



DPUF Meeting: 30th July 2024

Minutes of meeting held at Winkfield Resource Centre

Attendees:

GRAHAM D (GD) ISHA T (IT), LOUDES K (LK), VICTORIA D (VD), KAMLAVATI P (KP), PRITI N (PN), HASAN H (HH), THOMAS K (TK), SHARON A (SA), MENASSIE T (MT), MATILDA A (MA), DAVID R (DR), PHILLIP S (PS) GREIG C (GC)

Minutes:

Welcome and Introduction

- GC welcomed members to the meeting.
- GC explained the function of DPUF and reviewed the agenda for the meeting.
- Minutes of the June 2024 meeting were reviewed.

Presentation on Insurance

DR – Business Development Manager from Mark Bates Ltd presented the products and services offered by Mark Bates Ltd. The following questions were raised and answered:

Q: Do I need Home Employment insurance?

A: If you are employing a Personal Assistant, you legally require Employers Liability Insurance. This is covered in all Home Employment insurance policies offered by Mark Bates. If your carer is self-employed (they pay their own tax and national insurance) you do not need the Employers' Liability cover but may still wish to be covered for Public Liability. We also offer a Personal Care Assistant policy for self-employed carers.



Q: How many carers are covered under one policy?

A: There are no limits on the number of carers covered with the Home Employment Insurance policy.

Q: Who is classed as the employer?

A: The employer is the person looking after the affairs of the person receiving care, this could also be the same person.

Q: Are service users covered outside the home?

A: Yes. Whenever they are with the carer, either inside or outside the home, the insurance will still cover them.

Q: Am I covered for redundancy?

A: Yes. Redundancy is covered under our Plus and Deluxe policies.

Q: What is home employment insurance?

A: If you happen to employ a personal assistant or carer to help with your daily independence needs, home employment insurance is an essential tool. Home employment insurance is a type of insurance that covers people who employ personal assistants or carers to help them with their daily independence needs. This insurance provides protection for the employer in the event of any claims against them that may arise from care taking place such as injuries, stolen or broken property and much more.

Q: How much is home employment insurance in the UK?

A: Home employment insurance policies come in with a fixed annual premium price starting from £61. With this price, you can gain access to Employer's Liability, Legal Expenses and our customer's favourite part is the proactive employment support that's available 24/7 through a variety of means. Haringey pays £99 as a contribution.

Q: What does Indemnity to principle mean?

A: We usually say, if the mother is classified as the employer but needs to go out and leaves the father with the person being cared for and father then instructs the PA to do

something and they get insured, we are still going to protect the father as he is acting as the indemnity to the principle (the principle being the mother who is classified as the employer)

Q: Is there any excess to pay in the event of a claim?

A: There is no excess to pay.

Presentation on Peer Support

GD shared his valuable experience on being a Peer Supporter and how every Direct Payment Holder can become a Peer Supporter to contribute to the community.

Discussions Points

- PK mentioned that Haringey Council informed her that the number of hours approved in her Support Plan could be reduced if she requests a review for additional support in her Direct Payments package.
PS clarified that the council has a clear process for conducting such reviews. GC then asked PK if there was any official advice from the Direct Payments Team, and it was clarified that the information was not official. However, it should be brought to the attention of the Direct Payments Team of the Council.
- TK wanted to know how the Insurance and Payroll setup charges should be managed by the Direct Payments Holder.
PS clarified that these charges are included in the Direct Payments support plan and are paid by the Council.
- LK recounted the challenges she faced in convincing the Council about the care package for her father. Initially, she struggled to make them understand the full extent of his needs and the level of assistance required. However, through persistence, detailed documentation, and possibly the support of medical professionals, LK effectively conveyed the necessity for increased assistance. Her efforts ultimately paid off, and she successfully secured a more



comprehensive care package, ensuring her father received the appropriate level of support.

Announcement of Next Meeting

- GC thanked the members for attending.
- Next meeting: 1:00 PM Tuesday, 27th Aug 2024.
- Special Speaker: Representative from the Direct Payments Team of Haringey Council.

Action Items:

- FAQ on various Insurance products to be shared.
- Highlight to the Direct Payments Team of the Council that Direct Payment Holders are being unofficially advised that their approved Support Plan hours could be reduced if they request an increase in hours based on their current circumstances. Ensure this issue is addressed to prevent potential misunderstandings

Adjournment:

- Meeting adjourned by GC
- Refreshments and Networking
