

Reference No: F46/12/24 ; Date: 17/01/1927

**Circular 4/1927:- Deductions from salaries in respect of certain Insurance Policies.**

A Dhuine Uasail,

I am directed by the Minister for Finance to inform you that he has had under consideration a proposal that arrangements should be made in Government Departments for deducting from the salaries of Civil Servants premiums payable to Insurance Companies on policies issued to cover advances made to Civil Servants for the purpose of building or purchasing houses. After careful consideration of all the circumstances the Minister has decided that, in any case in which an Insurance Policy has been issued to cover an advance made to a Civil Servant for the purpose of building or purchasing a house for his own occupation appropriate deductions may, on the written application of the officer concerned, be made from the payment due to him on the last day of each quarter and may be paid over to the Insurance Company concerned, provided the company is registered in Saorstát Éireann.

Every officer who desires that deductions should be made from his salary under this arrangement should be required to complete a form of application similar in terms to the form which is enclosed with this Circular. No deductions should, in any case, be made until this form has been completed. The application should be accompanied by a letter from the Insurance Company indicating that the Policy was issued to cover a loan made to the officer for the purpose of building or purchasing a house for his own occupation.

Mise, le meas,  
S.

To the \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please deduct from the salary payable to me on the last pay day of each quarter until further notice, the sum of \_\_\_\_\_ Pounds, \_\_\_\_\_ Shillings, and \_\_\_\_\_ Pence, being the premium payable quarterly by me on a policy of Life Insurance effected with the \_\_\_\_\_ Insurance Company and pay to the Directors of the \_\_\_\_\_ Company the amount so deducted.

I hereby declare that the Life Insurance Policy in respect of which I desire these deductions to be made has been taken out by me to cover the amount of a loan from the \_\_\_\_\_ Insurance Company, which loan will be applied for the purpose of building/purchasing a house for my own occupation.

I recognise that such deductions will be made solely as a measure of convenience to me, and that, beyond making remittances to the Insurance Company equivalent to the amounts so deducted, the State accepts no responsibility of any sort as regards the purposes for which the deductions are to be applied, or as regards the stability of the Company with which the insurance has been effected, or otherwise.