

## Being an Employer

If you use a direct payment to employ a Personal Assistant you become an employer. Being an employer brings with it a number of responsibilities you need to be aware of.

### Employer's Liability Insurance



It is a legal requirement that all employers must have employer's liability insurance. This provides cover for a range of issues including accidental damage, redundancy and the cost of legal proceedings. We can provide details of insurance companies with experience of insuring individual employers.

### Employee Entitlements



All Personal Assistants will be entitled to 5.6 weeks of annual leave per year. Depending on how much your Personal Assistant earns, they may also be entitled to Statutory Sick Pay, Statutory Maternity or Paternity Pay, and enrolment into a pension scheme.

### Payroll



You need to register with HMRC as an employer, calculate tax and National Insurance on your Personal Assistant's earnings and make these payments to HMRC. We can provide details of payroll companies with experience of providing payroll to individual employers.

## Pensions



As an employer, you need to immediately check your employee's right to a pension. If you are using a payroll company they will be able to support you with this. Otherwise you can get more information on The Pensions Regulator website.

## Right to work in the UK



You need to check that anyone you employ – even if they are someone you already know well – has the right to work in the UK. You need to see their original ID documents, take a copy and keep them safe.

## Being a Good Employer



As an employer you must treat your employees with respect and ensure they have a safe environment to work in. If you have any issues with an employee you must respond following the ACAS code of practice.

You should provide your Personal Assistant with a contract of employment when they start work for you.

Your insurance company can provide legal advice for any issues with your employee.

## When your Personal Assistant takes time off



Every Personal Assistant is entitled to 5.6 weeks of annual leave each year. You need to think about how you will receive your care when they take this time off, or what you will do if they are sick and can't come to work.