DPUF Meeting: 1 PM , Tuesday 29th September 2026
Minutes of the meeting held at The Winkfield Resource Centre

Attendees: 17
Faye O (FO), Sarah O (SO), Paul J (PJ), Graham D (GD), Selda A (SA), Henry S (HS), Priti N (PN), Heather C (HC), Reg C (RC), Jacob J (JJ), Matilda A (MA), Osman D (OD), Nimet T (NT), Dylan S (DS), Amal A (AA), David R (DR), Lydia S (LS)

Note:
DAH would like to mention that Mark Bates LTD is one Insurance Provider option but not the only option available.

Minutes:
Welcome and Introduction
• DS welcomed members to the meeting and introduced David Robson (DR) from Mark Bates as the guest speaker.
• DS went through housekeeping, including accessible toilets, fire exits and the assembly point.

Presentation and Discussion

- DR asked members whether they had liability insurance and whether they employed Personal Assistants (PAs) or used care agencies.

- DR outlined the insurance available through Mark Bates, including employers' liability, public liability, self-employed carer, travel and adapted home cover.

- DR reminded members that when employing a PA directly, the DP holder is the employer, rather than the council or DAH.

- DR covered employers' responsibilities, including insurance, employment contracts, minimum pay, health and safety, pensions, right-to-work checks and keeping employee information safe.

- Members took part in a quiz on these responsibilities.

- DR advised members to talk to their PA, listen to them, keep written records and seek employment advice early, particularly before dealing with disputes or dismissal.

- DR explained the employment advice available through the Independent Living Group and introduced the free ILG Community for information, training and peer support.

- DR discussed the importance of checking the identity of individuals providing care and requesting identification where needed.

- DR explained that right-to-work and DBS checks are important when arranging care. He noted that agencies and self-employed PA platforms have their own screening arrangements.

Q&A

Members asked about PA pay and the difference between the hourly DP rate and the PA's wage.

- It was explained that the DP rate also covers employment costs, including payroll fees, holiday pay and sick pay.

A member asked whether a family member living with them could be their PA.

- Restrictions on employing a family member in the same household were discussed.

A member asked whether risk assessments needed to be written down.

- DR recommended keeping a written record of risks and sharing this with the PA. A risk assessment form was offered.

Members discussed workplace pensions and opting out.

- DR explained that PAs who opt out may be re-enrolled after three years and would need to opt out again if they wished.

A member asked whether they needed separate insurance when booking self-employed carers through an online platform.

- DR advised checking who the platform's insurance covers and what protection it gives the DP holder.

A member asked whether employment contracts could be provided.

- DR confirmed that Mark Bates LTD provides tailored contracts and advised members to establish employment documents early and review contracts regularly.

A member asked about checking the identification and suitability of people attending their home to provide care.

- DR advised DP holders can ask to see identification before allowing someone to provide care.
- Relevant right-to-work and DBS checks should be considered, including where care is arranged through an agency or platform.

AA explained DAH's PA recruitment and matching process:

- PA documentation is collected during screening and relevant information is shared with DP holders when a potential PA match is identified.
- DBS applications can be arranged through DAH, with the Direct Payments team covering the cost.

Actions:

- DR to share the presentation slides, ILG Community link and information on the employers' liability insurance requirement.
- Members requiring further support to contact Mark Bates LTD.

Adjournment:

- Members were thanked for attending.
- Informal networking was encouraged at the end of the meeting.