Social security agreement between the
United Kingdom and Bermuda

A guide to
National Insurance contributions
Benefits
Medical services
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## Benefits

- UK benefits the agreement covers
- Benefits for industrial injuries and diseases
- State Pension
- Widows’ benefits and bereavement benefits
- Benefits for dependants

## Claiming your benefit
This leaflet tells you what the social security agreement between the United Kingdom (UK) and Bermuda 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 Bermudan benefits you should contact the Bermudan authorities at the address on page 18.

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 the 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 Bermuda, 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, and the Channel Islands of Jersey, Guernsey, Alderney, Herm and Jethou.

However, the insurance schemes in Jersey and Guernsey are not the same as in the UK itself. This means that some of the information in this leaflet may not apply to you if you are covered by those schemes. Ask at a social security office in either Jersey or Guernsey if you want to know how the agreement works in your case.
If you are going to Bermuda, let your Jobcentre Plus/social security office and the Inland Revenue Centre for Non Residents in Newcastle (at the address on page 17) know when you are going to leave, and give them your address in Bermuda. 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 17) 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 Bermudan authorities to get details of your Bermudan insurance. But your Bermudan insurance record will stay with the Bermudan authorities.

If we have to contact the Bermudan authorities about your insurance, it will help very much if we can tell them your Bermudan NI 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;
• position in firm; and
• employment references.
Contributions when working in Bermuda

Working in Bermuda for a UK employer for 12 months or less
You and your employer must pay UK Class 1 contributions on all your pay while you are working in Bermuda if:

- you are already insured in the UK;
- your UK employer sends you to work in Bermuda;
- you are paid by your UK employer or by someone else on behalf of your UK employer;
- you are not likely to work in Bermuda for more than 12 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 Bermuda.

During this time, you and your UK employer will not have to pay contributions to the Bermudan 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 17.

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 Bermuda;
- the names and addresses of the people who represent your employer in Bermuda;
- the date you will start work in Bermuda;
- if your UK employer will be paying you all the time you are in Bermuda; and
- the date you expect your work in Bermuda 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 Bermuda.

You and your employer should look at the important notes on page 3 of the certificate.

If your period of employment in Bermuda lasts longer, or is likely to last longer, than 12 months
If you know before you go to work in Bermuda that your employment will last for more than 12 months at the outset, or if it unexpectedly lasts for more than 12 months, your employer should tell the Inland Revenue Centre for Non Residents in Newcastle how long your employment is expected to last. They will then advise on what contributions you and your employer should pay. Their address is on page 17.

Other types of work in Bermuda
If your work in Bermuda is different from the work described in the two 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 8 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 Bermudan scheme. It is important that you get in touch with the Bermudan authorities as soon as you start working there. You will find the address on page 18. They will be able to tell you what you have to do about insurance in Bermuda 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:

- work on any ship or vessel registered in the UK or Bermuda;
- work in the government service of the UK or Bermuda;
- work for a public corporation or official body of the UK or Bermuda;
- are a member of Her Majesty’s regular forces;
- are a crew member of an aircraft registered in the UK; or
- if you are a master or member of the crew of any ship or vessel belonging to Her Majesty and stationed in Bermuda.

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 Bermudan employer, get in touch with the Bermudan authorities. You can find their address on page 18.

**UK voluntary contributions in Bermuda**

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 Bermudan contributions too. If you are trying to decide if it is worthwhile paying UK voluntary contributions as well, see the sections on **State Pension and Widows’ benefits and bereavement benefits**, pages 9–11, before you decide.

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 17.

**Contributions when working in the UK**

**Working in the UK for a Bermudan employer for 12 months or less**

There is an arrangement like the one described in the section headed ‘Working in Bermuda for a UK employer for
12 months or less’ on page 6. The Bermudan authorities will give you and your employer a certificate showing that you continue to pay contributions to the Bermudan 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 them the certificate.

**Other types of work in the UK**

If you have come from Bermuda 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 Bermudan contributions under the arrangements described above;

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

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 Bermuda. 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 Bermuda. 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*, you will have to pay UK contributions, unless you have been told you do not have to because you do not earn enough. If you are employed in Bermuda for the same period as your self-employment in the UK, then you will not have to pay Class 2 contributions. 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 years for a woman), you will not have to pay either (see the section on *State Pension*, page 9, for information on State Pension age).
UK benefits the agreement covers

- Benefits for industrial injuries and diseases;
- State Pension; and
- widows’ benefits and bereavement benefits.

Benefits for industrial injuries and diseases

If you have an industrial accident or contract an industrial disease while you are working in Bermuda 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 Bermudan scheme, you will be treated as if the accident happened or you contracted the disease in Bermuda. Any benefit payable in respect of that accident or disease can be paid in the UK.

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 had been insured in at the time.

UK Industrial Injuries Disablement Benefit

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

If you have a separate right to benefit from the UK and Bermuda, your rate of benefit may be reduced by either the UK or Bermuda, but not both. This will normally depend on whether you are in the UK or Bermuda at the time you are claiming for.

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

Provided you are ordinarily resident in Bermuda, UK State Pension is payable in Bermuda at the same rate as if you were living in the UK.

In the same way, you will get the same rate of Bermudan pension in the UK as you would if you were in Bermuda, provided you are ordinarily resident in the UK.
**Insured in both the UK and Bermuda**

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 Bermudan insurance as UK insurance. This may give you entitlement to a UK pension.

How much you get when we use your Bermudan 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’ Bermudan 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 at Tyneview Park. You will find their address on page 17.

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

**NOTE**

The Bermudan authorities do not calculate or pay pro-rata pensions. Instead, and in certain circumstances, you may qualify for a Contributory Old Age Gratuity rather than a pension. You must contact the authorities in Bermuda for a full explanation of your Bermudan benefit rights. You will find their address on page 18.

**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 after that date. 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 Bermuda at the same rate as if you were living in the UK, provided you are ordinarily resident in Bermuda.

In the same way, you will get the same rate of Bermudan Widow’s Benefit in the UK as you would if you were in Bermuda.

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 Bermuda.

In the same way, if Bermudan Widow’s Benefit would be payable if a qualifying child were in Bermuda, it will be paid if the child is in the UK.

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

If your husband or wife did not pay enough contributions in the UK for you to qualify for a UK widow’s benefit or bereavement benefit, we may take into account their Bermudan 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 Bermuda’ under the heading State Pension will tell you about this.

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 Bermuda.

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

**If you want to claim 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 Bermuda**
Contact The Pension Service at Tyneview Park. You will find their address on page 17.

**If you want to claim Bermudan benefits**
Contact the Bermudan authorities. You can find their address on page 18.
In Bermuda

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

A large proportion of healthcare in Bermuda is provided by group insurance arranged at your place of work; most employed people are covered in this way. If you do not have an employer in Bermuda, you will need to arrange private medical insurance.

If you are going to Bermuda 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
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 approach any doctor and ask 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 16.

In the Channel Islands
If you want to know about medical services in Jersey, please contact the States of Jersey Department of Health at the address on page 16.

If you want to know about medical services in Guernsey (including Alderney, Sark, Herm and Jethou), please contact the States of Guernsey Board of Health at the address on page 16.
General information

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 17.

- 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 by work?: SD6
  Disabled because of an accident at work?: SD7
  Financial help if you work or are looking for work: WK1
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

Jersey
States of Jersey Department of Health
Peter Crill House
Gloucester Street
St Helier
Jersey JE2 3QS
Channel Islands
tel: 01534 622000

Guernsey
States of Guernsey Board of Health
John Henry House
Le Vauquiedor
St Martins
Guernsey GY4 6UU
Channel Islands
tel: 01481 725241

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

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

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

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

Jersey
States of Jersey Department of Health
Peter Crill House
Gloucester Street
St Helier
Jersey JE2 3QS
Channel Islands
tel: 01534 622000

Guernsey
States of Guernsey Board of Health
John Henry House
Le Vauquiedor
St Martins
Guernsey GY4 6UU
Channel Islands
tel: 01481 725241

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

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

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

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

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

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

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

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

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

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

Child Benefit
Inland Revenue
Child Benefit Office (Washington)
BPO Box 1
Newcastle-upon-Tyne NE88 1AA

If you are in the UK, you can phone the Child Benefit Office on:
tel: 0845 302 1444

If you are phoning from outside the UK, dial the international code, then:
tel: 44 191 225 1144
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 also 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

For details of UK Income Tax while you are abroad
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
e-mail: socialsecurity@dhss.gov.im

Jersey Social Security Scheme
Employment and Social Security Department
Philip le Feuvre House
La Motte Street
St Helier
Jersey JE4 8PE
Channel Islands

You can phone or fax the Employment and Social Security Department on:
tel: 01534 280000
fax: 01534 280280
e-mail: D.Rose@gov.je

Guernsey Social Security Scheme
Guernsey Social Security Authority
Edward T Wheadon House
Le Truchot
St Peter Port
Guernsey GY1 3WH
Channel Islands

You can phone or fax the Guernsey Social Security Authority on:
tel: 01481 732500
fax: 01481 728187 (Administrator)
01481 722793 (Contributions)
01481 714853 (Benefits)
e-mail: enquiry@gssa.gov.gg

Bermudan Social Security Scheme
Department of Social Insurance
Government Administration Building
30 Parliament Street
Hamilton HM 12
Bermuda
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.

Produced by DWP Communications (Leeds) and Customer Liaison Branch.