



# SOCIAL SECURITY IN CARICOM





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# Introduction

**The CARICOM Agreement on Social Security was signed in Georgetown, Guyana on 1 March 1996 and came into effect on 1 April 1997. From this date persons can thus apply for benefits under the Agreement.**

The Agreement is intended to protect CARICOM Nationals' entitlement to benefits and provide equality of treatment when moving from one country to another.

The Agreement is seen as key in facilitating the free movement of labour within the CARICOM Single Market, but it applies to all persons who are moving to work or have worked in two or more countries that have implemented the Agreement.

The Agreement is in effect in the following CARICOM Member States:

- Antigua and Barbuda
- The Bahamas
- Barbados
- Belize
- Dominica
- Grenada
- Guyana
- Jamaica
- Montserrat
- St. Kitts and Nevis
- Saint Lucia
- St. Vincent and The Grenadines, and
- Trinidad and Tobago.

The Agreement is not in effect in Suriname and Haiti.

**Note:** *This booklet contains information about the CARICOM Agreement on Social Security. It provides general guidance only and should not be treated as a complete and authoritative statement of the law.*

# How The Agreement Applies

The Agreement allows CARICOM countries to coordinate their social security programmes and refers to payments of pensions for:

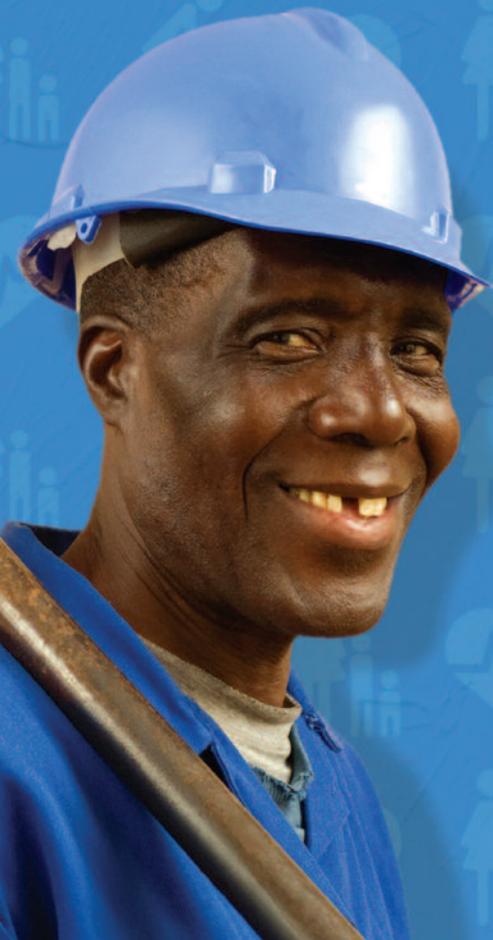
- Invalidity
- Disablement
- Old age or Retirement
- Survivors' benefits and
- Death benefits.

Under this Reciprocal Agreement, insured persons are entitled to benefits from one or more of the Social Security Organisations in the various CARICOM Member States for which they qualify.

When going to another CARICOM Member State to work, persons should inform the Directors of the Social Security Organisations in their home country and host country. The date of departure and overseas address should be presented. This will enable the accurate capturing of contributions and payment of benefits while residing in the host country. One should also inform that Organisation of any subsequent change of address. Upon returning to the usual place of residence, the home Organisation should be notified.

# Coverage

Social Security Organisations require all employed persons to register and pay contributions. Migrant or travelling workers are usually at a disadvantage when they leave a particular country without making sufficient contributions to qualify for benefits. The CARICOM Agreement therefore ensures that the rights and obligations of certain workers are secured. As such, if you work in transnational enterprises; international transportation; on a ship; in Diplomatic Missions, Consulates and International Organisations; are self-employed, travelling from country to country, the Agreement applies to you.



## Workers in Transnational Enterprises

If you are insured and employed in one CARICOM Member State, for example, Barbados, and your employer sends you to work in another CARICOM Member State, for example, Saint Lucia for a period not exceeding twenty-four (24) months, you will remain insured under the law and regulations of Barbados while you are working in Saint Lucia. If, due to unforeseen circumstances, the assignment exceeds this time, the laws and regulations of Barbados remain applicable until the work is completed, subject to the approval of the Saint Lucia Social Security Organisation.

## Workers in International Transportation

If you are insured and employed in international transportation - that is, of passengers or goods by road, inland waterway or air in two or more CARICOM Member States - you will be insured in the country where:

- the principal place of business is located;
- a subsidiary, branch or agency of your company is located, if you are employed by any of these and the location is different from the country of the company's principal place of business; or
- you are resident and ordinarily employed, even if the company employing you does not have its principal place of business, or a branch, subsidiary or agency in that country.

## Workers on Ships

1. If you are insured and employed by a company that is your regular employer, either in one country, for example, Jamaica, or on board a ship flying the flag of that country, and you are sent by that company to work on board a ship flying the flag of another country, for example, St. Vincent and the Grenadines, you will remain insured in Jamaica subject to:
  - a) the legislation of the first country (in this case, Jamaica), provided that employment does not exceed twenty-four (24) months;
  - b) the legislation of the first country, if due to unforeseen circumstances the work exceeds twenty-four (24) months. This legislation will apply subject to agreement by the two countries concerned (in this case, Jamaica and St. Vincent and the Grenadines).
2. If you normally follow your occupation in the territorial waters, in a port in one country, e.g., Barbados, or on board a ship flying the flag of another country, e.g., Saint Lucia, but you are not a member of the ship's crew, you will remain insured in the country where you normally follow your occupation, i.e., Barbados in this example.

3. If you are insured and employed on board a ship flying the flag of one country, but you are paid by an organisation or person whose principal place of business/residence is located in another, you will be insured under the Law of the second country if you reside there. The company or person paying the salary/wage is considered the employer for the purpose of the application of the legislation.

## **Workers in Diplomatic Missions, Consulates and International Organisations**

The regulation for workers on ships and international transportation also applies to members of the service staff of diplomatic missions, consulates or international organisations and persons employed in the private service of officials of such organisations. However, such workers who are nationals of a CARICOM Member State, e.g., Trinidad and Tobago, which is a sending state, may opt to be insured under the Scheme in the country where that person is a national (the Trinidad and Tobago National Insurance Office in this case).

The Agreement does NOT apply to diplomatic agents, consular officers or to persons of equal status in international organisations of which a country is a member.

## **Self-employed Persons**

1. If you are self-employed and you reside in one CARICOM Member State (for example, Guyana), and follow your occupation in another CARICOM Member State, for example, Grenada, you will remain insured under the Law of Guyana if the Law of Grenada is not applicable to you.
2. If you are a self-employed person who lives in one CARICOM Member State (for example, Barbados), and you normally follow your occupation in two or more CARICOM Member States – say, Barbados, Dominica and Montserrat, you will remain insured in the country in which you live - in this case, Barbados, if you work partly in that country.
3. In addition, if you do not follow part of your occupation in the country in which you reside, e.g., Barbados, or there is no legislation applicable to you, you will be insured under the regulations jointly agreed by the Social Security institutions of the other CARICOM Member States in which you work, e.g., Dominica and Montserrat.

### **Itinerant Workers (Workers travelling from country to country)**

If you are an insured person who lives in one Member State e.g., Belize, and you are employed other than in international transportation and normally follow your occupation in two or more CARICOM Member States including Belize, you will remain insured in the country where you normally reside, i.e., Belize, in this example.

*This rule also applies if you are employed by two or more employers who have their principal places of business or residence in different countries.*

### **Compulsory and Voluntary Insurance Schemes**

If you are insured under the Law of one country, e.g., Barbados, and you are permitted to voluntarily contribute at the same time to another compulsory insurance plan, you will be insured under the first country's scheme only (in this case Barbados).

If you are permitted to voluntarily contribute to two or more compulsory insurance schemes, you are entitled to be insured under the scheme in the country where you reside. If you do not live in one of the CARICOM Member States, you should be insured under the scheme of the country where you last worked.



# Benefits

- Invalidity Pensions
- Disablement Pensions
- Old Age or Retirement Pensions
- Survivors' Pension
- Death Benefits



## How To Become Eligible For A Benefit

As already stated, benefits payable under this Agreement are long term i.e. pensions. If you have been subject to the legislation of two or more CARICOM Member States and you satisfy the conditions for a benefit in all of these Member States, you or your survivors are entitled to a benefit according to the legislation of the CARICOM Member States concerned.

If you have not paid enough contributions to qualify for a benefit in the CARICOM Member State in which you reside, the contributions you have paid in other CARICOM Member States will be taken into account. You may receive the portion of the benefit to which you are entitled if you have satisfied the relevant conditions. The portion of the benefit you receive will reflect the level of your contributions in relation to the total contributions required to qualify for the benefit.

For example, in Barbados, a person requires at least 500 contributions in order to qualify for an Old Age Contributory Pension. The minimum pension payable is \$98.00 per week. Suppose you are living in Barbados and you have only made 300 contributions to the Barbados Pension Scheme. However, you previously worked in Trinidad and Tobago, where you made 200 contributions. The portion of the pension to which you are entitled in Barbados will therefore be calculated based on your contributions to the Barbados scheme:

$$300/500 \times \$98.00 = \$58.80$$

If the qualifying age for a benefit in one country, e.g., Antigua and Barbuda, is lower than the qualifying age in another country, e.g., Barbados, the first country – in this case, Antigua and Barbuda - should pay you or your survivors directly. On the other hand, if the qualifying age in the first country (Antigua and Barbuda), is higher than the qualifying age in the second country (Barbados), you will not be entitled to receive the portion of the benefit payable by Antigua and Barbuda before attaining the qualifying age stipulated in that country's legislation.

## Invalidity Pension

The Social Security Organisation under whose legislation you are making your claim will take into account all of the medical and administrative information provided by the Social Security Institution of any other CARICOM Member State in which you would have made contributions.

*Each Institution retains the right to have you examined by a doctor of its choice at its own expense.*

If the legislation of the countries in which you are insured allows, invalidity pension could be converted to old age or retirement pension.

## Dependants

If the legislation of one CARICOM Member State, e.g., The Bahamas, specifies that the amount of a benefit varies according to the number of dependants, those who are resident in another CARICOM Member State, e.g., St. Kitts and Nevis, will be taken into account as if they were resident in The Bahamas.

Where required, a certificate issued by the Social Security institution of the other CARICOM Member State (in this case, St. Kitts and Nevis) should be submitted regarding dependants who are living there.

The Certificate is valid for twelve months from the date of issue and is renewable.

*If you reside in one CARICOM Member State but are entitled to receive a benefit from another CARICOM Member State, that benefit may be paid directly to you or it may be paid to you through the National Insurance institution in the country of abode. However, if the latter arrangement will be put in place, you will be notified.*

## Claiming Benefits: Submission of Claims

You may submit your claim to the Social Security institution in the country where you reside.

The claim will then be referred to the relevant institution(s).

Any claim, application, declaration or appeal should be submitted within the time period specified in the national legislation of the institution to which the claim is being submitted.

The date on which your claim is received in the country where you reside will be considered as the date of the claim.

## Documents to Accompany Claims

You must submit the following documents, as necessary, with your claims:

- **Proof of Age**
  - Your certified Birth Certificate and Affidavit, if applicant's name does not appear on the Birth Certificate **or**
  - a Valid Passport **or**
  - an Electoral Identification Card, where applicable;
- **Change Of Name**
  - Marriage Certificate
  - Deed Poll
- **Other**
  - Letter of Cohabitation

*The claims should be submitted on the forms prescribed by the legislation of the country in which you were, or the deceased person was last insured.*

The accuracy of the information given by you should be supported by official documents, which should be attached to the claim form, or confirmed by the authorities in the country/countries where you worked and paid contributions.

You should indicate, where possible, the invalidity, retirement, old age or survivors' benefit institution(s) of each country to whose legislation you or the deceased person have or had been subject, or the employer(s) by whom you or the deceased have or had been employed in a CARICOM Member State. **Any certificates of employment in your possession should be submitted.**

## Examination of Claims

All claims should be examined by the institution to which they have been submitted. The institutions concerned will then be advised immediately so that the examination of the claims can be done at the same time to avoid delays.

After each Social Security institution has agreed on the portion of the benefit which is to be paid, you will be informed of the amount you should receive from each institution.

You will also be informed of Appeal Procedures.



## **Provision for Recovery of Excess or Advanced Payments**

If the Social Security institution in one country has overpaid you, or has made an advance payment of benefits, that institution may request any other institution responsible for paying you corresponding benefits to deduct the amount overpaid or advanced from the payments it is making to you.

## **Currency of Payment**

If you are living in one CARICOM Member State (e.g., Guyana) and are entitled to a benefit from another CARICOM Member State, e.g., Saint Lucia, you will be paid in the currency of the country in which you reside, i.e., Guyana, but at the same rate as if you lived in the first country, e.g., Saint Lucia.

# Termination of The Agreement

**In the event of a withdrawal from, or termination of the CARICOM Agreement, all rights acquired will be honoured and negotiations will take place for the settlement of any rights.**



# General Information

**When writing to the Director, National Insurance you should state:**

- Your full name
- Your address
- Your telephone number (where applicable)
- Your National Insurance Number/Social Security Number
- Your National Registration Number (in the case of Barbados) or
- Your Electoral Identification Card Number.

Should you require additional information about the CARICOM Social Security Agreement, address your enquiries to the Social Security institution in your country of residence or your country of origin.

### **ANTIGUA AND BARBUDA**

The Director  
Social Security Scheme  
P.O. Box 1125  
Long Street  
St. John's  
ANTIGUA AND BARBUDA  
Tel.: (268) 481-3000  
Fax: (268) 481-3090  
Email: socsec@socialsecurity.ag

### **THE BAHAMAS**

The Director  
The National Insurance Board  
P.O. Box N-7508  
Nassau  
THE BAHAMAS  
Tel.: (242) 502-1500  
Fax.: (242) 322-2923  
Email: info@nib-bahamas.com

### **BARBADOS**

The Director  
National Insurance Office  
Frank Walcott Building  
'Flodden'  
Culloden Road  
St. Michael  
BARBADOS  
Tel.: (246) 431-7400  
Fax: (246) 431-7408  
Email: info@bginis.gov.bb

### **BELIZE**

The Manager  
Belize Social Security Board  
P.O. Box 18  
Bliss Parade  
Belmopan  
BELIZE  
Tel.: (501) 8-22163/22471  
Fax: (501) 8-23331  
Email: bssbbze@btl.net

### **DOMINICA**

The Director  
Dominica Social Security  
P.O. Box 772  
Roseau  
Commonwealth of Dominica  
Tel.: (767) 448-2111  
Fax: (767) 448-5704  
Email: dss@cwdom.dm

### **GRENADA**

The Director  
National Insurance Scheme  
P.O. Box 322  
Melville Street  
St. George's  
GRENADA  
Tel.: (473) 440-3309  
Fax: (473) 440-6636  
Email: cservice@nisgrenada.org

### **GUYANA**

The General Manager  
National Insurance Scheme  
Brickdam & Winter Place  
Georgetown  
GUYANA  
Tel.: 011 (592) 225-2793/5  
Fax: 011 (592) 225-9377  
Email: gmnis2010@yahoo.com

### **JAMAICA**

The Director  
National Insurance Scheme  
Ministry of Labour, Welfare and Sports  
14 Heroes Circle  
P.O. Box 10  
Kingston 4  
JAMAICA  
Tel.: (876) 922-8000-13  
Fax: (876) 924-9639  
Email: customerservice@mlss.gov.jm  
or nisandyou@yahoo.com

### **MONTSERRAT**

The Director  
Social Security Board  
P.O. Box 170  
Cheapend  
St. Peter's  
MONTSERRAT  
Tel.: (664) 491-2567/3667  
Fax: (664) 491-6145  
Email: mscsec@hotmail.com

### **ST. KITTS AND NEVIS**

The Director  
Social Security Board  
P.O. Box 79  
Basseterre  
ST. KITTS AND NEVIS  
Tel.: (869) 466-6930  
Fax: (869) 465-5051  
Email: pubinfo@socialsecurity.kn

### **SAINT LUCIA**

The Director  
National Insurance Corporation  
Francis Compton Building  
The Waterfront  
Castries  
SAINT LUCIA  
Tel.: (758) 452-2808  
Fax: (758) 451-9882  
Email: nis@candw.lc

### **ST. VINCENT AND THE GRENADINES**

Executive Director  
National Insurance Services  
P.O. Box 305  
Administrative Centre  
Kingstown  
ST. VINCENT AND THE GRENADINES  
Tel.: (784) 456-1514  
Fax: (784) 456-2604  
Email: nis@nissvg.org

### **TRINIDAD AND TOBAGO**

The Executive Director  
National Insurance Board  
2A Cipriani Boulevard  
Port-of-Spain  
TRINIDAD AND TOBAGO  
Tel.: (868) 663-4647  
Fax: (868) 624-0276  
Email: info@nibtt.net

*If you live in an Associate Member State and require information about the CARI-COM Social Security Agreement send your enquiries to the respective Social Security institutions :*

### **ANGUILLA**

The Director  
Social Security Office  
James Ronald Webster Building  
The Valley  
ANGUILLA  
Tel.: (264) 497-2201/2  
Fax: (264) 497-5649  
Email:infoa@ssbai.com

### **BRITISH VIRGIN ISLANDS**

The Director  
Social Security Board  
P.O.Box 698, Road Town,  
Tortola  
*or*  
The Valley  
Virgin Gorda  
BRITISH VIRGIN ISLANDS  
Tel.: (284) 494-3418  
Fax: (284) 494-6022  
Email: info@bussb.vg

## **TURKS AND CAICOS ISLANDS**

The Director  
Turks & Caicos Islands National Insurance Board  
P.B. Box 250  
Misick's Building  
Grand Turk  
Turks and Caicos Islands  
Tel.: (649) 946-1048  
Fax: (649) 946-1362  
Email: trevormcooke@tcinib.tc

## **BERMUDA**

The Director  
Department of Social Insurance  
30 Parliament Street  
Hamilton  
Bermuda  
Tel.: (441) 295-5151  
Fax: (441) 292-5267  
Email: socialinsurance@gov.bm

## **CAYMAN ISLANDS**

National Pensions Office  
2nd Floor Anderson Square  
George Town  
Grand Cayman  
P.O. Box 2182 GT, Grand Cayman  
Tel.: (345) 945-8960  
Fax: (345) 945-8961  
E-mail: npo@gov.ky



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**Editor:**

W. Salas Hamilton

**Content:**

National Insurance Office of Barbados and Steven MacAndrew

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Email: [info@csmeunit.org](mailto:info@csmeunit.org)

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