

Reference No: F46/4/32. ; **Date:** 24/10/1940

Circular 31/1940:- Instructions regarding Deductions from Salaries in respect of Life Assurance Policies.

A Dhuine Uasail,

With reference to this Department's Circular No. 19/40, which extended the facilities already in existence for the deduction from the salaries of established Civil Servants of premiums on life assurance policies, I am directed by the Minister for Finance to convey the following instructions relative to the procedure to be followed in this connexion;

- (a) The form of application to have the quarterly deductions made and the confirmatory letter from the Insurance Company, which are referred to in Paragraph 4 of Circular No. 19/40, should be addressed by the officer concerned to the Accountant of the Department in which he or she is serving.
- (b) In all cases Departments should deduct only the normal quarterly premium. Fractions of the normal premium, which may be payable on the taking out, maturity or surrender of a policy, must be paid direct to the Insurance Company by the officer concerned.
- (c) In the case of established officers paid on a quarterly basis, where the residue payable in the third month would be reduced unduly in comparison with the advances made in the first two months of the quarter by the deduction therefrom of the full amount of insurance premiums, the officer concerned, on written application to the Accountant of the Department in which he or she is serving, may have the quarterly premiums deducted in part from the monthly advances in such manner as will secure a more even distribution of the quarter's salary.
- (d) In the case of established officers paid on a weekly basis, the deduction in respect of a quarterly premium may be spread over the weekly payments on the written application of the officer concerned to the Accountant of the Department in which he or she is serving. The amount of the weekly deductions will be subject to the agreement of the Accountant.
- (e) It should be understood that the amount of any deductions made should be paid over to the Insurance Company concerned at or immediately after the end of each quarter in which they are made, and that deductions may not be made on any other basis.

Mise, le meas,
JJ Mulligan