

**Reference No:** F46/4/32 ; **Date:** 30/06/1941

### **Circular 14/1941:- Deductions from Salaries in respect of Life Assurance Policies**

A Dhuine Uasail,

I am directed by the Minister for Finance to refer to this Department's Circular No. 31/40 dated 24 Deire Fomhair, 1940, concerning the procedure in connexion with deductions from the salaries of established Civil Servants of premiums on life assurance policies, and in regard to paragraph (b) thereof I am to state that the Minister now agrees that, where a policy commences on a day other than the first day of a quarter, the initial premium payable in respect thereof (being a fractional part of the normal quarterly premium) may, on the written request of the officer concerned, be deducted from his salary for payment to the Insurance Company at or immediately after the end of the quarter, in accordance with paragraph (e) of the Circular. Paragraphs (c) and (d) of the Circular will apply accordingly.

2. The foregoing concession relates to initial premiums only and no application should be considered for the deduction of a fractional part of a normal premium in any other case.

3. If an Insurance Company addresses a request to you for a general modification on some point in the procedure authorised in Circulars No. 19/40 and No. 31/40 and this Circular, it should be instructed to submit its request to this Department; as it is desirable that procedure should be uniform throughout the Service in connexion with the facilities afforded to Civil Servants.

4. In any case in which an Insurance policy is issued to cover an advance made or to be made to a Civil Servant for the purpose of building or purchasing a house for his own occupation, deductions may be made as hitherto in respect of interest, provided the interest is payable in equal quarterly amounts and can be paid over by a single draft to cover both premium and interest. Requests made by officers for alterations of the rate of deduction arising from the repayment of part of the principal of outstanding House Purchase Loans or other exceptional circumstances should not as a rule be entertained in future.

Mise, le meas,  
J.J. Mulligan