

Zurich Rehabilitation Quick Guide to Benefits



While most media coverage appears to focus on inappropriate claimers exploiting the benefits system, many legitimate claims are not made because people are unaware that they are eligible or are uncertain of the process. When you are unable to work due to illness or injury this can often cause financial strain that inevitably creates a barrier to rehabilitation. You may be eligible to claim financial support to ease this burden and help you to recover.

The Zurich Rehabilitation General Insurance Team are unable to provide professional advice to individuals regarding benefits. However, this quick guide aims to provide an insight into benefits that you may be entitled to. We recommend that you seek advice from a Welfare Rights Advisor to provide professional guidance and support with benefits claims. Details of how to find a Welfare Rights Advisor can also be found in this guide.

Statutory Sick Pay

Statutory sick pay or SSP is paid by your employer if you have been earning an average £125 a week but you are too ill to work. SSP will be paid £118.75 per week for up to 28 weeks. When your SSP has stopped and if you are still unable to return to the workplace, you may be eligible to receive Employment and Support Allowance.

Benefits at a Glance

Pregnancy	Benefits For Children	Health Benefits	Other Help
Statutory Maternity Pay Maternity Allowance Statutory Paternity Pay Statutory Shared Parental Pay Statutory Adoption Pay Universal Credit Employment and Support Allowance Income Support Housing Benefit Council Tax Reduction Health Benefits Sure Start Maternity Grant Healthy Start vouchers	Child Benefit Child Tax Credit Universal Credit Free School Meals Guardian's Allowance Disability Living Allowance Health Benefits Healthy Start vouchers	Free prescriptions Dental treatment Eye tests and vouchers for glasses Fares to hospital for treatment Wigs and fabric supports	Budgeting Advance Budgeting Loan Sure Start Maternity Grant Funeral Payment Cold Weather Payment Winter Fuel Payment
Unemployed	Working	Short-Term Sick	Long-Term Sick or Disabled
Jobseeker's Allowance Universal Credit Housing Benefit Council Tax Reduction Health Benefits	Universal Credit Working Tax Credit Housing Benefit Council Tax Reduction Health Benefits	Statutory Sick Pay Universal Credit Employment and Support Allowance Income Support (with SSP only) Housing Benefit Council Tax Reduction Health Benefits	Employment and Support Allowance Personal Independence Payment (age 16 – 64) Attendance Allowance (age 65 or over) Universal Credit Housing Benefit Council Tax Reduction Health Benefits Armed Forces Compensation Scheme Armed Forces Independence Payment
Injured at Work	Bereaved	Aged 65 or Over	Caring for a Disabled Person
Industrial Injuries Disablement Benefit Reduced Earnings Allowance Constant Attendance Allowance Retirement Allowance Access to Work	Bereavement Support Payment Universal Credit Housing Benefit Council Tax Reduction Health Benefits Armed Forces Compensation Scheme Social Fund Funeral Payment	State Pension (men age 65 or over) Pension Credit Housing Benefit Council Tax Reduction Health Benefits Winter Fuel Payment	Carer's Allowance Universal Credit Income Support Housing Benefit Council Tax Reduction Health Benefits

Employment and Support Allowance (ESA)

You cannot apply for Employment and Support Allowance if you are receiving Statutory Sick Pay (SSP) but you can apply up to 3 months before your SSP is due to end. If you are still unable to work because of your injury at this point, ESA provides a basic income to cover living costs.

There are two types of ESA:

Contributory – based on your National Insurance (NI) contributions.

Income Related (non-contributory) - if you are on a low income and have less than £10,000 savings you may be eligible to claim more money.

The system has recently changed and since the introduction of the Universal Credit you cannot make a new claim for income related ESA unless there are exceptional circumstances. If you claim new style ESA you may be able to claim Universal Credit if you are on a low income.

You can find out more about ESA via your local Citizens Advice Centre, your local Jobcentre Plus or online via the www.gov.uk website, Disability Rights UK website or Turn2us website. To claim ESA call 0800 328 5644 or download the application form from the gov.uk website.

You will be invited to an assessment and if successful you will be placed in either the 'Work Related Activity' or the 'Support Group'.

If you are placed in the **Work Related Activity** group you will have to take part in work related activities to continue to receive the award.

In some circumstances the outcome of the assessment is that it is very unlikely that you will be able to return to the workplace and you will therefore be placed in the **Support Group**.

The ESA award is made for up to 52 weeks. Applicants under 25 years of age will initially receive £72.90 a week and those 25 or over £92.05 for the first 13 weeks. This is referred to as the assessment period. Depending on the outcome of the assessment, you will either remain on the same rate or if placed in the Support Group the rate will increase to £140.55 a week for 2021/2022.

Can work up to 16 hours a week as long as earnings are no more than £195 per week.

Universal Credit

Universal Credit has recently replaced six income related benefits with the aim of streamlining the process. The six benefits that Universal Credit replaces are Income Support, income based JSA, income related ESA, Working Tax Credit, Child Tax Credit and Housing Benefit. If you are already in receipt of any of the listed benefits you may have to claim Universal Credit due to a change of circumstances following your injury.

You may be eligible for Universal Credit if you are of working age and on a low income. You can claim Universal Credit whether you are working or not but must have savings of less than £16,000.

This benefit is paid monthly. The amount depends on your income and circumstances. You must claim jointly with your partner if you have one.

You may get an extra amount if you are unable to work due to your injury.

You may also get extra funding for dependent children, to cover rent and service charges or if you are a registered carer.

Find out more via the websites provided above or contact the Universal Credit Helpline for more information on 0800 328 5644. Alternatively you can claim online at www.gov.uk

Council Tax Support

It is recommended that you contact your local council as soon as you experience financial strain to advise of your circumstances. You may be eligible for Council Tax Support which may cover all or some of your Council Tax payments depending on your income, savings and circumstances.

To claim contact your local council.

Benefits at a Glance

The information on the following pages shows a summary of benefits and awards that are available in the UK. You can find out more about these specific benefits and awards via the sites listed below:

Citizens Advice

<https://www.citizensadvice.org.uk/>

Disability Rights Handbook April 2025 -2026

<https://shop.disabilityrightsuk.org/products/disability-rights-handbook-2025-2026>

Direct Gov

<https://www.gov.uk/browse/benefits>

DIAL UK - Disability Information and Advice Line

<https://www.dialuk.info/>

The Money Advice Service

<https://www.moneyadviceservice.org.uk/en>

Motability

<https://www.motability.co.uk/>

NHS UK

<https://www.nhs.uk/conditions/social-care-and-support-guide/>

Turn2us

<https://www.turn2us.org.uk/>

Finding a Welfare Rights Advisor in Your Area

DIAL Disability Information and Advice Line. DIAL is made up of a team of experienced experts with a common interest on disability and caters for all aspects of living with a disability. There are sites across the UK but you can contact them for advice on welfare benefits, housing, equipment, mobility and transport. For more information about resources in your area visit <https://www.dialuk.info/contact-us>

Turn2us also provide a tool that allows you to search for an adviser, sources of information, advice on benefits, housing, jobs, legal issues and practical help. To use this tool visit <https://advicefinder.turn2us.org.uk>. You will be prompted to select a topic and provide your postcode along with a distance you are prepared to travel if required.

Help with Prescription Costs

If you have to pay a lot for your NHS prescriptions it may be cheaper to buy a Prescription Prepayment Certificate (PPC) which is effectively a season ticket. A PPC covers all of your NHS prescriptions, including dental prescriptions. It does not include other health costs such as wigs and fabric supports which are only provided through hospital services. A three month PPC costs £30.25 and will save you money if you have more than three prescribed items in three months. An annual PPC costs £108.10 and will save you money if you have more than 11 prescribed items a year.

For more information about PPC visit <https://www.nhs.uk/using-the-nhs/help-with-health-costs/save-money-with-a-prescription-prepayment-certificate-ppc/>

Personal Independence Payment (PIP) formerly Disability Living Allowance (DLA)

If you have personal care needs or difficulties with your mobility due to your injury you may be eligible for PIP which was previously known as DLA.

PIP looks at your ability to manage activities of daily living which includes personal care, preparing a meal, communication and engaging with others. It also takes into consideration planning journeys and making decisions.

PIP is paid if your ability to manage is limited by your injury and is separated into two categories being Mobility and Daily Living. It is paid at two rates which are limited (low) or severely limited (high):

Daily Living	£73.90 (low)	£110.40 (high)
Mobility	£29.20 (low)	£77.40 (high)

To make a claim call **0800 917 2222** or text phone 0800 917 7777. The new Next Generation Text (NCT) is also available.

To download the app visit <https://www.ngts.org.uk/>.

On application, you will be sent a self-assessment form and will be invited to attend a face-to-face assessment. It is recommended that you are accompanied, ideally by a health professional who can support your claim.

Carer's Allowance

If you require care from someone for 35 hours a week or more they can apply for Carer's Allowance.

The person can only apply once you are in receipt of PIP.

If your carer is in full-time education or earning more than £128 a week unfortunately they cannot apply for Carer's Allowance.

Carer's Allowance £83.30 per week.

Earnings have to be less than £196 per week after tax, NI and expenses.

It overlaps with contributory ESA and some other benefits. This means that if the carer is already in receipt of these allowances they may not get Carer's Allowance but may receive increased amounts of other benefits including income related ESA, Universal Credit or Housing Benefit.

To claim for Carer's Allowance:

Call 0800 731 0297 or textphone 0800 731 0317

You can also claim online from www.gov.uk



Travel via Coach

There is no national concession scheme for coach travel however discounted travel is available depending on the coach company that you use. National Express for example sells a Disabled Coach Card that gives you a third off the standard fare. For more information about this scheme visit www.nationalexpress.com

If you live in **Scotland** you can get free travel if you use your National Entitlement Card on City Link coaches. For more information about applying for a National Entitlement Card on the Transport Scotland visit www.transport.gov.scot/concessionary-travel

If you live in Northern Ireland you can get half price travel if you use your SmartPass on Goldline coaches. For more information about applying for a SmartPass visit <https://www.nidirect.gov.uk/articles/half-fare-smartpass-disability-living-allowance>

Community Transport Association (CTA)

Community Transport Association (CTA) is a national charity that represents and supports providers of community transport; thousands of local charities and community groups across the UK provide transport services that fulfil a social purpose and community benefit. You may have heard of 'Dial a Ride' or 'Ring a Ride'. These services are usually run by local authorities and can be a good alternative to taxis or public transport. For more information about CTA and the services available in your area visit <https://cta.uk.org>

If you live in the London area you may be eligible for a **Disabled Persons Freedom Pass**. The pass will give you free 24 hour travel across Transport for London's networks (with the exception of some river boats which charge half price and free train travel on the London Overground Network (however, you might have to travel after 9.30am).

For more information about applying for a Disabled Persons Freedom Pass visit <https://www.londoncouncils.gov.uk/services/freedom-pass/disabled-persons-freedom-pass>

For more information about the London Taxicard Scheme visit <https://www.londoncouncils.gov.uk/services/taxicard>. This scheme provides subsidised taxis for disabled people who find it difficult to use public transport.

The Blue Badge Scheme

The Blue Badge Scheme provides a range of parking benefits for injured people who experience difficulties with walking. For example you can park on single yellow lines and in pay and display bays at no charge.

If you are in receipt of High Rate Mobility Component DLA or Enhanced Rate Mobility Component of PIP you are automatically eligible for a Blue Badge. However, you can apply for a Discretionary Blue Badge if your mobility is likely to be impaired for a prolonged period of time (at least 9 months) via your local council.

Blue Badges cost up to £10 in England and £20 in Scotland. The scheme is free in Wales. You can apply in Northern Ireland but the application process is different. You can find out more about this on the gov.uk website.

Free bus passes are available in some parts of the country. For more information about bus permits and other travel concessions in England visit <https://www.gov.uk/apply-for-disabled-bus-pass> and provide your postcode.

If you live in Scotland visit <https://www.transport.gov.scot/concessionary-travel/>

If you live in Wales visit <https://www.gov.wales/apply-bus-pass>

If you live in Northern Ireland visit <https://www.nidirect.gov.uk/articles/free-and-concessionary-bus-and-rail-travel>

A Disabled Persons Railcard gives you a third off most rail fares. The discount is for two people so you can save money for a friend or carer too. You have to purchase the railcard but it can pay for itself after just one journey. You will automatically qualify for the railcard if you are in receipt of PIP or DLA at the lower rate of the mobility component or middle/higher rate of the care component. You are also eligible if you have a hearing or visual impairment or have epilepsy. There are occasions where you do not meet the requirements but may still be eligible so it is worth reviewing the website www.disabledpersons-railcard.co.uk/are-you-eligible and contacting them to discuss your individual circumstances further.

Help With Travel and Transport

Whether you prefer to travel by car or use public transport, you might qualify for a range of schemes designed to help with travel. These schemes include free or discounted travel on trains, buses and coaches, leasing a vehicle and parking.

The Motability Scheme enables disabled people to lease a new car, mobility scooter or powered wheelchair. To be eligible for the Motability Scheme you must be in receipt of High Rate Mobility Component of Disability Living Allowance (DLA) or the Enhanced Rate Mobility component of PIP.

For more information about the scheme visit www.motability.co.uk

Road Tax Exemption is automatically available if you are on the Motability Scheme and you don't have to do anything. If you own your own car but you are in receipt of the High/Enhanced Rate Mobility Component of DLA/PIP you are eligible. You still have to tax your vehicle even if you don't have to pay. You can find out more about vehicle tax exemption and apply via the gov.uk website.

Industrial Injuries Scheme

If you have been injured in the workplace you may be eligible for the Industrial Injuries Disablement Benefit (IIDB). This is a no fault scheme paid by the Department for Work and Pensions. It is not 'means tested' which means that your income and savings are not taken into consideration. However, if you already receive means tested benefits then this award is considered as extra income and may affect your existing benefits. You do not have to have paid National Insurance contributions to get IIDB. You can claim even if you return to work but unfortunately you cannot claim Industrial Injuries if you are self-employed.

The weekly amount depends on how much you are affected by the injury.

This will be assessed by a 'medical advisor' on a scale of 1 to 100%. The medical advisor will assess how your injury affects you. The extent of your injury is then converted into a percentage. Only the level of disability directly related to the injury can be taken into account. If you have a pre-existing condition the medical advisor will not include the effects of this in your percentage.

Normally you must be assessed as 14% disabled or more to get the benefit. This is then rounded up to 20% as a minimum award.

All amounts are a guide only and are reviewed each April.

Depending on the extent of your injury the award will last for either a fixed period or for life. You can be reassessed if the level of disability caused by your injury worsens or when the fixed period comes to an end.

For more information about this award visit turn2us.org or www.gov.uk and if you wish to claim, contact the Industrial Injuries Disablement Benefit Centre on 0800 121 8379 or textphone 0800 169 0314. You can also download an application form from www.gov.uk

Assessed Level of Disablement	Weekly Amount
100%	£225.30
90%	£202.77
80%	£180.24
70%	£157.71
60%	£135.18
50%	£112.65
40%	£90.12
30%	£67.59
20%	£45.06

Access to Work

Access to Work (AtW) is a government programme aimed at supporting significantly injured/disabled people to take up or remain in work. AtW is a discretionary grant scheme that provides personalised support to disabled people who are:

- in paid employment
- self-employed
- apprentices
- trainees
- supported interns
- doing self-directed work experience
- on Jobcentre plus promoted work trials
- going to a job interview.

You can get help if you meet the following criteria:

Registered disabled, have a mental health condition or have a long-term health condition that impacts your ability to work.

You must be aged 16 or over and live in England, Scotland or Wales. There is a different system in Northern Ireland.

AtW support covers a wide range of interventions beyond 'reasonable adjustments' associated with overcoming work-related barriers resulting from disability. The support package is agreed based on individual need.

Examples of the kind of help available through AtW are:

- a communicator, advocate or BSL interpreter for a job interview, if you are deaf or have communication difficulties
- a support worker, such as a reader for somebody with a visual impairment, communicator for a deaf person, a specialist job coach for a person with a learning difficulty, or a helper for personal care needs at work
- specialist equipment (or alterations to existing equipment) to suit your particular need
- help towards the additional costs of taxi fares if you cannot use public transport to get to work.

There is no set amount for an AtW grant. How much you get depends on your specific case. The grant will only cover the support needed to let you stay in work or in self-employment.

There is an annual cap on the total amount of support that can be provided under AtW, this is currently set at £60,700.

AtW will pay 100% of the approved costs (subject to the cap):

- if you are unemployed and starting a new job
- if you have been working for an employer and have been in the job for less than six weeks; or
- if you are self-employed or setting up your own business through the New Enterprise Allowance.

If you have been in your job for six weeks or more when you first apply for help, AtW will pay a proportion of the costs of support as follows:

Employers with less than 50 staff: AtW can pay 100% of the approved costs.

Employers with 50 to 249 staff: the employer will have to pay the first £500 and AtW can then pay 80% of the approved costs up to £10,000.

Large employers with 250 or more staff: the employer will have to pay the first £1,000 and AtW can then pay 80% of the approved costs up to £10,000.

AtW would normally cover all additional costs over £10,000, subject to the cap.

What Access to Work does not cover

The Equality Act 2010 places a duty on an employer to make reasonable adjustments for disabled employees. AtW funding cannot be used to support these adjustments.

AtW will also not fund items which are regarded as standard equipment, standard business costs or standard health and safety requirements. This means that any item which would normally be needed to do the job, whether a person is disabled or not, will not be paid for. For more information about AtW visit www.gov.uk/access-to-work

If you believe you are eligible you can apply online, visit www.gov.uk/access-to-work/apply

Telephone: 0800 121 7479 or textphone: 0800 121 7579

Monday to Friday, 8am to 7.30pm



Health Costs

Free prescriptions and NHS eyesight tests are available if you have a specified medical condition.

If you are eligible for Income related ESA or similar income related benefit such as exemption with tax credit or Universal Credit you may be entitled to free prescriptions, eyesight tests, dental charges and other health costs.

Contact the Health Costs Advice Line on 0300 330 1343 or visit www.nhs.uk

PLEASE NOTE THAT THIS COVERS ENGLAND ONLY.

TV Licence Concessions

If you or someone in your family is visually impaired you may be eligible for up to 50% off your TV licence. For more information visit <https://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/blindseverely-sight-impaired-aud5>

Water Rates Concessions

If your injury has resulted in incontinence you may be eligible for a reduction in your water rates which acknowledges the need for increased use of the washing machine and bathing. For more information about this follow these links:

<https://www.moneyadvice.service.org.uk/en/articles/money-saving-tips-and-discounts-for-disabled-people>

<https://www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/watersure-scheme-help-with-paying-water-bills/>

RADAR Key (Access to Disabled Public Toilets)

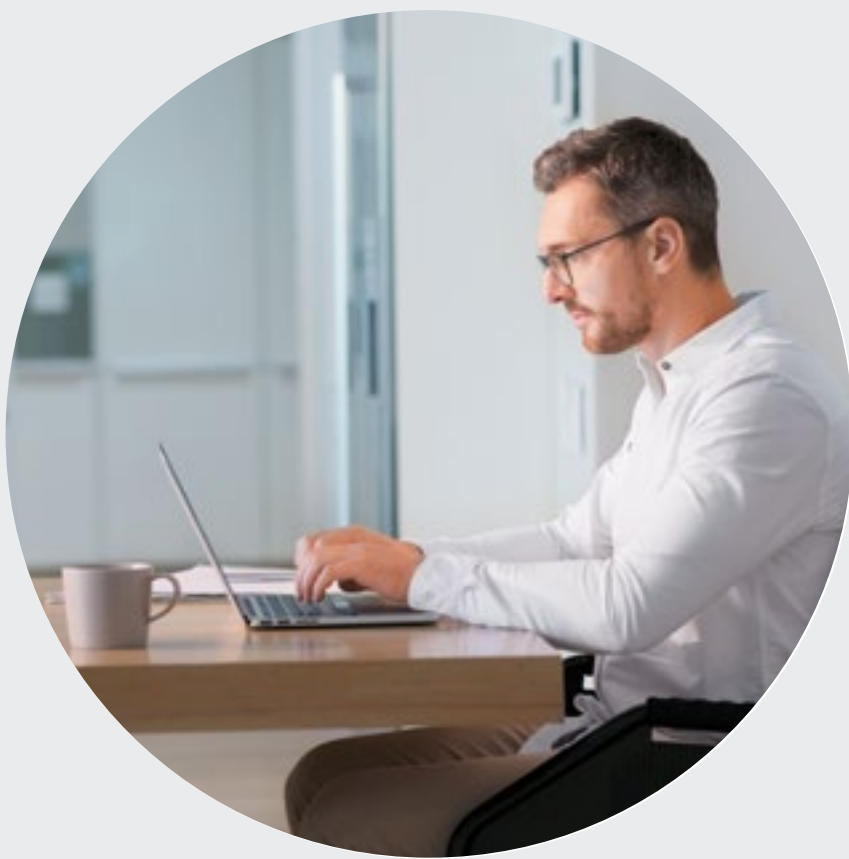
If your injury has resulted in an urgency to use the toilet you can purchase a RADAR key which gains access to a number of public toilets along with a map of where to find these. To purchase a key and find out more about the service visit the Disability Rights UK website. You may be able to obtain these free of charge via your local council and it is always worth checking with them first.

RADAR KEYS cost £5.00 via The Disability Rights UK website. For more information visit <https://www.disabilityrightsuk.org/shop/official-and-only-genuine-radar-key>

Welfare Assistance Schemes

Local Councils have discretionary schemes which may help you meet essential costs. This support can include food vouchers, fuel costs and household goods direct from a supplier. This varies between councils.

Contact your local council or county council to find out more.





References and Resources used to create this booklet:

[Citizens Advice.org.uk](https://citizensadvice.org.uk)

[Disability Rights Handbook April 2025 – 2026](#)

[Direct.Gov](https://www.direct.gov.uk)

[DIAL UK - Disability Information and Advice Line](#)

[Moneyadvice.service.org.uk](https://moneyadvice.service.org.uk)

[Motability.co.uk](https://www.motability.co.uk)

[NHS UK website](https://www.nhs.uk)

[Turn2us website](#)

All information is correct at the time of printing. Figures are annually reviewed and are subject to change

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