



# Department of Social Security

## A Guide to Maternity Benefit



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# **PART ONE**

## **Introduction to Maternity Benefits**

There are two Maternity Benefits available under the Social Security Scheme; these are Maternity Grant and Maternity Allowance. This leaflet tells you how to qualify for these two benefits.

### **Maternity Grant**

Maternity Grant is a one-off payment to help you with the general expense of having your baby. It is paid either on your own or your husband's social insurance contribution record (but not on both).

### **Maternity Allowance**

Maternity Allowance is a weekly benefit paid to assist you whilst you are on maternity leave. It is paid on your social insurance contributions record and cannot be paid on your husband's contribution record.

# **PART TWO**

## **What is Maternity Grant**

Maternity Grant is a lump sum payment paid to a woman for every child born to her. If she is confined of twins or a greater number of children she will be paid a lump sum for each child.

Subject to satisfying the contribution conditions, the full grant of £600 is payable.

## **What are the Maternity Grant Contribution Conditions**

There are two contribution conditions you or your husband must satisfy. These are:

1. You must have paid at least 52 social insurance contributions between the date of becoming first insured and the date of the confinement; and
2. You must have paid or been credited with at least 40 contributions in the last contribution year before the year in which the confinement takes place. Reduced rates of benefit may be payable if at least 13 contributions have been paid or credited in the appropriate contribution year.

# PART THREE

## **What is Maternity Allowance**

Maternity Allowance is a weekly benefit of £87.64 paid for up to 18 weeks but not during any period when paid work is done. The weekly Maternity Allowance can be claimed only on your own social insurance contributions record. You can, therefore, claim Maternity Allowance each time you have a baby if you have paid sufficient contributions as an employed person under the Social Security (Insurance) Act.

## **What are the Maternity Allowance Contribution Conditions**

There are two contribution conditions that you must satisfy. These are:

1. You must have paid social insurance contributions as an employed person under the Social Security (Insurance) Act for at least 26 weeks in the 52 week period ending in the 15<sup>th</sup> week before the expected week of confinement; and
2. You must have exercised your right to maternity leave in accordance with the Employment (Maternity and Parental Leave, and Health and Safety) Regulations, 1996.

# PART FOUR

## How and when to claim Maternity Benefits

Claim forms with detailed instructions can be obtained from the Department of Social Security, 14 Governor's Parade or from the Government of Gibraltar Website at [www.gibraltar.gov.gi](http://www.gibraltar.gov.gi) under Public Services, Social Security.

### Maternity Grant

This grant may be claimed as early as 9 weeks before the week the baby is expected **but not later than 6 months** after the birth.

### Maternity Allowance

This allowance may be claimed as early as 11 weeks before the week the baby is expected **but not later than 6 months** after you have exercised your right to maternity leave.

## **PART FIVE**

### **Maternity Credits**

You are not required to pay social insurance contributions for any week in which you are absent from work in exercise of your right to maternity leave. Subject to certain conditions, credits shall be awarded for periods in which contributions have not been paid up to a maximum of 18 weeks. Application for credits should be made to the Income Tax Office.

## **PART SIX**

### **Further Information**

This leaflet gives general information and does not try to give full details on any particular matter. It cannot be treated as a complete and authoritative statement of the Law.

Please contact the Department of Social Security if you have any questions about the information contained in this leaflet.

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