# LAWS OF SAINT VINCENT AND THE GRENADINES REVISED EDITION

### NATIONAL INSURANCE (PERSONS ABROAD AND VOLUNTARY CONTRIBUTORS) REGULATIONS

SRO 8 of 1997

Amended by SRO 6 of 2003

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### NATIONAL INSURANCE (PERSONS ABROAD AND VOLUNTARY CONTRIBUTORS) REGULATIONS

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### NATIONAL INSURANCE (PERSONS ABROAD AND VOLUNTARY CONTRIBUTORS) REGULATIONS

In exercise of the powers conferred by sections 18 and 19 of the National Insurance Act (Chapter 296) the Minister makes the following Regulations.

[SRO 8 of 1997 amended by SRO 6 of 2003.]

[Date of commencement: 4th March, 1997.]

#### 1. Citation

These Regulations may be cited as the National Insurance (Persons Abroad and Voluntary Contributors) Regulations, 1997.

### 2. Interpretation

In these Regulations, unless the context otherwise requires—

"appointed day" means the day appointed under section 1(2) of the Act for the purposes of section 18(1) of the Act;

"contribution Regulations" means the National Insurance (Contribution) Regulations;

"contribution year" has the meaning assigned to it by section 2 of the Act;

"insured person" means a person insured under Part II of the Act;

"State" means Saint Vincent and the Grenadines.

### 3. Continuation of employment outside the State to be treated as insurable employment

(1) Where a person in insurable employment pursuant to section 18(1) of the Act ceases to be so employed in the State but is employed (whether by the same or a different employer) outside of the State in continuation of such employment, that employment outside of the State shall, subject to the provisions of these Regulations, be treated as insurable employment pursuant to section 18(1) of the Act for the period for which contributions are payable under subregulation (2)(a):

Provided that the employer has a place of business in the State and the person concerned is ordinarily resident in the State.

- (2) Where under subregulation (1) employment outside of the State is treated as insurable employment pursuant to section 18(1) of the Act the following provisions shall apply with respect to the payment of contributions—
  - (a) contributions shall be payable at the appropriate rates specified in the Schedule to the Contribution Regulations:

Provided that the contributions shall be payable in respect of such employment—

- (i) during the period of twelve months from the commencement of the employment, or
- (ii) until the employment outside of the State ceases, or
- (iii) until either of the conditions set out in the proviso to subregulation (1) ceases to be satisfied;
- (b) Whichever event occurs first after the completion of the period for which contributions are payable under paragraph (a), the insured person shall, for any week thereafter during the whole of which he is outside of the State be entitled to contribute as a voluntary contributor.

### 4. Voluntary contributions of insured persons outside the State

Where an insured person is throughout any contribution week outside of the State and is not in that week gainfully occupied in employment under a contract of service with an employer in the State the insured person shall not be liable to pay any contributions as an insured person for that week:

Provided, however, that he shall be entitled at his option to contribute as a voluntary contributor if he satisfies the conditions relating to voluntary insurance under these Regulations.

### 5. Voluntary contributions of self-employed insured persons outside the State

Where a self-employed insured person is throughout any contribution week outside of the State he shall not be liable to pay any contributions for that week:

Provided, however, that he shall be entitled at his option to contribute as a voluntary contributor if he satisfies the conditions relating to voluntary insurance under these Regulations.

### 6. Treatment of diplomats, etc., resident in the State

A resident employed as a member of the diplomatic or consular service in the State or as a domestic worker employed by a member of such service ordinarily resident in the State shall be treated as an insured person and regulations under the Act shall apply in respect of such persons accordingly.

### 7. Insurance of certain persons outside the State at appointed day

Where immediately prior to the appointed day a person is in employment outside of the State which employment would have been treated as insurable employment by virtue of the provisions of regulation 3 if such employment had commenced on or after the appointed day, then that employment shall be treated as insurable employment and the provisions of the regulation 3 applies:

Provided that where any such person commenced the said employment outside the State on a date more than twelve months prior to the appointed day, the provisions of this regulation shall not apply.

### 8. Voluntary contributors

- (1) A person who—
  - (a) is aged sixteen and over but is under sixty years; and
  - (b) is ordinarily resident in the State; and
  - (c) ceases to be liable for contributions in respect of employment; and
  - (d) has paid or has had paid in respect of him at least one hundred and fifty contributions,

shall be entitled to become a voluntary contributor:

Provided that the condition of having paid or having had paid in respect of him at least one hundred and fifty contributions shall not apply to a person who, pursuant to regulation 3(2)(b) and regulation 7 elects to be insured as a voluntary contributor.

- (1A) Notwithstanding regulation 8, a person who—
  - (a) is a citizen of Saint Vincent and the grenadines and resides in another state;
  - (b) is age sixteen and over but under sixty years,

may, if he chooses to do so, become a voluntary contributor.

[Subregulation (1A) inserted by SRO 6 of 2003.]

(1B) Pursuant to subregulation (1A), a person who elects to be a voluntary contributor must pay at least five hundred weekly contributions before he is entitled to receive a pension.

[Subregulation (1B) inserted by SRO 6 of 2003.]

(1C) All contributions under subparagraph (1B) shall be remitted on a quarterly basis as is set out in the Schedule and a voluntary contributor shall have the option of choosing the form of payment most suitable to his present income.

[Subregulation (1C) inserted by SRO 6 of 2003.]

- (2) A certificate of voluntary insurance shall be given subject to the provisions of these regulations, to a person who makes application to the Board for such a certificate on a form approved by the Board before the end of the thirteenth contribution week after ceasing at any time to be in insurable employment pursuant to section 18(1) of the Act.
- (3) A certificate under subregulation (2) if issued, shall entitle the person (hereinafter called a voluntary contributor) to pay voluntary contributions valid for age, survivor's benefit and funeral grant only, for a week not earlier than thirteen contribution weeks prior to the date of application, in respect of any contribution week for which no contribution is otherwise payable by him or on his behalf.
- (4) The contributions which a voluntary contributor shall pay under subregulation (3) shall be determined by the Board by reference to the average annual insurable earnings during the three years immediately preceding the date of last cessation of employment pursuant to section 18 of the Act or such other period as the board may, in the particular circumstances of the case, think fit.
- (5) The Board shall notify the voluntary contributor of the contributions to be paid by remittance to the Board by the end of the contribution year in which they are due, but notwithstanding this provision the Board may if satisfied that there are extenuating circumstance, allow payment within six weeks of the end of the said contribution year.
- (6) A person holding a certificate of voluntary insurance shall cease to be entitled to pay voluntary contributions until he has re-qualified by the payment, or the payment in respect of him, of a further one hundred and fifty contributions, if he fails to pay voluntary contributions for each contribution week for which a contribution is not otherwise payable within the period indicated in subregulation (5).

## SCHEDULE [Regulation 8(1C). Schedule inserted by SRO 6 of 2003.]

### Wages Categories

Category	Monthly Income U.S. \$ or its equivalent	Quarterly Income U.S. \$ or its equivalent	Quarterly Contribution U.S. \$ (4.84%) or its equivalent	Tick Selection U.S. \$
A	1392.00	4,176.00	202.12	
В	960.00	2,880.00	139.39	
С	768.00	2,304.00	111.52	
D	576.00	1,728.00	83.64	
E	385.00	1,155.00	55.90	
Special	150.00	450.00	21.78	