



Inland
Revenue

National Insurance contributions for mariners



INTRODUCTION

This leaflet is for people who work as mariners. It explains what National Insurance contributions you have to pay and what benefits you can claim as a result.

If you are self-employed as a share fisherman, you should read leaflet CA 11 *National Insurance contributions for share fishermen*.

The rates of National Insurance contributions and Social Security benefits usually change in April every year. Up-to-date rates are given in leaflet GL23 *Social Security benefit rates*.

For more information and copies of leaflets, contact your nearest Inland Revenue (National Insurance Contributions) office or Social Security office.

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Most people who work have to pay National Insurance contributions. There are six classes of contributions, and in the course of your working life you may need to change from one class to another, or you may have to pay more than one class at the same time.

Your contributions count towards certain benefits. Sometimes, your right to those benefits can be protected even if you cannot pay contributions. It is important you know where you fit in and what class of contribution you have to pay:

- **Class 1** paid by people who work for an employer
- **Class 1A** paid by employers who provide employees with cars/fuel for private use and other taxable benefits in kind. Class 1A contributions do not count towards benefits
- **Class 1B** paid only by employers who enter into a PAYE Settlement Agreement with the Inland Revenue for tax. Class 1B contributions do not count towards benefits
- **Class 2** paid by people who are self-employed
- **Class 3** voluntary contributions paid by people who wish to protect their entitlement to State Pension and who do not pay enough National Insurance contributions in another class
- **Class 4** paid by those whose profits and gains are chargeable to income tax under cases I and II of Schedule D. These are normally paid by self-employed people, in addition to Class 2 contributions. Class 4 contributions do not count towards benefits.

Your National Insurance number

Your National Insurance number is personal to you. It is your account number for all dealings with the Inland Revenue, Department of Social Security and Department of Health and Social Services. It is **not** proof of identity. It looks something like this AB 12 34 56 C.

If you are self-employed you will need your National Insurance number when you fill in your notification of self-employment.

If you work for an employer tell your employer your National Insurance number as soon as you start work so that all contributions paid by or credited to you can be recorded on your own National Insurance account. If your employer does not have the right National Insurance number for you this can affect your contribution record and delay payment of benefit.

You should also show your National Insurance number on any letters or forms you send to any part of the Inland Revenue, Department of Social Security or Department of Health and Social Services.

To help you remember your National Insurance number we can give you a plastic National Insurance number card. The card is usually issued automatically just before a person's 16th birthday or after they apply to be registered for National Insurance.

If you do not know or have lost your National Insurance number, there are several ways to find it. For example: P60 end of year statement of tax and National Insurance, wages slips and official correspondence. If you are still unable to locate your number you should contact your nearest Inland Revenue (National Insurance Contributions) office or Social Security office.

If you change your forename(s), surname or title, let your nearest Inland Revenue or Social Security office know as soon as possible.

Domiciled or resident in the United Kingdom (UK)

To be liable for your share of Class 1 contributions you must be domiciled or resident in the UK.

Your domicile is the country which is considered to be your permanent home. To change this you must:

- be in a different country **and**
- intend to live there indefinitely.

National Insurance contributions

Class 1

You must pay Class 1 contributions if:

- you work as an employed earner (employee) in Great Britain or Northern Ireland (for more details see leaflet IR 56 *Employed or self-employed?*) **and**
- you are 16 or over and under State Pension Age (currently 60 for women, 65 for men) **and**
- your earnings exceed a prescribed minimum level, known as the Primary Threshold.

Class 1 contributions are earnings-related, so the more you earn the more you pay up to an Upper Earnings Limit. You and your employer will have to pay Class 1 contributions.

Class 1 contributions are made up of 2 parts

- primary contributions from employees
- secondary contributions from employers

As an employee, you will have to pay Class 1 contributions on your earnings between the Primary Threshold and Upper Earnings Limit.

Your employer should pay contributions on their share of contribution where your earnings exceed the employer's Secondary Threshold. There is no upper limit for their share.

If you earn at or below the Primary Threshold but above the Lower Earnings Limit, you will not actually have to pay contributions but will have notional contributions to protect your entitlement to contributory benefits. If you earn at or below the Lower Earnings Limit, you will not have to pay contributions.

For more details see leaflet CA 01 *National Insurance contributions for employees*.

Class 1A

If you are an employee or a director, your employer/ company may be liable to pay Class 1A contributions on:

- taxable benefits in kind provided to you by reason of your employment which are available for private use (for example, company cars) **and/or**
- taxable benefits in kind made available for the private use of a member of your family or household.

Class 1A contributions are paid **only** by employers, and **not** employees or directors personally. They do **not** give any National Insurance benefit rights.

Class 1B

Your employer may enter into a PAYE Settlement Agreement (PSA) with the Inland Revenue, to allow your employer to account for tax on certain expense payments and benefits in a lump sum after the end of the tax year. If your employer does enter into such an agreement, your employer will be liable to pay Class 1B contributions on items within the PSA which would normally give rise to a Class 1/Class 1A National Insurance contribution liability and the **total** tax paid on the PSA. Class 1B contributions are paid only by the employer, and **not** by employees and directors personally. They do not give any National Insurance benefit rights.

Class 2 and Class 4

You must pay Class 2 contributions if you are normally self-employed, unless you have applied for and been granted 'small earnings exception' because your earnings from self-employment are expected to be low. Class 2 contributions are paid at a flat rate for every week of self-employment, including holiday periods - that is you pay the same amount however much you earn. You will also have to pay an earnings related Class 4 contribution if your profits for the year are over a certain amount.

Class 2 contributions are collected by the Inland Revenue National Insurance Contributions Office – either by Direct Debit or by Quarterly Bills. Class 4 contributions are profits related. Anyone who

- is self-employed **and/or**
- pays income tax under schedule D

Will have to pay Class 4 contributions provided their profits and gains are over a certain amount. Self-employed contributors have a liability for Class 4 contributions as well as Class 2 contributions. Class 4 contributions are normally self assessed and collected with Schedule D income tax.

If you work for an employer as well as being self-employed you may be liable for Class 1 contributions and Class 2 contributions and, if appropriate, a Class 4 contribution as well. Under certain circumstances, however, you may be able to defer payment of some of your contributions.

For more details see leaflets CWL2 *National Insurance contributions for self employed people. Class 2 and Class 4*, CA 04 *Direct Debit – the easier way to pay*, CA 02 *National Insurance contributions for self-employed people with small earnings* and CA 01 *National Insurance contributions for employees*.

If you are working abroad, see leaflets NI 38 *Social Security abroad* and SA 29 *Your Social Security insurance, benefits and health care rights in the European Community, Iceland, Liechtenstein and Norway*.

Class 3

You may pay these voluntarily to help you qualify for Basic Retirement Pension if:

- you are not working **or**
- you are not liable for Class 1 and/or Class 2 contributions as an employed or self-employed person **or**
- you have been excepted from Class 2 contributions **or**

- your contribution record for a particular year is not good enough to entitle you to a Retirement Pension.

In the event of widowhood Class 3 contributions paid by a late husband will count towards Widow's Benefit.

You pay Class 3 contributions at a flat rate and payment can be made by Direct Debit or by Quarterly Bill.

For more details see leaflets CA 08 *National Insurance voluntary contributions* and CA 04 *Direct Debit – the easier way to pay*.

For more details on current Lower and Upper Earnings Limits and contributions rates see leaflet GL23 *Social Security benefit rates*.

Definition of a Mariner

You are defined as a 'mariner' if you are or have been employed under a contract of service as:

- a master, or a crew member, of a hovercraft **or**
- a master, crew member or radio officer of any ship **or**
- a supernumerary – that is a person employed on board a ship in any other capacity, for example, a cattleman, shop assistant or hairdresser as long as:
 - the work is done for the ship, the crew or any passengers, cargo or mail carried by the ship **and**
 - the contract of employment is entered into in the UK, and is intended to apply wholly or partly during the voyage.

Working on a British ship

If you are employed as a mariner on a British ship and you are domiciled or resident in the UK you will have to pay Class 1 contributions. Your employer, or the person paying your wages, will also have to pay Class 1 contributions if they live in or have a place of business in the UK.

If your employer or the person paying your wages does not live in, or has a place of business in the UK, they will not have to pay Class 1 contributions. You are then responsible for paying your contributions direct to your nearest Inland Revenue (National Insurance Contributions) office or Social Security office (see page 12). Your contributions will still count for benefit.

Working on a non-British ship

You and your employer, or the person paying your wages, must pay Class 1 contributions if:

- you are domiciled or resident in the UK **and**
- your contract of employment was entered into in the UK and was intended to be carried out either wholly or partly during the ship's voyage **and**
- your employer, or the person paying your wages, has a place of business in the UK.

If, in the above circumstances your employer or the person who pays your wages does not have a place of business in the UK, but the shipowner or managing owner does, and you work as a master or crew member, you are personally responsible for paying your Class 1 contributions direct to your nearest Inland Revenue (National Insurance Contributions) office or Social Security office (see page 12).

You and your employer, or the person paying your wages, must also pay Class 1 contributions if you work as a master, a crew member or a radio officer and if:

- you are domiciled or resident in the UK **and**
- your contract of employment was not entered into in the UK **but**
- your employer, or the person paying your wages, has their Head Office in the UK.

How much you pay

You pay contributions at the same rate as you would if you were shore based. This means you pay at the standard rate unless you are a married woman, or widow who has chosen to pay the reduced rate and your employer holds a certificate confirming this.

If you are paid at regular intervals, for example weekly, fortnightly or monthly, you pay contributions as if you were shore-based.

If you are paid at irregular intervals, for example in the form of a lump sum at the end of the voyage, you will have to pay contributions based on the number of weeks the voyage lasts, including all periods of paid leave at the end of the voyage.

You will have to pay contributions on any other payments from your employer if they are not included in your wages at the end of the pay period. Such payments include any bonus, commission, allowances for special qualifications, late payments of leave pay, or any other special payments.

How your contributions are collected

Your Class 1 contributions are normally collected together with income tax, under Pay As You Earn

(PAYE). Your employer is responsible for paying both your share of contributions, and their own and will deduct your share from your pay.

In certain circumstances, you may be personally responsible for paying your share of contributions direct to your nearest Inland Revenue (National Insurance Contributions) office or Social Security office – see page 12. You will need to take your wage slips for the period with you. If you are not paid in sterling, you will need to convert the payments into sterling. You can find exchange rate information from any bank.

What if I do not have to pay Class 1 contributions

If there is no liability for primary or secondary contributions, you may, if you wish, pay voluntary Class 2 or 3 National Insurance contributions.

The European Economic Area (EEA)

The European Economic Area (EEA) comprises all the Member States of the European Community, as well as a number of other countries linked to the EC by the EEA Agreement. The EEA is made up of:

Austria	Greece	Norway
Belgium	Iceland	Portugal
Denmark	Republic of Ireland	Spain
Finland	Italy	Sweden
France	Luxembourg	United Kingdom
Germany	Liechtenstein	(including Gibraltar* but not the Channel Islands or the Isle of Man)
	The Netherlands	

*Gibraltar – the other EEA countries treat Gibraltar as part of the UK. The UK treats Gibraltar as a separate EEA country.

If you are an EEA national and living in the EEA, you are subject to the legislation of the EEA country whose flag the ship is flying.

If you are serving on a ship flying the flag of another EEA country your social security and healthcare rights may be protected by EC Regulations on social security for migrant workers. You must, however, be a national of one of these countries (or a refugee or stateless person living in the EEA) and you must be, or have been, employed or self-employed or be a family member of such a person.

Special rules apply if you:

- are posted (employed) by your UK employer **or**
- are normally self-employed and work on a ship flying the flag of another EEA country.

Special rules apply if you are:

- not normally employed at sea, but work in the territorial waters or a port on a ship flying the flag of another EEA country **or**
- working on a British ship and live in another EEA country and your employer has a place of business in the country where you live.

For more information please refer to leaflet SA 29, or contact the:

Inland Revenue
National Insurance Contributions Office
International Services
Longbenton
Newcastle upon Tyne
NE98 1ZZ

Helplines

For UK enquiries only you can ring the international services' Helpline on **06451 54811** (calls will be charged at local rate), or if phoning from outside the UK dial the international code then **44 191 2254811**.

Reciprocal agreements

If you are not covered by the EC Regulations, you may be covered by a reciprocal agreement. The UK has reciprocal agreements with all EEA countries except Greece.

In addition, the UK also has reciprocal agreements covering mariners with the following countries:

Bermuda	Malta
Cyprus	Mauritius
Isle of Man	Switzerland
Israel	Turkey
Jamaica	USA
Jersey and Guernsey	Yugoslavia (including all former republics)

Northern Ireland and the Isle of Man

The Social Security scheme in Northern Ireland is similar to that in GB and is linked by special arrangements. A mariner working on a ship registered in a port in Northern Ireland is in a similar position to one working on a ship registered in a port in GB and vice versa.

A similar arrangement exists between the UK and the Isle of Man. A mariner working on a British ship is in a similar position to one working on a ship registered in the Isle of Man and vice versa. A mariner who is resident or domiciled in the Isle of Man can be treated as being resident or domiciled in the UK and vice versa. If a mariner is resident or is domiciled in the UK the contributions are recorded on the mariner's UK National Insurance account.

For more information about EC Regulations and reciprocal agreements contact the:

Inland Revenue
National Insurance Contributions Office
International Services
Longbenton
Newcastle upon Tyne
NE98 1ZZ

If you are not domiciled nor resident in the UK

If you do not live or are not domiciled in the UK and are not covered by either EC Regulations or a reciprocal agreement, neither you, nor your employer, are liable for Class 1 contributions.

If you have lived or worked in the UK for three years or more before going to live abroad you can, if you wish, pay voluntary Class 2 or Class 3 contributions to keep up your rights to the benefits they cover.

Not liable to pay contributions

If you think you are not liable for Class 1 contributions because you do not live in the UK, you can apply for a mariners' non-liability certificate. You will need to get form CA3644.

This form can be obtained from:

Inland Revenue
National Insurance Contributions Office
International Services
Longbenton
Newcastle upon Tyne
NE98 1ZZ

If you do not live in the UK, but stay in this country between voyages, you are not treated as living in the UK even if you get paid while ashore, provided you:

- work for a shipping company as a mariner **and**
- do not take up work ashore.

National Insurance contributions and benefits

There are some benefits you may be entitled to abroad as a mariner as long as you meet the qualifying conditions.

Industrial Injuries Disablement Benefit

You may be able to get Industrial Injuries Disablement Benefit if you are disabled at work:

- by an accident **or**
- by contracting an industrial disease.

If you are assessed as being disabled, you may be entitled to a weekly pension to be paid no earlier than 15 weeks after the accident or onset of the disease.

Who can get Industrial Injuries Disablement Benefit

If you pay Class 1 contributions, or would have to pay but for your age or low earnings, you can claim Disablement Benefit.

If you do not have to pay Class 1 contributions because you do not live in the UK, you may still be entitled to Disablement Benefit if:

- you are the master or a crew member of a British ship **and**
- you normally live in any of the following countries: Australia, Belgium, Canada, the Channel Islands, Denmark, France, Republic of Ireland, Malta, the Netherlands, New Zealand, Norway, South Africa, Sweden or the USA **and**
- you are not covered by a reciprocal agreement under the scheme of the country where you normally live.

You may also be entitled if you do not pay Class 1 contributions because you do not live in the UK and:

- you are a master or a crew member **and**
- you have been engaged in the UK and sent to join a ship at an overseas port **and**
- you are travelling out on a ship.

If you have not been allocated to a particular ship but the ship on which you might have to serve, is one on which you have to pay contributions, you will still be able to claim.

If you do not live in the UK and therefore do not pay Class 1 contributions you may still be entitled if:

- you are a master or a crew member **and**
- you have been left abroad because of illness, injury, risk of infection, or loss of, or damage to, the ship on which you worked **and**
- you are travelling to your proper return port **and**
- your travelling expenses are being paid by the person who was your employer before you were left abroad.

For more information about Disablement Benefit see leaflets:

- NI 6 (NIL 6 in Northern Ireland) *Industrial Injuries Disablement Benefit*
- NI 2 (NIL 2 in Northern Ireland) *If you have an industrial disease.*

Statutory Sick Pay

If you are employed by a UK employer, you may be entitled to Statutory Sick Pay for up to 28 weeks in a period of sickness.

But you cannot get Statutory Sick Pay if you are a foreign-going mariner who works for a UK employer under a contract for which the employer pays a special rate of contributions. You may, however, be entitled to Incapacity Benefit instead.

For more information see leaflets:

- CA 86 *Employee's guide to Statutory Sick Pay and*
- SD 1 (SD 1(NI) in Northern Ireland) *Sick or disabled.*

Incapacity Benefit

Incapacity Benefit is paid if you are under State Pension Age and are unable to work because of an illness or disability, and you have paid sufficient National Insurance contributions.

There are three basic rates of Incapacity Benefit:

- | | |
|------------------------------|--|
| short-term lower rate | <i>for the first 28 weeks of sickness if you do not get Statutory Sick Pay</i> |
| short-term higher | <i>for weeks 29 to 52</i> |
| long-term rate | <i>after one year.</i> |

Incapacity Benefit is subject to tax from the 29th week.

If you are in receipt of the long-term rate an **age addition** is payable at one of two rates depending on when the period of incapacity began – before age 35 or between ages 35 and 44.

Additions to the basic rate may be payable for dependents.

Receipt of Incapacity Benefit depends upon a test of your capacity for work. During the first 28 weeks you will be tested on your ability to carry out your own job. This test is based upon sick notes from your doctor and is known as the *Own Occupation Test*. From week 29 the *All Work Test* will apply. This test examines your ability to carry out a range of work related activities. If it is decided that you are not incapable of work then benefit stops. There is a right of appeal against this decision.

For more information see leaflet SD1 (SD1(NI) in Northern Ireland) *Sick or disabled*.

Who can get Incapacity Benefit

You can get Incapacity Benefit if you are left abroad, your contract has ended or you are not taken on because:

- you have suffered an injury or illness while employed or travelling at your employer's expense to join a ship **or**
- of preventing infection.

For more information see leaflet SD 1 (SD 1 (NI) in Northern Ireland) *Sick or disabled*.

Jobseeker's Allowance

You may be entitled to this if you are unemployed but available, and actively looking, for work.

You get a weekly sum plus additions for any dependents.

For more information see leaflet JSAL 5 *Jobseeker's Allowance - Helping you back to work*.

Claiming benefits while abroad

Disablement Benefit

You must report the injury or disease to the master immediately. For an accident, the master must fill in form E 2 and enter details in the Log Book.

You will usually be medically examined in the UK unless a report can be obtained from a doctor in the area where you are living and if you agree to the report being given to a medical authority in the UK to decide:

- whether it is a prescribed disease **or**
- the extent and duration of any disablement as a result of the accident or disease.

Statutory Sick Pay

Inform your employer of your sickness but remember if you are a foreign-going mariner you cannot get Statutory Sick Pay. You will need to claim Incapacity Benefit.

Incapacity Benefit and Jobseeker's Allowance

If you are left abroad you must report to the British Consul or Shipping Master within 14 days of leaving your ship.

If you are in custody ashore when the ship sails, report immediately after release.

If you are in hospital, get medical evidence from the hospital authority and hand it to the Consul or Shipping Master as quickly as possible.

How to claim

Get a claim form from the master of the ship, and send it to:

Benefits Agency
Pensions and Overseas Directorate
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA

If you are claiming from Jersey or Guernsey, and are covered by the UK scheme, send your claim to the address (above).

But if you are insured under the Jersey or Guernsey scheme, send the claim to the appropriate address:

Social Security Department
Philip Le Feuvre House
32 La Motte Street
St Helier
Jersey
Channel Islands

Social Security Authority
Edward T Wheadon House
Le Truchot
Guernsey
Channel Islands

While you are abroad your benefit can be:

- paid to a Bank/Building Society in the UK, or a similar institution abroad **or**
- paid to your wife or anyone nominated by you **or**
- paid on your return to the UK **or**
- paid directly to you abroad unless currency restrictions prevent transfer of sterling.
Payment abroad is only possible if you are staying abroad for a long time.

Please make sure you tell us on your claim form how you want your benefit paid.

Claiming benefits in the United Kingdom

Jobseeker's Allowance

On the first day you are unemployed, you must go to an Employment Service Jobcentre (Social Security office in Northern Ireland). You will be asked to fill in a form and given further instructions.

Statutory Sick Pay

Inform your employer of your sickness. If you cannot get Statutory Sick Pay or if your entitlement has run out and you are still sick, ask your employer for a form to claim Incapacity Benefit.

Other Social Security benefits

To claim other Social Security benefits go to your nearest Social Security office. You can find the address in your telephone directory.

If you are on a ship whose voyage is still continuing or if it has recently been completed, you will need to:

- tell the Social Security office that you are a mariner when you claim **and**
- give the name and address of your company and the name of your ship.

You must give these details to avoid your benefit being reduced because of late payment of your contributions.

You will need to inform your nearest Social

Security office if you are on paid leave after a voyage when making your claim.

For more information about benefits contact your nearest Social Security office. For current rates see leaflet GL23 *Social Security benefit rates*.

For more information and advice

Contact your nearest Social Security office for more information about benefits and your nearest Inland Revenue (National Insurance Contributions) office for information about National Insurance contributions.

You can get quantities of this and other Inland Revenue leaflets from your nearest Inland Revenue (National Insurance Contributions) office.

If you are unhappy with our service

If you are dissatisfied with any aspect of the service you have received from the Inland Revenue (NI Contributions) office, you should complain to the Contributions Manager at the office you have been dealing with.

Leaflet IR120 *You and the Inland Revenue* gives details of our complaint procedures. You can get this leaflet from any Social Security office, Inland Revenue Enquiry Centre, Citizens Advice Bureau and main libraries.

Data Protection

The Inland Revenue is a Data Controller under the Data Protection Act. We hold information for the purposes specified in our notification made to the Data Protection Commissioner, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do it will only be as the law permits, to check accuracy of information, prevent or detect crime, protect public funds.

We may check information we receive about you with what is already in our records. This can include information provided by you as well as by others such as other government departments and agencies and overseas tax authorities. We will not give information about you to anyone outside the Inland Revenue unless the law permits us to do so.

Glossary of terms

Domiciled means the country which is considered to be the mariner's permanent home. To change, they must be in a different country and intend to live there indefinitely.

British ship means any ship in the service of the crown or

- any ship registered at a port in Great Britain or Northern Ireland or
- any hovercraft registered in the UK.

Home-trade ship means any ship trading or sailing within the limits of the:

- UK; or
- Isle of Man or
- Republic of Ireland or
- Channel Islands or
- continent of Europe between the River Elbe and Brest inclusive or in the case of a fishing vessel, not proceeding beyond, on the South, Latitude 48° 30'N, on the West, Longitude 120° W and on the North Latitude 61°N.

Foreign-going ship means any ship whose voyage takes it beyond the limits of a home-trade ship.

Great Britain (GB) means England, Scotland, Wales and islands around the coasts. But not Northern Ireland, Republic of Ireland, Isle of Man nor the Channel Islands.

United Kingdom (UK) means England, Scotland, Wales and Northern Ireland. But not the Channel Islands nor the Isle of Man.

This leaflet gives general guidance only and should not be treated as a complete and authoritative statement of the law.

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