service, which customers are aware of and which is why they choose Western Union to transfer money:

- **Reliability:** Western Union has more than 150 years of experience connecting people so consumers can be confident that their money will get to where they want it, when they want it there.
- **Convenience:** with a network of 235,000 agent locations in more than 200 countries and territories, Western Union services are available in the most remote parts of the world.
- **Speed:** the money is available for pick-up at Western Union receiving agent locations within minutes (depending on the opening hours of local agents and difference in time zones).
- **Fee to sender only:** The fee is only charged to the sender whereas some service providers also charge a fee to the recipient.

ADDITIONAL SERVICE

- Customers in Ireland wanting to send a money transfer by debit or credit card can do so via the freefone number (from inside Ireland) 1800 395 395. Online transactions can also be made via www.westernunion.ie

Emigrant Advice

1 Cathedral Street

Dublin 1

t 01 8732844 / 01 8726171

m 086 2024301

f 01 8727003

e info@emigrantadvice.ie

w www.emigrantadvice.ie



Department of Social and Family Affairs

An Roinn Gnóthaí Sóisialaíacha agus Teaghlaigh



Feidhmeannacht na Seirbhíse Sláinte
Health Service Executive



NCCRI

**WESTERN
UNION**