

Social security agreement
between the
**United Kingdom and
Jersey and Guernsey**



A guide to

National Insurance contributions

Benefits

Medical services

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Introduction

This leaflet tells you what the social security agreement between the United Kingdom (UK) and Jersey and Guernsey 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 Jersey or Guernsey benefits, you should contact the Jersey or Guernsey authorities at the addresses on page 23.

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 Jersey and Guernsey, 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. ***Guernsey*** means Guernsey, Alderney, Herm and Jethou. ***Jersey*** means the island of Jersey.

If you are going to the Channel Islands, let your Jobcentre Plus/social security office and the HM Revenue and Customs Centre for Non Residents in Newcastle (at the address on page 22) know when you are going to leave, and give them your address in the Channel Islands. 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 HM Revenue and Customs Centre for Non Residents in Newcastle (at the address on page 22) 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 Jersey or Guernsey authorities to get details of your Jersey or Guernsey insurance. But your Jersey or Guernsey insurance record will stay with the Jersey or Guernsey authorities.

If we have to contact the Jersey or Guernsey authorities about your insurance, it will help very much if we can tell them your Jersey or Guernsey 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 employers;
- periods of employment;
- salary/wage numbers; and
- employment references.

National Insurance contributions

Contributions when working in Jersey or Guernsey

Working in Jersey or Guernsey for a UK employer for less than three years

You and your employer must pay UK Class 1 contributions on all your pay while you are working in Jersey or Guernsey **if**:

- you are already insured in the UK;
- and** your UK employer sends you to work in Jersey or Guernsey;
- and** you are paid by your UK employer or by someone else on behalf of your UK employer;
- and** you are not likely to work in Jersey or Guernsey for more than three years.

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 Jersey or Guernsey.

During this time you and your UK employer will not have to pay contributions to the Jersey or Guernsey 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 HM Revenue and Customs Centre for

Non Residents in Newcastle for the certificate. The address is on page 22.

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 Jersey or Guernsey;
- the names and addresses of the people who represent your employer in Jersey or Guernsey;
- the date you will start work in Jersey or Guernsey;
- if your UK employer will be paying you all the time you are in Jersey or Guernsey; and
- the date you expect your work in Jersey or Guernsey 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 Jersey or Guernsey. **You and your employer should look at the important notes on page 3 of the certificate.**

If your period of employment in Jersey or Guernsey is unexpectedly extended, with the result that you are then likely to work in Jersey or Guernsey for more than three years, it may be possible, in exceptional circumstances, and with the agreement

of the Jersey or Guernsey authorities, to extend the period of your certificate. If the Jersey or Guernsey authorities agree, you and your employer will continue to pay UK contributions. For more details your employer should contact the HM Revenue and Customs Centre for Non Residents in Newcastle. Their address is on page 22.

Employed in the UK and Jersey or Guernsey, and resident in the UK

If you are employed in the UK and Jersey or Guernsey 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 Jersey or Guernsey scheme. To make sure that you are not asked to pay, ask the HM Revenue and Customs Centre for Non Residents in Newcastle for a certificate/letter confirming your UK National Insurance liability. The address is on page 22.

Employed in the UK and self-employed in Jersey or Guernsey, for the same period

If you are employed in the UK and self-employed in Jersey or Guernsey for the same period, you and your UK employer will be liable to pay Class 1 contributions. You will not have to pay contributions to the Jersey or Guernsey scheme. To make sure you are not asked to pay, ask the HM Revenue and Customs Centre for Non Residents in Newcastle for a certificate/letter confirming your UK National Insurance liability. The address is on page 22.

Other types of work in Jersey or Guernsey

If your work in Jersey or Guernsey is different from the work described in the three previous sections on NI contributions (see pages 5 and 6) 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 and Class 2 contributions. But you may have to pay into the Jersey or Guernsey scheme. It is important that you get in touch with the Jersey or Guernsey authorities as soon as you start working there. You will find the addresses on page 23. They will be able to tell you what you have to do about insurance in Jersey or Guernsey 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.

Employed in Jersey or Guernsey in exceptional circumstances

It may be that when you go to work in Jersey or Guernsey, you are not liable to pay UK contributions because you do not satisfy the conditions outlined in the above paragraphs. If you feel that the circumstances of your employment are such that you should be allowed to pay, please contact us. In exceptional circumstances we will contact the Jersey or Guernsey authorities to request that you be allowed to remain UK-insured.

Special contribution arrangements

There may be special arrangements for your insurance if you:

- travel in your work for a company, firm or group that transports goods or passengers to Jersey or Guernsey;
- work in the government service of the UK or Jersey or Guernsey; or
- work for a public corporation in the UK or Jersey or Guernsey.

The HM Revenue and Customs 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 Jersey or Guernsey employer, get in touch with the Jersey or Guernsey authorities. You can find the addresses on page 23.

UK voluntary contributions in Jersey or Guernsey

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 Jersey or Guernsey contributions too. If you are trying to decide if it is worthwhile paying UK voluntary contributions as well, see the sections headed **Contribution-based Jobseeker's Allowance** (page 10), **Incapacity Benefit and Maternity**

Allowance (page 10), **State Pension** (page 13) and **Bereavement benefits and widows' benefits** (page 15), 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 HM Revenue and Customs 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 22.

Contributions when working in the UK

Working in the UK for a Jersey or Guernsey employer for less than three years

There is an arrangement like the one in the section headed **Working in Jersey or Guernsey for a UK employer for less than three years** on page 5. The Jersey or Guernsey authorities will give you and your employer a certificate showing that you continue to pay contributions to the Jersey or Guernsey scheme while you work in the UK. If an officer from HM Revenue and Customs asks why UK contributions are not being paid for you, show them the certificate.

Employed in Jersey or Guernsey and self-employed in the UK, for the same period

If you are employed in Jersey or Guernsey 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 Jersey or Guernsey authorities for a letter or certificate confirming your liability under the Jersey or Guernsey scheme. The addresses are on page 23.

Employed in the UK and Jersey or Guernsey, and resident in Jersey or Guernsey

If you are employed in the UK and Jersey or Guernsey for the same period and remain *ordinarily resident* in Jersey or Guernsey, you and your employer in Jersey or Guernsey will have to pay contributions to the Jersey or Guernsey scheme. You will not have to pay into the UK scheme. To make sure that you are not asked to pay, ask the Jersey or Guernsey authorities for a letter or certificate confirming that you have to pay into the Jersey or Guernsey scheme. The addresses are on page 23.

Other types of work in the UK

If you have come from Jersey or Guernsey 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 Jersey or Guernsey contributions under the arrangements you can read about in the section headed **Working in the UK for a Jersey or Guernsey employer for less than three years**, on page 7;

and you are not covered by the section headed **Self-employed contributions**, on page 9,

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 Jersey or Guernsey. 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 Jersey or Guernsey. SMP is paid for up to 26 weeks. The rate of benefit depends on your average weekly earnings.

If you do not work for an employer or you are not entitled to SSP or SMP for another reason, but you are insured under the UK scheme, you may get UK short-term Incapacity Benefit or Maternity Allowance instead. The section headed **Incapacity Benefit and Maternity Allowance**, on page 10, will tell you how short-term Incapacity Benefit or Maternity Allowance can be paid in Jersey or Guernsey.

Self-employed contributions

If you are **self-employed in the UK, and not employed or self-employed in Jersey or Guernsey**, 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 13, for information on State Pension age).

If you are **self-employed in the UK and Jersey or Guernsey**, but you are **ordinarily resident in Jersey or Guernsey**, you will have to pay social security contributions to the Jersey or Guernsey scheme. You will not have to pay contributions to the UK scheme. To make sure that you are not asked to pay, ask the Jersey or Guernsey authorities for a letter or certificate confirming that you have to pay into the Jersey or Guernsey scheme. The addresses are on page 23.

If you are **self-employed in the UK and Jersey or Guernsey** and you are **ordinarily resident in the UK**, you will have to pay Class 2 contributions and Class 4 contributions, if appropriate, to the UK scheme. You will not have to pay contributions to the Jersey or Guernsey scheme. To make sure that you are not asked to pay, ask the HM Revenue and Customs Centre for Non Residents in Newcastle for a certificate/letter confirming your UK National Insurance liability. The address is on page 22.

Benefits

UK benefits the agreement covers

- Contribution-based Jobseeker's Allowance;
- Incapacity Benefit and Maternity Allowance;
- Benefits for industrial injuries and diseases;
- State Pension;
- Widows' benefits and bereavement benefits;
- Guardian's Allowance;
- Child Benefit; and
- Attendance Allowance and Disability Living Allowance.

Contribution-based Jobseeker's Allowance

UK contribution-based Jobseeker's Allowance (JSA) is for people who are available for and actively seeking work and who have paid sufficient National Insurance contributions.

Contribution-based JSA is not payable in Guernsey. Similarly, Guernsey Unemployment Benefit is not payable in the UK. There is no Unemployment Benefit in Jersey. But sometimes the UK insurance you have paid while you were working for an employer can be treated as if you had paid it in Guernsey. But you must have paid some insurance since you last arrived in Guernsey, and have paid at least 26 Class 1 contributions. This means

you may be able to get Guernsey Unemployment Benefit in Guernsey.

If you do claim Unemployment Benefit under the Guernsey scheme and you rely on the provisions mentioned above, any time you were paid contribution-based JSA in the UK will count as if you had been paid Unemployment Benefit under the Guernsey scheme.

In the same way, if you have paid any National Insurance since you last arrived in the UK, your Guernsey insurance may help you to get UK contribution-based JSA. But you must have done work in Guernsey for an employer.

Also, any time you were paid Unemployment Benefit in Guernsey will count as if it had been paid under the UK contribution-based scheme.

If you have not paid any National Insurance since you last arrived in the UK, but were working abroad for a UK employer, you might still be able to get contribution-based JSA if you remained *ordinarily resident* in the UK for the whole time you were abroad and paid contributions for the first 52 weeks.

Incapacity Benefit and Maternity Allowance

Incapacity Benefit can be paid to people who cannot work because they are sick

or disabled and are too young to get a UK pension – under 60 for women and under 65 for men.

Incapacity Benefit is paid at three basic rates:

- short-term (lower rate) for the first 28 weeks of sickness;
- short-term (higher rate) from the 29th to the 52nd week of sickness; and
- long-term rate from the 53rd week of sickness.

Maternity Allowance is paid to help women take time off work when they are expecting a baby. It can be paid for up to 26 weeks. To qualify you must have been employed or self-employed in at least 26 of the 66 weeks before your baby is expected. The rate of benefit depends on your average weekly earnings.

Short-term Incapacity Benefit and Maternity Allowance

If you are going from the UK to Jersey or Guernsey, you may be able to get short-term Incapacity Benefit while you are in Jersey or Guernsey **if**:

- you become unable to work when you are employed in Jersey or Guernsey while you have to be insured under the UK scheme;
- or** you need treatment straightaway for your condition while you are staying in Jersey or Guernsey. If you do, you must get a certificate that says you cannot work and also why. Ask the doctor or hospital for one and send it to The Pension Service

at Tyneview Park. You will find the address on page 22. You must send the certificate within six days from the first day you are ill. If your claim is late you may lose benefit;

- or** you already get benefit in the UK and are authorised by the Department for Work and Pensions to go back to Jersey or Guernsey, or to go to live in Jersey or Guernsey;
- or** while living in Jersey or Guernsey you fall sick, but you are not entitled to Jersey or Guernsey Sickness Benefit and have not paid a contribution to the Jersey or Guernsey scheme. You may be able to get UK short-term Incapacity Benefit, provided you have paid enough contributions to the UK scheme.

You may be able to get Maternity Allowance while you are in Jersey or Guernsey, as long as you have been employed or self-employed in the UK.

Even if none of these apply, you might still be able to get short-term Incapacity Benefit or Maternity Allowance for a time if you are going to Jersey or Guernsey temporarily and you are going for medical treatment, or you have already been incapable of working for six months.

If you are getting UK short-term Incapacity Benefit or Maternity Allowance and you plan to go to Jersey or Guernsey, let your Jobcentre Plus/social security office know well before you leave the UK. You will need to tell them:

- your full name and address;
- your National Insurance number;
- details of the benefits you are getting;
- the date you plan to go to Jersey or Guernsey;
- when you plan to come back to the UK; and
- why you are going to Jersey or Guernsey.

You may need to claim Jersey or Guernsey Sickness Benefit or Maternity Allowance after you go to Jersey or Guernsey and become insured under the Jersey or Guernsey scheme. Your UK insurance may help you to qualify for Jersey or Guernsey benefit.

If you come to the UK from Jersey or Guernsey

There are similar provisions to those on page 11 for people who move from Jersey or Guernsey to the UK.

If you cannot claim Jersey or Guernsey benefit, you might still be able to qualify for UK short-term Incapacity Benefit (or Maternity Allowance) if you worked in Jersey or Guernsey. But you must have paid a contribution as an employed or self-employed person under the UK scheme since you last arrived in the UK.

If you have not paid any National Insurance since you last arrived in the UK, but were working abroad for a UK employer, you might still be able to get short-term Incapacity Benefit if you remained *ordinarily resident* in the UK for the whole time you were abroad and paid contributions for the first 52 weeks.

For further information about these benefits, please contact The Pension Service at Tyneview Park. Their address is on page 22.

Claiming benefit from both the UK and Jersey or Guernsey

You cannot get any type of sickness benefit from both countries for the same period of illness at the same time. If you have a separate right to benefit from the UK and Jersey or Guernsey, you will only be paid the benefit by one country. This will be the country you were last insured in before you qualified for benefit.

Long-term Incapacity Benefit Payment of UK long-term Incapacity Benefit in Jersey or Guernsey

If you are getting UK long-term Incapacity Benefit, the agreement with Jersey or Guernsey allows you to carry on getting it if you go to Jersey or Guernsey. But you must still meet the conditions for getting your benefit.

You cannot get any type of sickness benefit from both countries for the same period of illness at the same time. If you have a separate right to benefit from the UK and Jersey or Guernsey, you will only get benefit from the country you were last insured in when your illness began.

If you go from the UK to Jersey or Guernsey and claim Invalidity Benefit there, the insurance you have paid in the UK might help you to get benefit from Jersey or Guernsey.

Benefits for industrial injuries and diseases

If you have an industrial accident or contract an industrial disease while you are working in Jersey or Guernsey, 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. Any benefit payable in respect of that accident or disease can be paid in Jersey or Guernsey.

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 Jersey or Guernsey scheme, you will be treated as if the accident happened or you contracted the disease in Jersey or Guernsey. 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 happened in the country you were insured in at the time.

If you contract an industrial disease

and you have worked in the UK and Jersey or Guernsey doing the sort of work that put you at risk of that disease,

the rules of the country you worked in last before you were found to have the disease will decide your benefit.

If you contract an industrial disease

and you have worked in only the UK or Jersey or Guernsey doing the sort of work that put you at risk of that disease,

the rules of that country will decide your benefit, unless the disease was made worse by work that you did later in the other country.

If you are receiving benefit for an industrial disease from one country

and the disease was made worse by work you did in the other country,

the other country will decide whether you should get any extra benefit.

If you are getting benefit other than a pension from Jersey or Guernsey because of an industrial accident or disease, you cannot get UK Incapacity Benefit or Maternity Allowance at the same time.

If you have a separate right to benefit from the UK and Jersey or Guernsey, you will only be paid the benefit by the country where you were last insured.

UK Industrial Injuries Disablement Benefit

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

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 Jersey or Guernsey at the same rate as if you were living in the UK.

In the same way, you will get the same rate of Jersey or Guernsey pension in the UK as you would if you were in Jersey or Guernsey.

Insured in both the UK and Jersey or Guernsey

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 Jersey or Guernsey insurance as UK insurance. This may give you entitlement to a UK pension.

How much you get when we use your Jersey or Guernsey 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' Jersey or Guernsey 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 22.

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

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

This guide went to press in October 2005. Changes to the law after that date may affect some of the rules explained here. In particular, the Civil Partnership Act 2004 is expected to come into force on 5 December 2005. This will change the way the UK treats same-sex couples. When that happens, people of the same sex who have formed a civil partnership will be treated, as far as possible, in the same way as a married couple. Either partner in a civil partnership will be able to rely on the contributions paid by the other partner, or late partner, in the same way as a married person can rely on the contributions paid by a spouse or late

spouse, when claiming a State Pension or bereavement benefit. Same-sex couples who are living together as if they were civil partners (but who have not formed a civil partnership) will be treated in the same way as unmarried couples.

Bereavement benefits and widows' benefits

Bereavement benefits have been available to men and women since 9 April 2001. All recipients of a widow's benefit will continue to receive that for as long as they meet the qualifying conditions.

How bereavement benefits, widows' benefits or survivors' benefits from one country are paid if you live in the other

UK bereavement benefits and widows' benefits are payable in Jersey or Guernsey at the same rate as if you were living in the UK.

You will get the same rate of Jersey survivor's benefit or Guernsey bereavement benefit in the UK as you would if you were in Jersey or Guernsey.

If UK bereavement benefit and widows' benefit would be payable if a qualifying child were in the UK, it will be paid if the child is in Jersey or Guernsey.

In the same way, if Jersey or Guernsey benefit would be payable if a qualifying child were in Jersey or Guernsey, 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 Jersey or Guernsey

If your husband or wife did not pay enough insurance contributions in the UK for you to get UK bereavement benefit, we may use their Jersey or Guernsey insurance in a similar way as a person's insurance may be used for State Pension. The section 'Insured in both the UK and Jersey or Guernsey' under the heading **State Pension** will tell you about this.

In the same way, if your husband or wife did not pay enough contributions in Jersey or Guernsey for you to get Jersey survivor's benefit or Guernsey bereavement benefit, the Jersey or Guernsey authorities may use their UK contributions.

This guide went to press in October 2005. Changes to the law after that date may affect some of the rules explained here. In particular, the Civil Partnership Act 2004 is expected to come into force on 5 December 2005. This will change the way the UK treats same-sex couples. When that happens, people of the same sex who have formed a civil partnership will be treated, as far as possible, in the same way as a married couple. Either partner in a civil partnership will be able to rely on the contributions paid by the other partner, or late partner, in the same way as a married person can rely on the contributions paid by a spouse or late spouse, when claiming a State Pension or bereavement benefit. Same-sex couples who are living together as if they were

civil partners (but who have not formed a civil partnership) will be treated in the same way as unmarried couples.

Guardian's Allowance

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 Guernsey can be used to help your claim. You can be paid UK Guardian's Allowance for any time you or the child is in Guernsey.

If you wish to claim Guernsey Orphan's Benefit in Guernsey, any insurance that either of the child's parents paid in the UK can be used to help your claim. You can be paid Guernsey Orphan's Benefit for any time you or the child is in the UK. But if you could get both UK Guardian's Allowance and Guernsey Orphan's Benefit for the same child, you will only be paid by the country the child is living in, providing the benefit would have been payable if you or the child had been resident in the United Kingdom.

Child Benefit

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 Jersey or Guernsey, 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.

The agreement with Jersey or Guernsey may also allow you to get Child Benefit at other times **if**:

you (or your husband or wife if you go with them) go to work in Jersey or Guernsey temporarily;

and you continue to pay UK National Insurance contributions.

If you or your family are living together in Jersey, Guernsey or the UK, and payment of Child Benefit has stopped because you move between these countries, then a claim for Child Benefit should be made to the authorities of the country to which you move. Periods of staying or living in any of the other countries may help your claim for Child Benefit.

If your family live in the UK but you live in Jersey or Guernsey, UK Child Benefit will normally be paid.

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

Attendance Allowance and Disability Living Allowance

Attendance Allowance is a benefit for people aged 65 and over with care or supervision needs. There is a higher rate and a lower rate depending on the level of your disability.

If you have been living in or visiting one country, you may be able to get Attendance Allowance or Disability Living Allowance in the other country.

Claiming your benefit

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

If you want to claim contribution-based Jobseeker's Allowance

Go to your local Jobcentre Plus office or Jobcentre. It is listed in the business numbers section of the phone book under 'Jobcentre Plus'.

If you want to claim Statutory Sick Pay or Statutory Maternity Pay

Get in touch with your employer or your local HM Revenue and Customs National Insurance 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' in the business numbers section of the phone book. State Pension can be claimed from The Pension Service. You can telephone The Pension Service on **0845 60 60 265**.

If you want to claim UK benefits when you are in Jersey or Guernsey

Contact The Pension Service at Tyneview Park. You will find their address on page 22.

If you want to claim Jersey or Guernsey benefits

Contact the Jersey or Guernsey authorities. You can find their addresses on page 23.

Medical services

There is a health agreement between the UK and the Channel Islands. Under this agreement, visitors are able to obtain immediately necessary treatment on the same terms as it is available to local residents.

The National Health Service (NHS) only applies in the UK. You cannot get any money back from the NHS for any medical services you pay for in the Channel Islands, which have their own health services.

Visiting Jersey and Guernsey for less than three months

You are covered by the agreement if you are ordinarily resident in the UK and are visiting the islands for less than three months. You have to pay the same charges there as local residents.

In Jersey

The following immediately necessary services are provided free of charge under the agreement:

- hospital inpatient treatment;
- hospital outpatient and Accident and Emergency (A&E) treatment; and
- transport of patients by ambulance within Jersey.

All family doctors in Jersey practise privately. You will have to pay their fees in full. Free treatment is available at the Visitors Clinic (mornings only) adjacent to the General Hospital. Emergency

treatment outside those hours is available at the A&E Department of the General Hospital. You will have to pay for prescribed medicines and dental treatment.

In Guernsey

(including Alderney, Sark, Herm and Jethou), immediately necessary hospital inpatient treatment is provided free of charge under the agreement.

All visitors from the UK to Guernsey have to pay full charges for the following immediately necessary primary care services:

- consultation/treatment by a family doctor (at a surgery or home visit);
- treatment by a family doctor in the A&E Department at the General Hospital (you should not go directly to the hospital unless sent by a doctor or you have had a serious accident);
- dental treatment and physiotherapy;
- prescribed medicines; and
- ambulance transport provided within Guernsey by the St John Ambulance and Rescue Service.

If you need hospital treatment in Sark, you will be transferred to Guernsey.

If you are ill and have to be transferred to the UK, the Guernsey Social Services Authority may initially pay your travelling expenses. However, they may ask you to pay them back.

Visiting Jersey or Guernsey for more than three months, or going to live there

If you have a National Health Service medical card, please send it, and any of your family's cards, to your Primary Care Trust. If you live in Scotland or Wales, send the card to the local Health Board. In Northern Ireland, send it to the Central Services Agency. Their address is on the card or at **www.nhs.uk**. Or you can give it to the Immigration Officer as you leave the UK.

If you don't have a medical card, please tell your local Primary Care Trust, local Health Board or the Central Services Agency:

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

You can get their address from **www.nhs.uk** or 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

If you live in the Channel Islands and need immediately necessary treatment for a condition that occurs during a visit to the UK, you can get free NHS treatment

under the health agreement at a family doctor's surgery. Hospital treatment is also provided without charge. You will have to pay the same charges for emergency dental treatment and prescribed medicines as UK residents.

If you are sent to the UK by the Islands' authorities for specific medical treatment because appropriate help is not available locally, you will get treatment under the agreement without charge. If you come to the UK to get medical treatment in any other circumstances, you will normally have to pay for it.

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's practice and ask to be registered on their list for NHS treatment. For help and advice on registering with a GP's practice, ask your local Primary Care Trust. Their contact details can be found on the NHS website at **www.nhs.uk**.

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 21.

Where to get help and advice

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 22.

<i>Babies and children</i>	BC1
<i>A guide to Child Benefit and Guardian's Allowance</i>	CB1
<i>Widowed?</i>	GL14
<i>Social security benefit rates</i>	GL23
<i>If you think our decision is wrong</i>	GL24
<i>Coming from abroad and social security benefits</i>	GL28
<i>Going abroad and social security benefits</i>	GL29
<i>A guide to Incapacity Benefit</i>	IB1
<i>A guide to Income Support</i>	IS20
<i>Jobseeker's Allowance – Helping you back to work</i>	JSAL5
<i>A guide to maternity benefits</i>	NI17A
<i>Social security abroad</i>	NI38
<i>State Pensions – Your guide</i>	PM2
<i>Sick or disabled?</i>	SD1
<i>Ill or disabled because of a disease or deafness caused by work?</i>	SD6
<i>Disabled because of an accident at work?</i>	SD7
<i>Financial help if you work or are looking for work</i>	WK1

Addresses for enquiries about medical treatment

England

Department of Health
Finance Directorate
Quarry House
Quarry Hill
Leeds LS2 7UE
tel: 0113 254 5819
email: dhmail@dh.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
email: ceu@scotland.gov.uk

Wales

National Assembly for Wales
NHS Directorate
Cathays Park
Cardiff CF10 3NQ
tel: 029 2082 5111
email:
health.enquiries@wales.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
email: 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

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
email: **TVP-IPC-Customer-Care@
thepensionservice.gsi.gov.uk**

Child Benefit and Guardian's Allowance

HM Revenue and Customs
Child Benefit Office
PO Box 1
Washington
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@hmrc.gsi.gov.uk**

National Insurance contributions

HM Revenue and Customs
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: 44 191 203 7010
fax: 44 191 225 0067
You can also get more information and
contact HM Revenue and Customs via
their website: **www.hmrc.gov.uk**

For details of UK Income Tax while you are abroad contact:

HM Revenue and Customs
Centre for Non Residents
St John's House
Merton Rd
Bootle
Merseyside L69 9BB

You can phone the Centre for Non Residents 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

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
email: D.Rose@gov.je

Guernsey Social Security Scheme

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

You can phone or fax the Guernsey Social Security Department on:
tel: 01481 732500
fax: 01481 728187 (Administrator)
01481 722793 (Contributions)
01481 714853 (Benefits)
email: enquiry@ssd.gov.gg

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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