

SUMMARY OF OFFENCES

Section 4, (1, b) Liability for Contributions:

Every employer shall be liable to pay contributions in respect of any person in his/her employment for every contribution week during any part of which a person is employed by him/her.

Section 30, (2) Offences:

If an employer or a self employed person fails or neglects to pay any contribution which he is liable to pay under this Act, including any contribution, which an employer is liable to pay on behalf of an employed person under section 4 (2), he commits an offence.

Hospital Insurance Act, 1970:

Every employer shall effect and continue in force a contract of hospital insurance with a licensed insurer providing not less than full standard hospital benefit in respect of himself, every employee and the non-employed spouse of every employee.

Provided that if an employee is, at the date of commencement of his employment with an employer, already insured for full standard hospital benefits, it shall be sufficient for the employer to continue in force the policy of the insurance in respect of such employee.

Pursuant to Section 30 of the Act, any employer or self employed person who fails or neglects to pay any contribution which he is liable to pay under this Act commits an offence.

Punishment on summary conviction: a fine of \$1,000.00 for each offence.



DID YOU KNOW?

1. The Social Insurance contribution year runs from the first Monday in August to the last Monday of the following July
2. Employers are billed a month in arrears
3. Compliance provides a walk-in service daily
4. All non-compliance reports are treated anonymously
5. This office investigate reports of non-compliance of health insurance coverage in conjunction with The Bermuda Health Council
6. Voluntary payments are allowed

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If your employer does not comply with paying your Social Insurance Contributions or Health Insurance benefits please visit our office and meet with a Compliance Inspector or:

E-mail: socialinsurance@gov.bm

Phone: (441) 294-9242

Fax: (441) 292-5267

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Government Administration Building
30 Parliament Street
Hamilton, HM 12



**This information is intended as a general guide.
It should not be treated as a complete and
authoritative statement of the law.*

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**See Contributory Pension Act 1970
www.bermulaws.bm**



GOVERNMENT OF BERMUDA
Ministry of Finance
Department of Social Insurance



**What you should know about...
Social Insurance
Compliance**

What you should know.

EMPLOYER RESPONSIBILITY

Employer – What you should know

1. All employers are required to register their business
2. All employees should be registered for Social Insurance with your business
3. All new employees should be registered within 30 days who work 4 hours or more per week
4. All employees should be covered for a minimum of standard health benefits
5. All employers are required to give their employees an itemized pay stub
6. The benefit for payment is a 50/50 deduction.
7. Social Insurance deductions should not be excluded during any probationary periods of employment.
8. All employers are required by law to be Inspected.
 - a) To inspect all relevant books, records or documents.
 - b) To make extracts from copies of any such books, records or documents.
 - c) To enter at all reasonable times without previous notice, any premises or place where he has reason to believe such books, records or documents are kept.

DEPARTMENT OF SOCIAL INSURANCE Compliance Accountabilities

- Monitors and ensures that employers comply with paying employees Social Insurance and Health Insurance benefits
- Investigates and resolves reported instances of non-compliance for Social Insurance and Health Insurance benefits
- Debt Management and Prosecutions
- Collects unpaid Social Insurance and Health benefits
- Keeps the public aware of their rights as employees
- Registration of New Employers

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EMPLOYEE RESPONSIBILITY

Employee – What you should know

1. **YOU** are eligible to register for a Social Insurance number at the age of 18yrs
2. Please notify this office if you change your name and/or address
3. Ensure that you check your record of contribution periodically
4. All non-compliance reports are treated anonymously
5. Social Insurance deductions should not be excluded during any probationary periods of employment



“Know your rights as an employee.”