Social security agreement between the United Kingdom and Mauritius

A guide to
National Insurance contributions
Benefits
Medical services
This leaflet tells you what the social security agreement between the United Kingdom (UK) and Mauritius means for you.

It tells you about insurance and contributions, what UK benefits you may get, and how and where you can claim them. If you want information about Mauritian benefits, you should contact the Mauritian authorities at the address on page 19.

The leaflet also tells you what medical treatment you can get.

It only gives you general help. It does not cover every possible situation. You must not treat it as a complete and authoritative statement of the law.

Every effort has been made to ensure that the contents of this leaflet are correct at the date shown on the cover. However, the leaflet does not include any references to changes in the law made after that date. In the event that anything in this leaflet is different from a provision of the agreement between the UK and Mauritius, or any other legal provision, the terms of the agreement or provision will apply.

The agreement means that you will be treated in the same way as people living in the country to which you go in respect of the matters covered by the agreement. It also means that when you move from one country to another, you will be able to keep rights to some of the benefits that are based on the insurance you have paid.

**In the agreement**

*United Kingdom* means England, Scotland, Wales, Northern Ireland and the Isle of Man.
If you are going to Mauritius, let your Jobcentre Plus/social security office and the Inland Revenue Centre for Non Residents in Newcastle (at the address on page 19) know when you are going to leave, and give them your address in Mauritius. If you change your address later, let them know the new one too.

When you come back to the UK, tell your Jobcentre Plus/social security office and the Inland Revenue Centre for Non Residents in Newcastle (at the address on page 19) as soon as you can that you are back. Then, if anything needs to be done about your contributions or your benefit rights, it can be done straightaway. If you do not tell them at once, any benefit claim you make might be affected.

Things you should know about when you read this leaflet
Some of the sections in this leaflet tell you that if you have insurance in one country, it may help you to qualify for benefit in the other country. When this is the case, your insurance record in one country is never transferred to the other country. For example, if your UK insurance record does not qualify you for benefits, we will contact the Mauritian authorities to get details of your Mauritian insurance. But your Mauritian insurance record will stay with the Mauritian authorities.

If we have to contact the Mauritian authorities about your insurance, it will help very much if we can tell them your Mauritian National Insurance number. It is in your interests, therefore, to keep a record of this information in case we have to ask you for it. Other details which could help us to deal with your claim quickly, but which are not always needed, are:

- names and addresses of your employers;
- periods of employment;
- salary/wage numbers;
- employers’ pension arrangement number;
- accident insurance number;
- employment references.
Contributions when working in Mauritius

Working in Mauritius for a UK employer for 24 months or less
You and your employer must pay UK Class 1 contributions on all your pay while you are working in Mauritius if:

- you are already insured in the UK;
- your UK employer sends you to work in Mauritius;
- you are paid by your UK employer or by someone else on behalf of your UK employer;
- you are not likely to work in Mauritius for more than 24 months.

You will also have to pay UK Class 1 contributions if you are working in another country for a UK employer while continuing to pay contributions to the UK, and your UK employer sends you directly from the other country to work in Mauritius.

During this time you and your UK employer will not have to pay contributions to the Mauritian scheme. To make sure that you are not asked to pay, your employer must apply for a certificate of liability under the UK scheme. They should ask the Inland Revenue Centre for Non Residents in Newcastle for the certificate. The address is on page 19.

When your employer asks for the certificate, we need to know:

- your full name;
- your address in the UK;
- your date of birth;
- your UK National Insurance number;
- your employer’s name and address;
- your address in Mauritius;
- the names and addresses of the people who represent your employer in Mauritius;
- the date you will start work in Mauritius;
- if your UK employer will be paying you all the time you are in Mauritius; and
- the date you expect your work in Mauritius to end.

We will send two copies of the certificate to your UK employer. One is for you to keep. The other is for the people who represent your employer in Mauritius. You and your employer should look at the important notes on page 3 of the certificate.

If your period of employment in Mauritius is unexpectedly extended, with the result that you are then likely to work in Mauritius for more than 24 months, it may be possible, in exceptional circumstances and with the agreement of the Mauritian authorities, to extend the period of your certificate for a further 12 months. If the Mauritian authorities agree, you and your employer will continue to pay UK contributions. For more details your employer should contact the Inland Revenue Centre for Non Residents in Newcastle. Their address is on page 19.
Employed in the UK and Mauritius, and resident in the UK
If you are employed in the UK and Mauritius for the same period, and remain ordinarily resident in the UK, you and your UK employer will have to pay Class 1 contributions. You will not have to pay into the Mauritian scheme. To make sure that you are not asked to pay, ask the Inland Revenue Centre for Non Residents in Newcastle for a certificate/letter confirming your UK NI liability. The address is on page 19.

Employed in the UK and self-employed in Mauritius, for the same period
If you are employed in the UK and self-employed in Mauritius for the same period, you and your UK employer will be liable to pay Class 1 contributions. You will not have to pay into the Mauritian scheme. To make sure you are not asked to pay, ask the Inland Revenue Centre for Non Residents in Newcastle for a certificate/letter confirming your UK NI liability. The address is on page 19.

Other types of work in Mauritius
If your work in Mauritius is different from the work described in the three previous sections on NI contributions, and is not covered by the special arrangements noted in the next section on this page, or the section on page 9 referring to self-employed contributions, you will not have to pay UK Class 1 or Class 2 contributions. But you may have to pay into the Mauritian scheme. It is important that you get in touch with the Mauritian authorities as soon as you start working there. You will find the address on page 19. They will be able to tell you what you have to do about insurance in Mauritius and how you can become a member of their scheme. They will also tell you what you must pay and what sort of benefits you will get.

Special contribution arrangements
There may be special arrangements for your insurance if you:

- travel in your work for a company, firm or group that carries goods or passengers by road or air;
- work on any ship or vessel registered in the UK or Mauritius;
- work in the government service of the UK or Mauritius;
- are employed in a diplomatic mission or consular post of the UK or Mauritius;
- work privately for an official of a diplomatic mission or consular post of the UK or Mauritius; or
- work for a public corporation of the UK or Mauritius.

The Inland Revenue Centre for Non Residents in Newcastle will tell you more about these arrangements if you work for a UK employer. If you work for a Mauritian employer, get in touch with the Mauritian authorities. You can find the address on page 19.
UK voluntary contributions in Mauritius

If you are abroad and do not have to pay UK Class 1 or Class 2 contributions, you may wish to think about paying UK voluntary contributions. Leaflet NI38, Social security abroad, tells you about this.

However, you may have to pay Mauritian contributions too. If you are trying to decide if it is worthwhile paying UK voluntary contributions as well, see the sections on State Pension (page 10) and Widows’ benefits and bereavement benefits (page 11) before you decide.

Please note – payment of voluntary contributions cannot be made to both schemes for the same period. You may only contribute voluntarily to one scheme at a time.

The Inland Revenue Centre for Non Residents in Newcastle will tell you what these arrangements mean for your own social security position. You can get in touch with them at the address on page 19.

Contributions when working in the UK

Working in the UK for a Mauritian employer for 24 months or less
There is an arrangement like the one described in the section headed Working in Mauritius for a UK employer for 24 months or less, on page 6. The Mauritian authorities will give you and your employer a certificate showing that you continue to pay contributions to the Mauritian scheme while you work in the UK. If an officer from the Inland Revenue asks why UK contributions are not being paid for you, show the certificate.

Employed in Mauritius, and self-employed in the UK for the same period
If you are employed in Mauritius and self-employed in the UK for the same period, you will not have to pay contributions to the UK scheme. To make sure that you are not asked to pay, ask the Mauritian authorities for a letter or certificate confirming your liability to the Mauritian scheme. The address is on page 19.

Employed in the UK and Mauritius and resident in Mauritius
If you are employed in the UK and Mauritius for the same period, and remain ordinarily resident in Mauritius, you and your Mauritian employer will have to pay contributions to the Mauritian scheme. You will not have to pay into the UK scheme. To make sure that you are not asked to pay, ask the Mauritian authorities for a letter or certificate confirming that you have to pay into the Mauritian scheme. The address is on page 19.

Other types of work in the UK
If you have come from Mauritius to work in the UK:

and you are not in one of the types of job listed in the section headed Special contribution arrangements on page 7;
and you do not have to pay Mauritian contributions under the arrangements you can read about in the section headed Working in the UK for a Mauritian employer for 24 months or less, on page 8;

and you are not covered by the section headed Self-employed contributions, below,

you will normally have to pay UK contributions as soon as you start work here. Your employer should arrange this for you.

**Statutory Sick Pay and Statutory Maternity Pay that your employer pays**

Statutory Sick Pay (SSP) is paid by employers for up to 28 weeks to employees unable to work because they are sick. If you work for a UK employer and your earnings are on average at least equal to the lower earnings limit in the appropriate reference period, you can get SSP while you are in Mauritius. Such entitlement may continue even if your employer ceases to be liable to pay Class 1 contributions during your period of entitlement to SSP.

Statutory Maternity Pay (SMP) is paid by employers to help women take time off work when they expect a baby. If you work for a UK employer and have done so for at least 26 weeks and your earnings are on average at least equal to the lower earnings limit in the appropriate reference period, you can get SMP while you are in Mauritius. SMP is paid for up to 26 weeks. The rate of benefit depends on your average weekly earnings.

**Self-employed contributions**

If you are self-employed in the UK, and not employed or self-employed in Mauritius, you will have to pay UK contributions, unless you have been told you do not have to because you do not earn enough. Leaflet CA02, National Insurance contributions for self-employed people with small earnings, will tell you more about this. You can get a copy from your Jobcentre Plus/social security office. If you are over pension age (65 years for a man, 60 for a woman), you will not have to pay either (see the section headed State Pension, page 10, for information on State Pension age).

If you are self-employed in the UK and Mauritius, but ordinarily resident in Mauritius, you will have to pay social security contributions to the Mauritian scheme. You will not have to pay contributions to the UK scheme. To make sure that you are not asked to pay, ask the Mauritian authorities for a letter or certificate confirming that you have to pay into the Mauritian scheme. The address is on page 19.

If you are self-employed in the UK and Mauritius and ordinarily resident in the UK, you will have to pay Class 2 contributions to the UK scheme. You will not have to pay contributions to the Mauritian scheme. To make sure that you are not asked to pay, ask the Inland Revenue Centre for Non Residents in Newcastle for a certificate/letter confirming your UK NI liability. The address is on page 19.
UK benefits the agreement covers

- Benefits for industrial injuries and diseases;
- State Pension;
- Widows’ benefits and bereavement benefits;
- Guardian’s Allowance and Orphan’s Benefit; and
- Child Benefit and Family Allowance.

Benefits for industrial injuries and diseases

If you have an industrial accident or contract an industrial disease while you are working in Mauritius, but are still insured under the UK scheme, you will be treated as if the accident happened or you contracted the disease in the UK.

In the same way, if you have an industrial accident or contract an industrial disease while you are working in the UK, but are still insured under the Mauritian scheme, you will be treated as if the accident happened or you contracted the disease in Mauritius.

If you have an accident while you are travelling for your work from one country to the other, you will be treated as if the accident had happened in the country you were insured in at the time.

UK Industrial Injuries Disablement Benefit

UK Industrial Injuries Disablement Benefit is payable in Mauritius at the same rate as if you were living in the UK.

Where benefit is payable for a child, and you go to Mauritius permanently, benefit will only continue to be paid providing you and the child continue to live together, and you remain responsible for the child.

Any time that you and the child spend apart in Mauritius will not affect payment of benefit, providing you are only apart temporarily.

State Pension

State Pension age

State Pension ages in the UK are at present 65 for a man and 60 for a woman. But over a 10-year period, starting on 6 April 2010, State Pension age for women will change from 60 to 65.

How pension from one country is paid if you live in the other

UK State Pension is payable in Mauritius at the same rate as if you were living in the UK.

In the same way, you will get the same rate of Mauritian pension in the UK as you would if you were in Mauritius.
Insured in both the UK and Mauritius
If you have enough insurance under each country’s scheme to satisfy the contribution conditions and qualify for a pension, you can get a pension from each country.

If you do not have enough insurance for a UK pension, the agreement allows the UK to treat Mauritian insurance as UK insurance. This may give you entitlement to a UK pension.

How much you get when we use your Mauritian insurance will depend on the length of the insurance periods in each country’s scheme.

UK State Pension calculation
First, we will work out how much pension you would get if all your insurance had been paid in the UK. If all your insurance would be enough for at least some UK pension, we work out how much of that comes from UK insurance.

If you had paid five years’ UK insurance and 10 years’ Mauritian insurance, we would work out how much pension you would have got if you had been paying UK insurance for 15 years. But because you have only actually been paying UK insurance for five years, we would pay you one-third (five-fifteenths) of that pension. This is only a general description of how a pension is calculated in these circumstances. Other special rules may apply. To find out more, contact the Pension Service, Tyneview Park. You will find their address on page 18.

Even if we use your UK and Mauritian insurance, you still may not have paid enough contributions for a pension. In this case you will not get a pension.

The Mauritian authorities will combine your UK insurance with your Mauritian insurance in the same way if you do not qualify for a Mauritian pension.

Widows’ benefits and bereavement benefits
Introduction of bereavement benefits
Bereavement benefits were introduced from 9 April 2001 to replace widows’ benefits for those bereaved after that date. Widowed fathers with qualifying children who were bereaved before 9 April 2001 can now make a claim for Widowed Parent’s Allowance. Women who were already receiving Widow’s Benefit before that date will continue to do so for as long as they satisfy the current entitlement conditions.

How widows’ benefits, bereavement benefits or survivor’s benefits from one country are paid if you live in the other
UK widows’ benefits or bereavement benefits are payable in Mauritius at the same rate as if you were living in the UK.

In the same way, you will get the same rate of Mauritian Survivor’s Benefit in the UK as you would if you were in Mauritius.
If UK Widow’s Benefit or Bereavement Benefit would be payable if a qualifying child were in the UK, it will be paid if the child is in Mauritius.

**If your husband or wife was insured under the insurance schemes of both the UK and Mauritius**

If your husband or wife did not pay enough contributions in the UK for you to qualify for UK Widow’s Benefit or Bereavement Benefit, we may take into account their Mauritian contributions in a similar way as a person’s contributions may be taken into account for State Pension. The section ‘Insured in both the UK and Mauritius’ under the heading State Pension will tell you about this.

If your husband did not pay enough contributions in Mauritius for you to qualify for Mauritian Widow’s Benefit, the Mauritian authorities may take into account his UK contributions.

**Guardian’s Allowance and Orphan’s Benefit**

If you are looking after somebody else’s child after one or both of the child’s parents have died, you may be entitled to UK Guardian’s Allowance. Any time either of the child’s parents spent in Mauritius can be used to help your claim. You can be paid UK Guardian’s Allowance for any time you or the child are in Mauritius.

If you wish to claim Mauritian Orphan’s Benefit in Mauritius, any insurance that either of the child’s parents paid in the UK can be used to help your claim. You can be paid Mauritian Orphan’s Benefit for any time you or the child are in the UK. But if you could get both UK Guardian’s Allowance and Mauritian Orphan’s Benefit for the same child, you will only be paid by the country the child is living in.

**Child Benefit and Family Allowance**

UK Child Benefit can be paid if you are responsible for a child or young person in any week. If you are getting Child Benefit and you go to Mauritius, but you are not leaving the UK for good, you can usually be paid UK Child Benefit for the first eight weeks you are away.

If you can get both UK and Mauritius Child Benefit for the same child, you will only be paid by the country the child is living in.

**Benefits for dependants**

You may be paid extra benefit for someone you have to look after – a dependant. If you are, and the agreement covers the benefit you are getting, the extra can be paid if your dependant is in either the UK or Mauritius.
From 6 April 2003 increases for dependent children, known as Child Dependency Increases (CDIs), will no longer be paid with widows’ benefits, bereavement benefits and State Pensions. If you were entitled to a CDI on 5 April 2003 you will continue to receive this increase for as long as the conditions for getting CDI are satisfied. But since 6 April 2003 it is no longer possible to make a new claim for an increase in your benefit.
Claiming your benefit

There are time limits for claiming benefits. Contact the appropriate office or organisation without delay.

**If you want to claim Statutory Sick Pay or Statutory Maternity Pay**
Get in touch with your employer or your local Inland Revenue NI Contributions Office. It is listed in the business numbers section of the phone book.

**If you want to claim other UK benefits**
Contact your local Jobcentre Plus/social security office. For your nearest office, look for the display advert under ‘Jobcentre Plus/social security office’ in the business numbers section of the phone book.

**If you want to claim UK benefits when you are in Mauritius**
Contact The Pension Service, Tyneview Park. You will find their address on page 18.

**If you want to claim Mauritian benefits**
Contact the Mauritian authorities. You can find their address on page 19.
In Mauritius

There is no healthcare agreement between the UK and Mauritius, and the National Health Service (NHS) applies only in the UK. You cannot get any money back from the NHS for any medical help you pay for in Mauritius.

If you are going to Mauritius for three months or more, please send your NHS medical card, and your family’s cards, to your Primary Care Trust. If you live in Scotland, send the card to the Area Health Board. In Northern Ireland, send it to the Central Services Agency. Their address is on the card. Or you can give it to the Immigration Officer as you leave the UK.

If you have lost your medical card, please tell your local Primary Care Trust, Area Health Board or the Central Services Agency:

- your name;
- your address;
- your date of birth;
- the name and address of your UK doctor;
- your National Health Service number, if you know it; and
- when you are going to leave the UK.

You can get their address from the business numbers section of the phone book or from a post office.

In the United Kingdom
(England, Scotland, Wales and Northern Ireland)

Temporary visits to the UK

Under NHS rules anyone, wherever they are from, who needs treatment for an emergency condition that occurs during a visit to the UK will not be charged for treatment at a hospital accident and emergency department or GP’s surgery. This does not extend to treatment as an inpatient or registered outpatient at a hospital, or to routine, non-emergency treatment from a GP or dentist. You will normally have to pay for these services, as well as a charge for any medicines you need.

If you come to the UK specifically for medical treatment, you will have to pay for it. You will not get your money back.

More detailed information about medical services in England is available from the Department of Health website at [www.doh.gov.uk/overseasvisitors](http://www.doh.gov.uk/overseasvisitors)

Living permanently in the UK

If you have come to live permanently in the UK, you can get the full range of treatments available under the NHS. These are all generally free of charge, although there are some charges for medicines, dental treatment, glasses and some medical appliances.

You can ask any doctor to be registered on their list for NHS treatment.
In the Isle of Man

If you want to know about medical services in the Isle of Man, please contact the Department of Health and Social Security in the Isle of Man at the address on page 18.
If you wish to contact any agency whose address is given in this section, please supply the following information, if possible:

- your full name;
- your full address;
- your date of birth; and
- your UK National Insurance (NI) number or NHS number. A UK NI number should be quoted, if known, for UK benefit or contribution enquiries. For medical/health enquiries, an NHS number should be quoted, if known.

Some helpful leaflets

You can get information about UK benefits from other leaflets. You can also get more information from the Department for Work and Pensions website: www.dwp.gov.uk

You can get the following leaflets from your local Jobcentre Plus/social security office or, if you are abroad, from The Pension Service at Tyneview Park. You can find their address on page 18.

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| Babies and children | BC1 |
| A guide to Child Benefit and Guardian’s Allowance | CB1 |
| Widowed? | GL14 |
| Social security benefit rates | GL23 |
| If you think our decision is wrong | GL24 |
| Coming from abroad and social security benefits | GL28 |
| Going abroad and social security benefits | GL29 |
| A guide to Incapacity Benefit | IB1 |
| A guide to Income Support | IS20 |
| Jobseeker’s Allowance – Helping you back to work | JSAL5 |
| A guide to maternity benefits | NI17A |
| Social security abroad | NI38 |
| A guide to State Pensions | NP46 |
| Sick or disabled? | SD1 |
| Ill or disabled because of a disease or deafness caused at work? | SD6 |
| Disabled because of an accident at work? | SD7 |
| Financial help if you work or are looking for work | WK1 |
Addresses for enquiries about medical treatment

England
Department of Health
Finance Directorate
Quarry House
Quarry Hill
Leeds LS2 7UE
tel: 0113 254 5819
e-mail: dhmail@doh.gsi.gov.uk

Wales
National Assembly for Wales
NHS Directorate
Cathays Park
Cardiff CF10 3NQ
tel: 029 2082 5111
e-mail: health.enquiries@wales.gsi.gov.uk

Scotland
Scottish Executive Health Department
St Andrew’s House
Regent Road
Edinburgh EH1 3DG
tel: 0131 556 8400
e-mail: ceu@scotland.gov.uk

Northern Ireland
Department of Health, Social Services and Public Safety
General Medical Services Branch
Room D3
Castle Buildings
Upper Newtownards Road
Belfast BT4 3SQ
tel: 028 9052 2890

Isle of Man
Department of Health and Social Security
Health Division
Crookall House
Demesne Road
Douglas
Isle of Man IM1 3QA
tel: 01624 642608
e-mail: healthservices@dhss.gov.im

Addresses for contribution and benefit enquiries

UK Social Security Scheme (but not Child Benefit or Guardian’s Allowance)
Department for Work and Pensions
The Pension Service
International Pension Centre
Tyneview Park
Newcastle-upon-Tyne NE98 1BA

If you are in the UK, you can phone or fax The Pension Service at Tyneview Park on:
tel: 0191 218 7777
fax: 0191 218 3836

If you are phoning or sending a fax from outside the UK, dial the international code, then:
tel: 44 191 218 7777
fax: 44 191 218 3836
e-mail: tvp-customer-care@thepensionservice.gsi.gov.uk

Child Benefit and Guardian’s Allowance
Inland Revenue
Child Benefit Office (Washington)
BPO Box 1
Newcastle-upon-Tyne NE88 1AA
If you are in the UK, you can phone or fax the Child Benefit Office on:
tel: 0845 302 1444 (Child Benefit)
    0845 302 1464 (Guardian’s Allowance)
fax: 0191 225 1543 (Guardian’s Allowance)

If you are phoning or sending a fax from outside the UK, dial the international code, then:
tel: 44 191 225 1144 (Child Benefit)
    44 191 225 1536 (Guardian’s Allowance)
fax: 44 191 225 1543 (Guardian’s Allowance)
email: child.benefit@ir.gsi.gov.uk

**National Insurance contributions**
Inland Revenue
Centre for Non Residents
Room BP1301
Benton Park View
Newcastle-upon-Tyne NE98 1ZZ

If you are in the UK, you can phone or fax the Centre for Non Residents (Newcastle) Helpline on:
tel: 0845 915 4811
fax: 0845 915 0067

If you are phoning or sending a fax from outside the UK, dial the international code, then:
tel: 44 191 225 4811
fax: 44 191 225 0067
You can also get more information and contact the Inland Revenue via their website: [www.inlandrevenue.gov.uk](http://www.inlandrevenue.gov.uk)

**For details of UK Income Tax while you are abroad contact:**
Inland Revenue
Centre for Non Residents
St John’s House
Merton Road
Bootle
Merseyside L69 9BB

You can phone the Financial Intermediaries and Claims Office on:
tel: 0845 070 0040

If you are phoning from outside the UK, dial the international code, then:
tel: 44 151 210 2222

**Isle of Man Social Security Scheme**
Department of Health and Social Security
Markwell House
Market Street
Douglas
Isle of Man IM1 2RZ

You can phone or fax the Department of Health and Social Security on:
tel: 01624 685059 (Contributions)
    01624 685068 (Pensions)
    01624 685101 (Other benefits)
fax: 01624 685030
email: socialsecurity@dhss.gov.im

**For details of the Mauritian National Insurance Scheme contact:**
Ministry of Social Security and National Solidarity
N.P.F. Buildings
Corner Jules Kooning and Maillard Streets
Port Louis
Mauritius
This leaflet is only a general guide to benefit and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

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