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Leaflet N.I. 53

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# NATIONAL INSURANCE

## Information for Men and Women leaving H.M. Forces



July, 1952

MINISTRY OF NATIONAL INSURANCE

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Pamphlet

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DURING YOUR SERVICE in the Forces you have been paying contributions which help to ensure your right to National Insurance benefits. This leaflet tells you about these benefits and outlines the main provisions of the National Insurance Scheme as it will affect you on your return to civil life. Any further information you need can be obtained at the local National Insurance Office ; you can get the address at the Post Office. If you require assistance in obtaining employment, or information about the opportunities of training for employment, you should enquire at the nearest Employment Exchange.

### 1. YOUR POSITION ON RELEASE

The Forces authorities will inform the Ministry of National Insurance of your release or discharge so as to ensure that contributions paid during your service are duly credited to your account and that at the end of your final leave you come under normal civilian conditions. A contribution card will be sent to you from the Central Office of the Ministry at Newcastle-on-Tyne. Your National Insurance number is on the first page of the contribution card and you are advised to keep a note of it. You will need to quote this number whenever you claim benefit. The card will be noted to show the date on which you become liable to pay full contributions as a civilian (that is, the end of your final leave). Should you enter civilian employment meanwhile, you and your employer will be liable to pay only Industrial Injuries contributions until your final leave ends, when full contributions become payable. If, when you enter civilian employment, you have not yet received a contribution card, you should inform the local National Insurance Office immediately and produce your discharge documents.

If you are outside the U.K. and the Isle of Man when your discharge or release takes effect, the information given in this leaflet will not apply to you in its entirety. You will probably have the right to continue paying contributions while you are abroad so as to preserve your cover for benefits and, if you have not already been advised of your position you should write for information to the Ministry of National Insurance, Overseas Group, Newcastle-on-Tyne, England.

Until your final leave ends you are only entitled to those National Insurance benefits to which you would have been entitled while serving in the Forces.

### 2. WHO IS COVERED BY NATIONAL INSURANCE?

Generally speaking, the National Insurance Scheme applies to everyone who is over school-leaving age and living in Great Britain. There are similar Schemes in Northern Ireland and the Isle of Man, and contributions paid while in the British Forces by persons who normally live in those countries count as contributions under those Schemes.

For insurance purposes the population is divided into three classes :—

CLASS 1. Employed persons. Those who work for an employer under a contract of service or are paid apprentices. Class I contributions count for all the National Insurance benefits listed in paragraph 6 and, in addition, civilians who work under a contract of service or apprenticeship are covered by the Industrial Injuries Scheme.

CLASS 2. Self-employed persons. Those in business on their own account and others who are working for gain but do not work under the control of an employer. Class 2 contributions count for all National Insurance benefits except Unemployment Benefit.

CLASS 3. Non-employed persons. Everyone who is not in Class I or 2. Class 3 contributions count for all National Insurance benefits except Sickness Benefit, Unemployment Benefit, and Maternity Allowance.

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*Married Women* engaged only in their own household duties are in general provided for by their husband's insurance and cannot become insured in their own right unless they were insured under the old scheme at the 5th July, 1948 or have since taken up paid work. Service in the Forces for which contributions were paid may be counted for this purpose. Married women who are working for an employer are compulsorily insured under the Industrial Injuries Scheme but can choose for themselves whether or not to pay under the National Insurance Scheme ; self-employed married women can also choose. Information about the choice open to married women is given in Leaflet N.I. 1, obtainable at any National Insurance Office.

*Students* undergoing full-time education need not pay contributions. Up to the age of 18 they are given "credits" which help to maintain their insurance record (see paragraph 5). Over that age they may, if they wish, pay as non-employed persons (Class 3). Further information for students is given in Leaflet N.I.30.

*Persons with Small Incomes.* Self-employed and non-employed persons whose total income is less than £104 a year can claim exception from liability to pay contributions under the Scheme (see Leaflet N.I. 27).

### 3. WHAT ARE THE CONTRIBUTIONS?

The main weekly contributions (up to 6th October, 1952) for civilians are set out in leaflet N.I. 63. From 6th October, 1952, the rates will be

	Men over 18	Boys under 18	Women over 18	Girls under 18
CLASS 1 (Employed Persons)*				
Paid by Employee .. .. .	5 9	3 5	4 6	2 9
Paid by Employer .. .. .	5 0	3 0	3 11	2 4
TOTAL ..	10 9	6 5	8 5	5 1
CLASS 2 (Self-Employed Persons) .. ..	7 5	4 4	6 2	3 9
CLASS 3 (Non-Employed Persons) .. ..	5 7	3 3	4 5	2 8

\*Includes Industrial Injuries contributions.

Serving members of the Forces (except married women who have chosen not to contribute) pay contributions which count as Class I contributions but at a specially reduced rate.

### 4. HOW ARE CONTRIBUTIONS PAID ?

Contributions are normally paid by affixing National Insurance stamps to the insured persons contribution card. In the case of Class I contributors the employer is responsible for ensuring that contributions are paid, but he may deduct the employee's share from his wages for the week. Contributors in Class 2 or 3 must stamp their own cards. While you were serving in the Forces your contributions were paid direct to the National Insurance Fund by the Service Authorities, without a card being stamped.

A contribution is not payable for any complete week for which benefit is received for sickness, unemployment, industrial injury, or maternity ; for such weeks the insured person is given "credits" which help to maintain his or her insurance record. Except for weeks for which credits are given a contribution must, in general, be paid for each week according to the insurance class in that week.

## 5. HOW DO CONTRIBUTIONS AFFECT BENEFITS?

All benefits except Industrial Injury benefits and Guardians Allowance depend on the insured person's contribution record. To understand how your contribution record affects your right to benefit it is necessary to distinguish between contributions paid and contributions "credited". As stated in the previous paragraph, "credits" are normally given for weeks for which certain benefits are payable; they are also given to students under 18, and in certain other circumstances. Persons entering insurance for the first time are given "credits" for the weeks back to the beginning of the previous contribution year.\* "Credits" help to satisfy the second but not the first of the two conditions stated below.

For the long-term benefits (Retirement Pension and Widow's Benefit), the first condition is that at least 156 contributions (or 104 if you entered insurance before 30th September, 1946) must actually have been paid. Unless this condition is satisfied, no Retirement Pension or Widow's Benefit is payable. The second condition is that the yearly average of contributions paid or credited since entry into insurance must be not less than 50. If the yearly average is below 50 the rate of Retirement Pension or Widow's Benefit is reduced, and if it is very low there may be no entitlement to payment.

For the principal short-term benefits (Sickness Benefit and Unemployment Benefit) the first condition is that at least 26 contributions of the appropriate class (for Sickness Benefit Class 1 or 2, for Unemployment Benefit Class 1) must actually have been paid. Unless this condition is fulfilled no benefit is payable. The second condition is that for benefit to be payable at the standard rate at least 50 contributions of the appropriate class must have been paid or credited in the contribution year preceding the benefit year\* in which the claim occurs. If less than 50 (but at least 26) contributions are paid or credited in any contribution year, benefit is still payable in the next benefit year, but at a reduced rate.

## 6. WHAT ARE THE BENEFITS?

The following tables give the standard rate of each benefit. For certain benefits these rates are reduced if the claimant is under 18 and has no dependants. Benefit may be payable at a reduced rate or withheld altogether if the contribution conditions are not fully satisfied or if some other benefit is payable from public funds. Full information can be obtained at any National Insurance Office. There is a separate leaflet (N.I. 50) dealing with the position of war disablement pensioners.

### A. NATIONAL INSURANCE BENEFITS

Benefit	Standard Rate	Contribution Conditions (see paragraph 5)
(1) Sickness Benefit and Unemployment Benefit	32s. 6d. a week, plus 21s. 6d. for an adult dependant, 10s. 6d. for first child under school-leaving age,† and 2s. 6d. for each subsequent child. (Note (1) for married women, unless unable to obtain financial support from their husbands, the rates are 22s. for Sickness Benefit and 26s. for Unemployment Benefit; (2) Sickness Benefit may be reduced if the claimant is in hospital for some time).	(1) At least 26 paid. (2) At least 50 paid or credited in the contribution year preceding the benefit year in which the claim occurs.

\*Your "contribution year" is the period for which your contribution card runs. It ends the first week in March, June, September, or December, according to whether yours is an A, B, C, or D card. Your "benefit year" is a period of 12 months starting about 5 months after the end of your contribution year.

†This includes a child who is under full time instruction at a school or engaged as an apprentice, up to, but not including, 1st August, following his 16th birthday.

Benefit	Standard Rate	Contribution Conditions (see paragraph 5)
(2) Maternity Benefit (a) Maternity Grant	£4 for each child born	(1) At least 26 paid. (2) At least 26 paid or credited in the previous contribution year. (Note—these conditions may be satisfied on either the mother's or the husband's insurance)
(b) Maternity Allowance	36s. a week for 13 weeks payable to employed or self-employed women who give up work for the 13 weeks.	The mother must have paid at least 26 contributions as an employed or self-employed person in the previous 52 weeks. Also in at least 45 of these weeks she must have been at work, or registered as unemployed or sick. But a married woman with this employment record can get the Allowance even though she has chosen not to contribute.
(c) Attendance Allowance	20s. a week for 4 weeks from confinement payable to women who are not entitled to Maternity Allowance.	As for Maternity Grant (Can be satisfied on either the mother's or the husband's insurance.)
(3) Widow's Benefit (a) Widow's Allowance	42s. 6d. a week for 13 weeks, plus 10s. 6d. a week for the first child under school-leaving age† and 2s. 6d. a week for each subsequent child.	(1) At least 156 paid (104 if insurance began before 30th Sept., 1946). (2) Yearly average of 50 contributions paid or credited since insurance began. (Widow's Benefit is payable only on the husband's insurance.)
(b) Widowed Mother's Allowance	43s. a week payable following Widow's Allowance to a widow who has a child under school-leaving age† in her family who either is a son or daughter of her husband and herself, or was in her husband's family when he died, plus 2s. 6d. a week for each subsequent child.	As for Widow's Allowance.
(c) Widow's Pension	32s. 6d. a week payable to a widow (a) who is 50 at the time of the husband's death and has been married ten years or (b) who is 40 when her Widowed Mother's Allowance ends provided ten years have then elapsed since the marriage or (c) who, when her Widow's Allowance or Widowed Mother's Allowance ends, is incapable of self-support because of infirmity and is likely to remain so for a long time.	As for Widow's Allowance.

Note.—Only one of the three kinds of widow's benefit is payable at a time. Widowed Mother's Allowance is reduced if the widow's \*earnings exceed 60s. a week, excepting that the total reduction of the weekly rate will not exceed 32s. 6d. Widow's Pension is reduced if the widow's earnings exceed 40s. a week.

\*"Earnings" means earnings from a gainful occupation, and does not include retired pay or pension in respect of service in the Forces or similar awards in respect of disablement or death.

†See † on page 4.

Benefit	Standard Rate	Contribution Conditions (see paragraph 5)
(4) <i>Guardian's Allowance</i>	15s. a week for a child under school-leaving age† whose parents are both dead. Payable to any person who has the child in his or her family.	No contribution conditions ; but one of the parents must have been insured.
(5) <i>Retirement Pension</i>	32s. 6d. a week at age 65 (60 in the case of a woman) plus 21s. 6d. for a dependent wife under 60, 10s. 6d. for the first child under school-leaving age†, and 2s. 6d. for each subsequent child. Payable on retirement from regular employment and subject to reduction if *earnings exceed 40s. a week. If retirement is postponed after pension age, pension will be increased by 1s. 6d. a week for every 25 contributions paid after that age. At 70 (65 for a woman) the full rate of pension then earned will be paid even though the pensioner goes on working. The wife of a retirement pensioner can get a pension of 21s. 6d. at age 60 on her husband's insurance if she has retired.	(1) At least 156 paid (104 if insurance began before 30th September, 1946). (2) Yearly average of at least 50 paid or credited since insurance began.  In addition the claimant must have been in insurance for at least 10 years (5 years if insurance began before 30th September, 1946).
(6) <i>Death Grant</i>	£20 on the death of an adult, a smaller sum on the death of a child. Payable to a person who incurs funeral or certain other expenses. No Death Grant can be paid for the death of any man born before 5th July, 1883 or any woman born before 5th July, 1888, or for the death under the age of 10 of a child born before 5th July, 1948. On the death of a man born between 5th July, 1883 and 5th July, 1893, or a woman born between 5th July, 1888 and 5th July, 1898, the grant is £10.	(1) At least 26 paid or credited since 5th July, 1948. (2) <i>Either</i> at least 45 paid or credited in the previous contribution year,  <i>or</i> a yearly average of at least 45 paid or credited over the whole period of insurance since 5th July 1948.  <i>Note.</i> —A man's contributions can provide death grant cover for his wife and children of school age as well as for himself.

\*\* "Earnings" means earnings from a gainful occupation, and does not include retired pay or pension in respect of service in the Forces or similar awards in respect of disablement or death.  
† See † on page 4.

## B. INDUSTRIAL INJURY BENEFITS

(The Industrial Injuries Scheme insures employed persons against injury or death resulting from an accident at work or from a prescribed industrial disease. There are no contribution conditions for benefit.)

Benefit	Standard Rate
(7) <i>Injury Benefit</i>	55s. a week plus 21s. 6d. for an adult dependant and 10s. 6d. for the first or only child under school-leaving age† plus 2s. 6d. for each subsequent child. Payable instead of Sickness Benefit.
(8) <i>Disablement Benefit</i>	<i>From</i> 11s. a week for 20% disablement <i>to</i> 55s. a week for 100% disablement. (For disablement of less than 20%, benefit is a lump sum not exceeding £185). Benefit may be increased if owing to the injury or disease, the injured person :— (a) is unable to follow his regular occupation or employment of an equivalent standard (b) is permanently unfit for work, or (c) needs constant attendance, or (d) enters hospital for treatment. Dependants' Allowance may be paid with (b) and (d).
(9) <i>Death Benefit</i>	Widow : 42s. 6d. a week for 13 weeks, followed by 37s. a week if she is over 50, or permanently unable to support herself, or has care of a child of the deceased man ; 20s. a week otherwise.  Child : 10s. 6d. a week for one child (usually the first under school-leaving age†) and 2s. 6d. a week for each of the others. Payable to the person who has the child or children in his or her family.  Parents or other relatives : Pension, allowance or gratuity depending on the closeness of the relationship and the extent to which the claimant was maintained by the deceased during his lifetime.  Woman having care of the deceased's child : 20s. a week while the child remains with her and is under school-leaving age†.

† See † on page 4

## 7. HOW TO CLAIM BENEFIT

*Sickness or Industrial Injury Benefit.* Your doctor will give you a certificate which is also a claim form. Fill in both sides of the certificate and take it or post it AT ONCE to your National Insurance Office. If you cannot get a certificate immediately, send written notice of incapacity and forward a certificate as soon as you can. While incapacity lasts you should continue to send in medical certificates; these are normally required weekly, but in certain circumstances doctors can issue certificates covering longer periods. Delay in giving notice or sending in a certificate may mean loss of benefit.

*Unemployment Benefit.* Take your contribution card to the Employment Exchange AT ONCE, register for employment and make a claim.

*Maternity Benefit.* Get Leaflet N.I. 17, which tells you all about Maternity Benefit, well before your baby is to be born. It is issued with the expectant mother's ration book and can also be had together with the claim form B.M.4 from local National Insurance Offices, and ante natal clinics. Part of the form has to be signed by your doctor or midwife, and this cannot be done more than eleven weeks before confinement is expected. Send the form to your local National Insurance Office as soon as it has been filled up, as there are time limits for claiming benefit. Leaflet N.I. 17 should be read carefully before a claim is sent in.

*Other Benefits.* You should get a claim form from your National Insurance Office; the staff at the office will help you fill it in if you wish. Do not delay your claim, or you may lose benefit.

### ALWAYS QUOTE YOUR NATIONAL INSURANCE NUMBER

If you are not satisfied with the decision on your claim you may have a right of appeal to an Appeal Tribunal. You will be given full information about this when the decision is notified to you.

## 8. RELATED SOCIAL SERVICES

Three other services are linked with the National Insurance Scheme to form the social security system in this country. They are :—

*Family Allowances.* This scheme provides 8s. a week (before 2nd September, 1952, 5s. a week) for every child in a family after the first within certain age limits. Claim forms and details of the scheme can be obtained at any National Insurance Office.

*National Assistance.* Cash grants may be made by the National Assistance Board to persons who are in need because they cannot qualify for National Insurance benefit, or because their benefit is insufficient for their special needs. Forms of application and explanatory leaflets can be obtained at any Post Office or National Insurance Office.

*The National Health Service.* A small part of the National Insurance contribution goes towards the cost of the National Health Service, which provides hospital, medical, dental and eye treatment for every person in the country. You are given information about this Service in a separate leaflet.

This leaflet gives general guidance on the subject. It must not be treated as a complete and authoritative statement of the law on any particular case.