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The information in this booklet is correct at the time of publication.

1. What is the purpose of the Agreement?

The main purpose of the Agreement is to protect the social welfare rights of people who have worked and paid full rate and/or modified social security contributions in Ireland and in the Isle of Man and the Channel Islands. The Agreement allows these people to combine the period of contributions in each place, if necessary, to qualify for a social security payment under either Irish or UK law.

The Agreement also deals with the social security status of workers who are sent to work temporarily from Ireland to the Isle of Man or the Channel Islands and vice versa.

Note

Different legislation applies to the Isle of Man, to Jersey and to Guernsey and the islands of Alderney, Herm and Jethou. For simplicity, where this booklet uses the term UK, it normally refers to all of these areas.

2. Who does this Agreement cover?

The Agreement covers those who have paid reckonable social insurance contributions in Ireland and the Isle of Man or the Channel Islands. Social welfare payments and allowances from the Agreement may also be paid to your dependants.

3. Which payments are covered by the Agreement?

The Irish social welfare payments covered by the Agreement are:

- State Pension (Contributory),
- State Pension (Transition),
- Widow's or Widower's (Contributory) Pension,
- Guardian's Payment (Contributory),
- Bereavement Grant,
- Invalidity Pension,
- Illness Benefit,
- Maternity Benefit,
- Jobseeker's Benefit, and
- Occupational Injuries Benefit.

For details of the UK social welfare payments included, please contact the address below.

All social welfare payments, including pension claims in Northern Ireland

Department for Work and Pensions
The Pension Service
International Pension Centre
Tyneview Park
Newcastle upon Tyne
England
NE98 1BA

www.thepensionservice.gov.uk/ipc/home.asp

4. To which country are social security contributions due?

The general rule is that you pay social security contributions in the country in which you work. The Agreement states, however, that if you are employed or self-employed in both countries, you pay contributions only in the country in which you reside.

Temporary assignments:

If you are sent by your Irish employer, whose main place of business is in Ireland, to the Isle of Man or the Channel Islands for a temporary period, you may continue to pay Irish social insurance contributions for the first 3 years of the assignment. This applies whether you continue to work directly for your Irish employer or for a subsidiary or affiliated company. If the assignment exceeds 3 years, you may be able to continue to pay Irish social security contributions but only in exceptional circumstances and with agreement from both the UK and Irish authorities.

Similarly, if a person is sent on temporary assignment by an Isle of Man or Channel Islands employer to work in Ireland, they will continue to pay only the relevant UK contributions for the first 3 years. If the assignment exceeds 3 years, the person may continue to pay UK contributions in exceptional circumstances and with agreement from both the UK and Irish authorities.

If you would like further information, see page 12 for contact details.

5. How does the Agreement benefit me?

You may qualify for social welfare payments based on a combined Irish and UK contribution record if you do not have enough contributions on either record alone.

6. Which country makes the social welfare payment?

Payments from one country only

The country in which you last paid contributions pay:

- Bereavement Grant,
- Invalidity Pension,
- Illness Benefit,
- Maternity Benefit,
- Jobseeker's Benefit, and
- Occupational Injuries Benefit.

For instance, the Irish Department of Social and Family Affairs will pay a bereavement grant if the deceased or the next of kin last paid Irish social welfare contributions.

If you qualify for Maternity Benefit based on a combined contribution record, your payment will be based on your average earnings in Ireland in the relevant tax year.

Under specific conditions, you may receive any of the payments listed above while residing in or visiting the UK.

- In the case of Jobseeker's Benefit, you must have paid at

least 39 qualifying contributions as an employee under the legislation of Ireland.

- You may receive Illness Benefit only for up to 13 weeks if you are a seasonal worker returning to the UK after a period of employment in Ireland.

If you are claiming, or applying for, any of the payments listed on page 6 and intending to return to the other country, please inform your local social welfare office before travelling.

Payments from Ireland and the UK

You may qualify for a payment from both countries at the same time in the case of:

- State Pension (Contributory)
- State Pension (Transition)
- Widow's and Widower's (Contributory) Pension.

If you have at least 52 Irish PRSI contributions but need to combine your UK and Irish contribution record to qualify for a pension, the Agreement provides for an Irish pro rata (proportionate) pension based on this record.

We use the following formula to calculate the rate of pro rata pension payable from Ireland:

Total number of Irish contributions

multiplied by

Amount of pension due if all the contributions were made in Ireland

and then divided by

Total combined contributions in Ireland and UK.

Example

You have 5 years reckonable Irish PRSI contributions and 20 years Isle of Man contributions.

| | |
|--|--------------------------------|
| Number of Irish contributions: | 5 x 52 = 260 |
| | (5 years Irish by 52 weeks) |
| Multiplied by | 383.50 |
| | (per couple rate January 2009) |
| Equals | 99710 |
| Divided by 25 x 52 = 1300 (5 + 20 total years by 52 weeks) | |
| State Pension (Contributory) due | €76.70 |

This example is based on the appropriate personal rate of pension, including an Increase for a Qualified Adult (if applicable). Any Increase for a Qualified Child, Over 80 Allowance and Living Alone Allowance, where applicable, will be paid in full.

If you qualify for Qualified Child(ren) Increases from both countries, you may receive them only from the country in which you reside as a pensioner.

Guardian's Payment (Contributory) is paid in full.

7. Does this Agreement affect any payments I may get from other countries?

No. You may qualify for a payment under this Agreement and still claim a payment from another EU State under the EC Regulations on Social Security. This means that you could qualify for a pension from another EU State and a pension under this Agreement.

However, you cannot claim two Irish pensions, for example if you qualify for one based on a combined contribution record under this Agreement and another based on a combined record with another EU State under EC Regulations. Instead, you will receive whichever Irish pension is greater.

8. Can I receive any extra benefits with an Irish pension?

If you live in Ireland and receive either an Irish or a UK social welfare pension, you may qualify for free benefits under the Irish social security system, subject to the usual conditions.

These schemes are:

- Household Benefits Package (Electricity/Gas Allowance, Free Television Licence and Telephone Allowance),
- Fuel Allowance (from September to May), and
- Free Travel.

9. How do I get my payment?

If you live in Ireland:

If you qualify, you may receive an Irish payment:

- at a chosen post office, or
- direct to your current or deposit account (**not** a mortgage account) at a financial institution or an An Post Savings Account.

If you qualify for Invalidity Pension and you get paid at a post office using Electronic Information Transfer (EIT), you may also avail of the Household Budget Service.

If you live in the Isle of Man or the Channel Islands

If you qualify for an Irish pension, you will receive payment by cheque, unless you request direct payment to an Irish financial institution.

If you live in another country

You may receive your pension by direct payment to any financial institution inside or outside the state. The payment will be in the currency of the country in which you hold the account and will be made every four weeks - one week in advance and three weeks in arrears.

10. Where do I apply to get more information?

If you think you may qualify for a payment under the Agreement, contact your local social welfare office in the country in which you live.

For more information please log on to **www.welfare.ie**.

In Ireland you can get further information on the Agreement as follows:

State Pension (Contributory)

State Pension (Transition)

Widow's/Widower's (Contributory) Pension

Guardian's Payment (Contributory)

Department of Social and Family Affairs
Social Welfare Services
College Road
Sligo

Telephone: LoCall: 1890 500 000
(from the Republic of Ireland only)

Invalidity Pension:

Invalidity Pension Section

Department of Social and Family Affairs
Ballinalee Road
Longford

Telephone: LoCall: 1890 92 77 70
(from the Republic of Ireland only)

Bereavement Grant - where pension was already paid by Ireland

Social Welfare Services in Sligo

Bereavement Grant - all other cases

Bereavement Grant

Department of Social and Family Affairs

Ballinalee Road

Longford

Telephone: LoCall: 1890 92 77 70

(from the Republic of Ireland only)

Temporary Assignments

PRSI Special Collections

Department of Social and Family Affairs

Cork Road

Waterford

Telephone: (051) 356000

Note

The rates charged for the use of 1890 LoCall numbers may vary among different service providers.

If phoning from outside Ireland, dial the international access code, then country code 353, and leave out the 0 from the area code shown in the above number.

In the Isle of Man, contact:

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

Telephone: (if living in Ireland): 00 44 1624 685025
Telephone: (if living in the Isle of Man): 01624 685025
Fax: 00 44 1624 685030
Email: socialsecurity@dhss.gov.im

In Jersey, contact:

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

Telephone (if living in Ireland): + 44 1534 445505
Telephone (if living in Jersey): 01534 445505
Fax: + 44 1534 445525
Email: socialsecurity@gov.je

In Guernsey, contact:

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

Telephone (if living in Ireland): 00 44 1481 732500
Telephone (if living in Guernsey): 01481 732500
Fax number: 00 44 1481 732501
Email: enquiry@ssd.gov.gg