



Appendix 7

Financial Aid to Individuals

Public Appeals

Some emergencies may result in the general public wishing to contribute financially to those affected. If this is the case it is important that any funds collected are managed correctly. The Red Cross is one such organisation which has experience of managing such funds and has offered their assistance in managing appeals should it be required. The Red Cross Belfast Office can be contacted on 02890 246400.

Charities

Various charities may also offer assistance to those who have been affected by an emergency. Details of this assistance (if available) will be publicised at the time of the emergency.

Compensation

If an emergency is due to a terrorist related incident then compensation may be available from central Government via the Compensation Agency for Northern Ireland. Details of how to make a claim under the Criminal Injuries Compensation Scheme are available on their website: <http://www.compensationni.gov.uk/> alternately they can be contacted via telephone on 02890 249944.

If an emergency is due to negligence (or is exacerbated by negligence) then there may be recourse for compensation against the negligent party. This compensation would have to be pursued through the courts. Local Citizens Advice Bureau's (see <http://www.citizensadvice.org.uk/> for details of local offices) and the Law Centre Northern Ireland (<http://www.lawcentreni.org/> tel: 028 9024 4401) may be able to advise whether this is an option.

Financial Aid to IndividualsPersonal Insurance

It is expected that in most instances the majority of financial support to aid with the recovery from an emergency situation will from insurance claims, either through personal or commercial insurance. Individuals will be responsible for following the claims process as laid down by their insurers, however should problems arise the local Citizens Advice Bureau's should be able to offer guidance.

Access to Benefits

If financial hardship is caused by emergency incident then those affected may be eligible for financial assistance from the Social Security Agency. This assistance is likely to be from the Social Fund scheme and would take the form of either a Community Care Grant or a Crisis Loan depending on individual circumstances.

Other benefits to address the indirect consequences of an emergency may also be available such as Income Support or Job Seekers Allowance. Details of benefits and qualifying requirements can be obtained from local Jobs and Benefit Offices/ Social Security Offices, alternately more information can be found at <http://www.dsdni.gov.uk/index/ssa.htm> .