



THE NATIONAL INSURANCE BOARD

## VOLUNTARILY INSURED PERSONS

Issued by  
THE NATIONAL INSURANCE BOARD  
Nassau, N.P., Bahamas

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This leaflet gives general guidance only. It must not be treated as a complete and authoritative statement of the law in any particular case.

### WHO IS A VOLUNTARILY INSURED PERSON?

1. The National Insurance Act, 1972 provides for the inclusion of Voluntarily Insured Persons in The National Insurance Scheme. Those persons who were insured as either employed or self-employed persons under the Scheme who cease to be so insured, may become insured as Voluntarily Insured Persons.
2. Every person who is above the upper limit of compulsory school age, and is ordinarily resident in the Bahamas, and ceases to be liable for contributions as either an employed or self-employed person due to interruption in or retirement from gainful occupation within or outside of the Bahamas is entitled at his option to make application to The National Insurance Board to pay contributions as a voluntarily insured person.
3. Application to pay contributions as a voluntarily insured person should be made within thirteen weeks of becoming entitled through a National Insurance Office where the necessary forms for completion are available.

### CONTRIBUTIONS

4. The weekly rate of contributions payable by a voluntarily insured person is the rate set below opposite the wage group in which such person has paid the greatest number of contributions while employed or self-employed during the last two years, or any other period chosen by the Board.

Wage Group	WEEKLY CONTRIBUTIONS		
	Employed Persons	Self-Empl. Persons	Voluntarily Insured Persons
I	\$1.35	\$1.05	\$0.75
II	\$2.65	\$2.05	\$1.50
III	\$4.45	\$3.45	\$2.50
IV	\$6.20	\$4.80	\$3.45
V	\$7.95	\$6.15	\$4.45
VI	\$9.75	\$7.55	\$5.45

5. Contributions, by cash or certified cheque are due and payable by voluntarily insured persons not later than 31st December of the year in which they are due. Contributions must be authenticated by the voluntarily insured person or his agent on the contribution card.
6. Contributions are to be made directly to The National Insurance Office monthly or annually, based upon the number of Mondays in each month for the currency of the contribution card. You must keep all receipts issued to you when you make payments for contributions at The National Insurance Office.

### BENEFITS

7. Voluntarily insured persons shall be entitled to the following types of general bene-

fits only, if contribution and other conditions are satisfied:

- (i) Retirement Benefit
- (ii) Invalidity Benefit
- (iii) Survivor's Benefit
- (iv) Funeral Benefit

#### EMPLOYMENT OVERSEAS

8. An employed person employed outside of the Bahamas in continuation of employment shall only be liable for contributions for twelve months. Thereafter, if the person wishes, he could apply to the Board to become a voluntarily insured person for the duration of the time in employment outside of the Bahamas.

#### CONTRIBUTION CARDS

9. The contribution card issued to the voluntarily insured person remains the property of The National Insurance Board and must be returned to The National Insurance Office whenever requested. The cards should be exchanged for new ones during the first week in July each year after contributions on the old ones have been paid up in full.

#### FURTHER INFORMATION/ADVICE

10. If you are in doubt as to your position, classification, or contributions you should pay, or benefits to be received, or any other matter of National Insurance concern, you should enquire at the nearest National Insurance Office where competent staff will be happy to help you.
11. If you commence employment as an employed person during the currency of your contribution card, show your contribution card to your employer.
12. It is an offence punishable by fine or imprisonment, or both for any person knowingly to supply false information for the purpose of obtaining benefit or avoiding the payment of contributions, under The National Insurance Act. It is also an offence for any person to deface or destroy a contribution card, or remove a stamp from a card, or to buy or sell a stamp or card.

THE NATIONAL INSURANCE BOARD  
LOCAL OFFICES

New Providence: Nassau	Farrington Road P.O. Box N-7508 Telephone: 2-2005-9
Grand Bahama: Freeport	Queens Park P.O. Box F-2618 Telephone: 352-7222-3
Abaco:	(a) Marsh Harbour (b) Cooper's Town
Andros (and Berry Island):	(a) Fresh Creek; (b) Kemp's Bay (c) Nicoll's Town
Crooked Island (Acklins and Long Cay):	Colonel Hill Crooked Island
Cat Island:	The Bight Cat Island
Bimini:	Alice Town
Eleuthera (Spanish Wells and Harbour Island)	(a) Governor's Harbour, Eleuthera (b) Harbour Island
Exuma (and Ragged Island):	George Town, Exuma
Inagua:	Matthew Town, Inagua
Mayaguana:	Abraham's Bay
Long Island:	Deadman's Cay
San Salvador (Rum Cay):	Cockburn Town San Salvador