

## June/July 2023 - Issue 251

# ADVICE & INFORMATION







#### **WELCOME FROM OUR CEO**

Welcome to our June Newsletter! It is hard to believe that we are half way through 2023 already! It has been a busy but impactful 6 months for us here at Safe Home Ireland and we now look forward with anticipation to the next 6 months!

Last month we embarked on our inaugural Fundraising Challenge, *The* Long Road Home – Ag Siúl le Chéile (165km) on the National Famine Way from EPIC The Irish Emigration Museum in Dublin's Docklands to Strokestown Park House and National Famine Museum, Co. Roscommon. We had blue skies and sunshine every day of our journey, which was an added bonus! We would like to thank everyone who joined us and supported us along the way. We also had so many sponsors and partners at every stage, whom we are indebted to. With this support, we raised just under €6,000, which is incredible, and this will ensure we can continue to provide vital services to those who are most in need. We are hoping to have this walk as our annual Fundraising challenge and we will provide an update on plans for that down the line.

We are delighted be supporting and joining The Irish Chaplaincy in Britain on their upcoming *Emigrants Walk* on the Mayo Greenway! The walk takes place on Saturday 8th July and will leave from our office in Mulranny on into Newport (18km). If you would like to join or want more information, please contact us or The Irish Chaplaincy directly – see: http://www.irishchaplaincy.org.uk

June is Pride Month which is an annual celebration of people coming together in love, friendship and pride. Pride is about acceptance and equality to show how far LGBTQ+ rights have come and to raise awareness of issues and challenges still affecting the LGBTQ+ community. This year holds particular meaning as it's the 30-year anniversary of homosexuality being decriminalised in Ireland. Here in Ireland, there were celebrations in most towns and cities with the flagship event in Dublin last weekend. Celebrations and events continue around the country in July and August - see <a href="https://t.ly/2707">https://t.ly/2707</a> for more details.

Earlier in June we held our first in-person Staff Meeting since pre-Covid in Galway! This coupled up with Adult Safeguarding Training, led by an external trainer. Regrettably, we are witnessing an increase in Safeguarding referrals and encourage you to read our feature on Safeguarding later.

Finally, we are on the final stage of the development of our new Strategic Plan. We look forward to sharing our executive summary with you all shortly. Thank you to everyone who completed surveys, gave us feedback, and helped us in any way in developing the plan

Until our next edition in August, take care and have a wonderful summer from the Board, Staff & Friends of Safe Home Ireland

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#### Office hours:

**Monday to Thursday:** 9.00am to 5.00pm **Friday:** 9.00am to 4.00pm

Thinking of returning or moving to Ireland? Get in touch!

Safe Home Programme CLG trading as Safe Home Ireland

Charity No: 20049119 Company Rea No: 351678





## **Deadline for voluntary UK National Insurance contributions extended to 2025**

The UK Government announced recently that taxpayers now **have until 5 April 2025** to fill gaps in their National Insurance record from April 2006 that may increase their State Pension.

Extending the voluntary National Insurance contributions deadline until 2025 means that people have more time to properly consider whether paying voluntary contributions is the right option for them and ensures that no-one need miss out on the possibility of boosting their State Pension entitlements.

It will give people a longer period to enable them to afford to fill any gaps if they choose to do so. All relevant voluntary National Insurance contributions payments will be accepted at the rates applicable in 2022 to 2023 until 5 April 2025.

Individuals who are planning for their retirement could benefit from the opportunity to complete gaps in their National Insurance record. Other people who may benefit include those who may have been:

- employed but with low earnings
- unemployed and not claiming benefits
- self-employed who did not pay contributions because of small profits
- living or working outside of the UK

Paying voluntary contributions does not always increase your State Pension. Before starting the process, eligible individuals with gaps in their National Insurance record from April 2006 onwards should check whether they would benefit from filling those gaps.

Individuals can find out how to check their National Insurance record, obtain a State Pension forecast, decide if making a voluntary National Insurance contribution is worthwhile for them and their pension, and how to make a payment on GOV.UK. Irish Centres and AGE UK offices throughout the UK may be able to offer some assistance with this or contact us if you would like to discuss further.

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## Oral history project celebrating 50 years of Irish in Britian – Share your story

As part of their 50<sup>th</sup> Anniversary, the Irish in Britain (IIB) are running a Heritage Project to gather oral histories from the Irish community in Britain. To ensure that the full diversity of the Irish community in Britain will be included in the project, the IIB have been reaching out to underrepresented groups including those of GRT, mixed heritage and LGBTQ+ identities, and those affected by the residential home legacy in Ireland.

To showcase the oral histories captured, the IIB are planning a roadshow exhibition in November 2023 to ensure that the voices of the Irish community are heard far and wide.

If you or anyone you know would be interested in having your voice heard through this unique project, you can contact the heritage project team, via email:

50years@irishinbritain.org or by Tel: 00 44 7826 456991

## Safeguarding - Protection of Adults at Risk

If you are worried that a relative in Ireland may be at risk. Here are some key contacts that may be of assistance in putting measures in place to protect them during this vulnerable time;

- Abuse which poses an immediate danger:- Call the Garda confidential line at 1800 666 111 or locate details of the nearest Garda station, contact them and they will assist.
- For an ongoing safeguarding concern that support is needed with contact the HSE National Safeguarding Office via email: safeguarding.socialcare@hse.ie
  Tel: +353 61 461 358. There are nine regional Safeguarding and Protection Teams covering all community health regions in the country.

If you have worries about possible financial abuse, contact the Banking & Payments Federation of Ireland. They have published a guide in relation to these matters. See: https://bpfi.ie/wp-content/uploads/2020/08/BPFI-Safeguarding-Customers-Guide-FINAL.pdf

To report concerns about social welfare payments contact the Safeguarding Unit, Department of Social Protection, **email: safeguarding@welfare.ie Tel**: +353 71 9193259.

For **general** information on Safeguarding, Safeguarding Ireland can be contacted via **email**: info@safeguardingireland.org **Web**: www.safeguardingireland.org

To report concerns about an adult at risk/in immediate danger **outside of Ireland,** the first point of contact should be The Police. For further guidance on statutory Safeguarding processes, contact our service or your nearest Irish Welfare & Advice Centre for information on that process.

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## Returning from Australia - Exchanging your Driver's licence for an Irish licence

Ireland has a licence exchange agreement with Australia since 1993. Legislation in place allows for the exchange of any category of Australian driving licence (other than a learner permit) for the Irish equivalent. An Australian licence issued for a manual or automatic transmission vehicle, as indicated on the licence, **will be exchanged for a similar Irish licence**.

Certain territories in Australia are now allowing drivers, with an automatic entitlement to drive a vehicle, to upgrade that entitlement to a manual entitlement without passing a driving test in a manual vehicle. This conflicts with our national legislation, based on EU law, which states that the driving of a vehicle with manual transmission shall be subject to the passing of a test of skills and behaviour taken on a vehicle with manual transmission.

Based on this situation, Irish legislation has been amended to only issue automatic licences to Australian licence holders UNLESS they can provide evidence that they passed their driving test in a manual vehicle.

Further information on exchanging a foreign driving licence can be found on the National Driver Licence Service (NDLS) website (https://www.ndls.ie/licensed-driver/exchange-myforeign-driving-licence.html) or by contact the Customer Care centre **Tel**: 0818 700 800 **Email: lqueries@rsa.ie** 

#### Car Insurance on return to Ireland - Frequently Asked Questions

#### Q. Can I use my previous no claims bonus when I return to Ireland?

**A. Yes, IF** you have been abroad for less than 2 years, then your previous no claims bonus will still apply. Your no claims bonus is based on your previous driving experience in Ireland in your own name.

However, if have been abroad for more than 2 years and your previous Irish motor insurance policy expired over 2 years ago, you cannot use your previous Irish no claims bonus when you apply for car insurance in Ireland.

## Q. Do insurers take my driving history abroad into account?

**A.** Insurance companies will take different circumstances into account when giving you a car insurance quote. A protocol agreed between the Department of Finance and Insurance Ireland means that insurers will take overseas driving experience into account as long as you can provide proof of claims-free driving experience abroad.

In general, motor insurers will take your no claims history into account from the EEA, the UK, Switzerland, Australia, New Zealand, Japan, Canada, South Africa, and the USA. <u>Some</u> insurers may accept your no claims history from other countries not included in this list.

When buying car insurance in Ireland you will be asked for proof of your driving history and no claims record. Make sure you have the following documents:

- A no claims discount statement
- An additional letter or other official document from your last insurer stating the circumstances of your insurance cover (dates and type of cover) and your no claims driving history
- Records of your previous driving experience in Ireland, if you have any

**Important Note!** Before you return to Ireland, you should make sure your current insurer can give you these documents AND arrange translation if necessary.

Despite the best laid plans, in some instances, it can still be quite difficult to obtain car insurance on return to Ireland. A lot of 'shopping around' may have to be done to secure an affordable quote.

#### Q. What can I do if I cannot get motor insurance from any insurer in Ireland?

A. You can use the Declined Cases Agreement. Under the Agreement, if you are refused quotations from at least 3 insurers, contact the Declined Cases Committee via **email: declined@insuranceireland.eu** 

Note: You must provide the 3 refusals in writing (letter or email) to the Declined Cases Committee. An insurance provider must give you a reason for a refusal if you ask for one

