



GUERNSEY

a guide for prospective residents



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Introduction

Welcome to this introduction to life in Guernsey. As someone who is thinking of moving to the island, or who has already committed to move, you are sure to have many questions about the practicalities of living here. This guide is designed to give you an overview of the practical side of Guernsey life. It should not be seen as definitive but will provide some of the information that you need to make your transition a little easier.



Immigration and Nationality

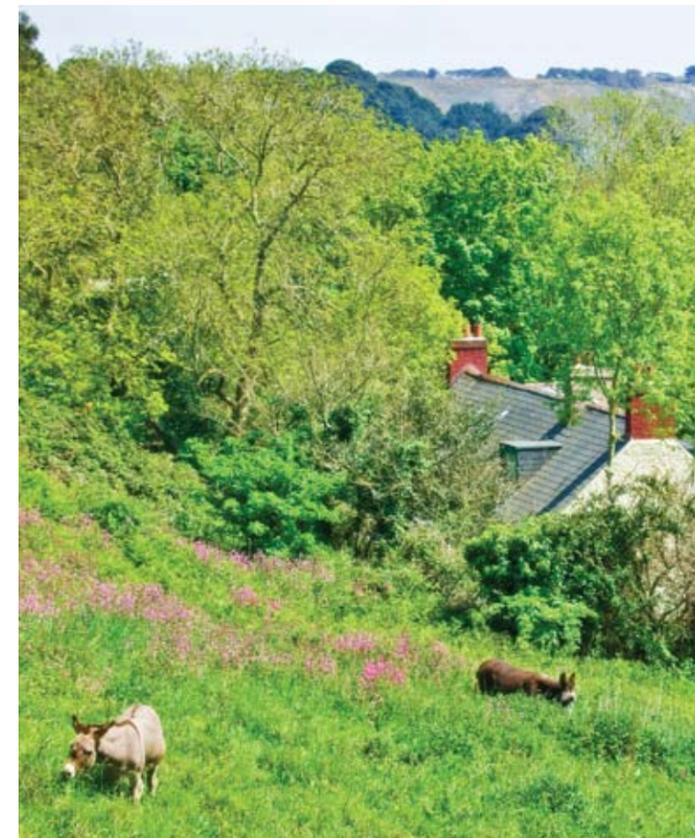
Guernsey is a very special place to live. The island's spectacular scenery paired with its vibrant economy and enviable location create a way of life that its residents hold dear.

The rules governing who can live and work in the island are fairly straightforward and have been established in order to protect Guernsey's environment and to preserve her resources.

Essentially, if you are a British Citizen, (or have the right to live in the UK and her islands) or are a national from the European Economic Area or Switzerland, then you are able to live and work in Guernsey. However, there are strict controls on the admission of non-EEA nationals to Guernsey (and the Bailiwick) and immigration work permit controls are also in place for such nationals.

Visa requirements for entry to the Bailiwick are the same as those required to enter the UK and further information can be obtained by contacting the Immigration and Nationality Division or, if resident abroad, a British Diplomatic Mission.

If you have any specific questions regarding your personal situation, or are unsure about your immigration status, you are advised to contact the island's authorities.



You can call the Immigration and Nationality Division on +44 (0) 1481 741420 or go to www.gov.gg/customs where you will find detailed information, help and advice.



Housing

Because the island has a limited housing stock and only a small land bank available for residential use, Guernsey has a unique housing control system.

Established in the 1960s, this system splits the housing stock into two tiers: the Open Market and the Local Market. Although there are no restrictions on buying property in Guernsey, there are restrictions on occupation.

The Housing Control Law specifies who may legally occupy property in Guernsey. In essence, Local Market properties are only available to those who hold residential qualifications or who have been granted a housing licence, while Open Market properties are more widely available.

Becoming a Qualified Resident

In general terms, anyone born in Guernsey of Guernsey parents and who has spent at least ten years of their childhood here, or is married to someone with residential qualifications and has spent at least ten consecutive years on the island as their spouse, can apply to become a Qualified Resident.

The Open Market

Any British or EU national can take up residence in an Open Market home. Anyone who buys an Open Market home automatically has a right to live in that home and work on the island.

There are approximately 1600 Open Market homes on the register and there are a number of estate agencies on the island that can help find the right accommodation for you.

Housing Licences

Housing licences are granted to people brought to the island to take up roles that cannot be filled by a residentially qualified person and which are considered essential to the community. Licences are, for the most part, issued to people holding specific professional qualifications.

The licences allow holders to occupy Local Market properties and are valid for a fixed period, such as three, five or, in exceptional cases, 15 years. If you have an essential licence, it also covers your partner and children.

Short -Term Licences

Lasting for periods ranging from nine months to three years, short-term licences are granted to people wishing to work in industries such as tourism and horticulture when there is not enough local labour available. These allow holders to live in Local Market accommodation, but don't cover dependents. Holders need to leave the island for a minimum break of three months when the licence expires before a new licence will be issued.

Right to Work Law

Before you can work on the island, including in a self-employed capacity, you must have a valid Right to Work document. These are issued by the Housing Department and confirm that you are legally housed on the island - housing licences serve as a Right to Work document but only for the person named on the licence.

It is an offence for you to work without one of these documents or for an employer to employ someone who does not have one.



Full details of Guernsey's housing laws can be found at www.gov.gg. Follow the link to Housing.

Housing Department
+44 (0) 1481 715790



Health

Guernsey boasts an excellent health service with modern facilities staffed by experts in their fields.

The UK's National Health Service does not operate in the island. Instead the island's Social Security Department (SSD) runs a specialist health insurance scheme, covering the cost of most specialist care available from the Medical Specialist Group (this provides emergency and elective specialist medical services on a consultant-only basis) and specialist physiotherapy provided by the Guernsey Physiotherapy Group.

The scheme is funded through either earnings-related or income-related insurance contributions and all new residents are granted immediate cover. Once you register for contributions you are eligible for benefits which cover part of the cost of GP visits and bring prescription charges down to a nominal amount.

Outside of the health insurance scheme residents are responsible for meeting the costs of medical care.

These include treatment from their GP, chiropodists, physiotherapists (for treatment not covered by the health insurance scheme), opticians and dentists.

Guernsey has an excellent hospital offering both in- and out-patient care. Treatment and accommodation is not usually charged here, unless a patient elects to be treated privately. Charges are made to patients for attendance to Accident and Emergency, costs are displayed in the department's reception area.

A number of private hospital and medical insurance schemes are operated in the island, if you wish to opt for private medical treatment or wish to take out cover in addition to that included in the Health Insurance Scheme.

Further information

Further details about hospital or medical facilities in the island or the Reciprocal Health Service Conventions, can be obtained from the Health and Social Services Department.

Please note that visitors to the island are advised to take out insurance cover, especially in relation to repatriation following an accident or injury on the island.

Ambulance Services

The St. John Ambulance & Rescue Service provides 24-hour professional ambulance services on the island. However, because there is no National Health Service in Guernsey patients are charged if they receive treatment or transport in an ambulance.

Because of this, the Service operates a subscription scheme. Members pay an annual fee and in return any ambulance services they may need during the year are free. Contact the Service for details of this scheme.

The ambulance station also has a first aid room where treatment is offered free of charge, though you will have to pay any fees that arise from then being referred to a doctor or hospital, or if you need ambulance transport.

St John's maintains a large selection of equipment for the disabled. These items are available for sale or hire and you can get full details of this service by contacting the Service direct.

The St John Ambulance and Rescue Service
+44 (0)1481 725211

www.ambulance.org.gg



Health and Social Services Department
+44 (0) 1481 725241

www.gov.gg/health



Education

Guernsey's education system provides free schooling for all students up to the age of 18. There are also three private single sex colleges, which cater for pupils from age five upwards. School is compulsory for all children between the ages of five and sixteen with most pupils being admitted into primary education at the beginning of the school year in which they will reach the age of five.

The Education Department is responsible for 12 primary schools, two infant schools, one junior school, four secondary schools, and a co-educational grammar school around the island.

A selection process for secondary education takes place during the last year in primary school and the majority of children will be awarded places at the secondary school in their catchment area. Approximately 25% of children who are assessed as being of high academic

ability and aptitude will be considered for a place at either the Grammar School or at one of the private colleges.

At sixteen all pupils in Guernsey are offered the opportunity to pursue courses leading to A Level, AS Level or to vocational qualifications such as Advanced Vocational Certificate of Education (AVCE) and National Vocational Qualification (NVQ).

Pupils in the private colleges may continue to follow courses in their own institutions, but all pupils are eligible for entry to either the Grammar School Sixth Form or to the College of Further Education, as long as they achieve the minimum entry qualifications.

Special Educational Needs

Wherever possible, pupils with special educational needs, including physical disabilities, are integrated with support into mainstream schools.

Children whose educational needs cannot be met in this way will attend one of two special schools on the island: one for pupils aged 4-11 and the other for pupils aged 11-18.

In addition, support is offered to pupils, their parents and schools by the following services:

- Sensory and Physical Impairment Service
- Communication and Autism Support Service
- The Literacy Support Service
- The Service for Pupils with Social, Emotional and Behavioural Difficulties
- The Educational Psychology Service
- The Education Welfare Service

In a few cases residential placements on the mainland are made for pupils whose educational needs cannot be met in Guernsey.

Higher Education Awards

The Education Department makes awards to assist students resident in Guernsey who enrol on higher education courses in the UK. A loan scheme will be introduced in 2009 alongside the current grant award scheme.

Full details of these awards and eligibility can be found in the Guide to Higher Educational Awards, available from the Grants Section at the Education Office.



Education Department
+44 (0) 1481 710821

www.education.gg



Social Security

Social Insurance

Guernsey's Social Insurance Scheme provides the people of Guernsey with a range of social, health and long-term care benefits, such as pensions, unemployment benefit and maternity benefit. All residents above school leaving age are liable to pay contributions at a rate that is dependent upon your employment status.

If you have been paying into the UK scheme, or certain other countries' schemes, reciprocal agreements are in place to help you access these benefits.

Full details of this and more details of the Scheme are available from the Social Security Department.

Social Security Department
+44 (0) 1481 732500

www.gov.gg/socialsecurity

Income Tax

Guernsey has a system of income tax under which deductions are made from employment income (The E.T.I. scheme). The standard rate for individuals is 20p in the pound, but a number of generous personal allowances are available.

New residents will be given a tax number and coding notice when they start work and this should generally enable your employer to deduct the right amount of tax. For those in business, assessments are issued with tax payable in two instalments; by end of June and December.

There is no capital gains tax, capital transfer tax, estate duty, inheritance tax, purchase tax, turnover tax, value added tax or wealth tax.

For most companies the standard tax rate is set at 0%, although certain income is charged at either 10% or 20%.

Further information about local income tax and the various reliefs available may be obtained from the Income Tax Office

Rates and Taxes

All island property is subject to a Tax on Real Property and bills are issued automatically.

Residents are also liable for parish rates which cover refuse collection and other services.

For further information on property taxes and rates telephone the Guernsey Cadastre on +44 (0)1481 721239.



Income Tax Office
+44 (0) 1481 724711

www.tax.gov.gg



Customs and Excise

Import duty is liable on goods imported from outside of the European Union. However, you may get relief from this with respect to personal and household effects.

Wines, spirits or tobacco products are liable to excise duty at local rates.

Guernsey also prohibits or restricts the import of a number of goods. These include controlled drugs, arms, ammunition, explosives, offensive weapons, indecent or obscene articles, endangered species, certain animals and animal products and certain plants and potatoes.

More specific information about rates of duty, prohibitions and restrictions may be obtained from Customs and Excise.

Customs and Excise
+44 (0) 1481 741450

www.gov.gg/customs

Pet Travel

Your pet cats and dogs can travel without a Pet Passport if they travel directly between the United Kingdom and Guernsey.

Pet cats and dogs travelling from Europe (or UK pets which have travelled to Europe and are returning via Guernsey) must use the (only) approved route operated by Condor Ferries from St Malo.

Pets travelling from Europe must have a Pet Passport and must have been given tick and tapeworm treatments before embarking for Guernsey as required by the Pet Travel Scheme. Pets will be checked for conformity with the Scheme at St.Malo and those that fail will not be allowed to board the ferry for Guernsey. Please contact Condor Ferries regarding travelling with your pet before making travel arrangements.

Pet Passports can be obtained from vets and it takes between seven and eight months for a pet to qualify for travel.

Guide to
THE PET TRAVEL SCHEME



 **COMMERCE AND EMPLOYMENT**
A STATES OF GUERNSEY GOVERNMENT DEPARTMENT

For further information, please telephone +44 (0) 1481 234567 or email agriculture@commerce.gov.gg.

For details of the Pet Passport scheme go to www.defra.gov.uk/animalh/quarantine/index.htm



Driving and Vehicle Licensing

Registering Your Car

If you bring a car into the island you will need to reregister it within 14 days of your arrival. Details of how to do this can be found by following the travel, traffic and transport link at www.gov.gg or by calling the Driver and Vehicle Licensing department on **+44 (0)1481 243400**.

Your Driving Licence

New residents need to apply to exchange their foreign licence for a Guernsey driving licence within one year of arriving in the island. Any foreign licence will become invalid for exchange or use on the island after that time

including the UK and other EU members, for a Guernsey licence. However, there are a number of countries whose licences cannot be exchanged. In such cases, you will have to apply for a provisional driving licence and then pass a theory and practical driving test before you can be issued with a full Guernsey licence.

Further information can be obtained from: Driver and Vehicle Licensing
+44 (0) 1481 243400
www.gov.gg

You can exchange licences issued by many countries,

Business and the Economy

Guernsey has a thriving, vibrant economy that is primarily driven by the financial services sector but with a diverse range of other activities offering a wide variety of business and job opportunities. Other industries, such as tourism and horticulture, also play a significant role and the island is the base for international companies such as Specsavers and Healthspan.

The Commerce and Employment Department has responsibility for the full range of economic, commercial and industrial activity on the island as well as for transport links to and from the island.

- Statements and main terms of conditions of employment

Trading Standards

It is also responsible for health and safety at work, industrial relations and trading standards.

The Trading Standards Service ensures that trading in the island is conducted in a fair and safe manner by keeping watch over trading methods and the levels of protection offered to consumers.

Industrial Relations Services

Guernsey has an enviable record of good industrial relations and the Industrial Relations Service ensures that it continues by providing an impartial advisory, conciliation and arbitration service run by trained staff.

Advice is available on:

- Industrial Relations Practices
- Wage Rates
- Employment Legislation
- Common and Contract Law

For more detailed information about current legislation and policy go to www.gov.gg and follow the links to Commerce & Employment.



Company Registration

The new Guernsey Registry, which opened in July 2008, offers a low-cost, fast and customer-friendly way to register a company in the island.

Using this updated system, the maximum time for incorporation is 24 hours and this will cost approximately £100, excluding professional fees. The new Registry can also process incorporations in two hours, and in specific cases within 15 minutes, for a higher fee.

For further details go to www.guernseyregistry.com

Intellectual Property in the Bailiwick of Guernsey

Intellectual property rights allow the creator or owner of trade marks, industrial designs, copyright and patents amongst others to benefit from their work or investment.

Recent changes in Guernsey's legislation to protect these rights have given the island one of the most modern intellectual property environments anywhere in the world. The move from a court-based system to a modern administrative service offered by The Intellectual Property Office, will ensure that the

registration of these rights is more accessible and cost effective than ever before.

Individuals and organisations can be assured that the robust framework offered in this area of law will enable them to protect, manage and exploit their intellectual property assets in the Bailiwick of Guernsey's offshore jurisdiction.

Proposed developments in the future will include the re-registration of patents under an administrative process and the registration of image rights by individuals or entities – a service not yet available in any other jurisdiction.

A comprehensive list of intellectual property laws already enabled in the islands can be viewed together with information about future projects and developments at www.guernseyregistry.com/ipo

Tourism

With such attractive surroundings and good transport links with mainland UK and Europe, it not surprising that the tourism and visitor sector plays an important role in Guernsey's economy. A large number of both leisure and business travellers visit the island each year and a well-developed service infrastructure has grown on the island to service their needs. Guest accommodation, ranging from luxury hotels to family-

run bed and breakfasts, is readily available, as is a good selection of self-catering options. Many restaurants, small businesses and seasonal activities have also grown up around the visitor economy and all contribute to the vibrancy and diversity found in the island.

Guernsey is promoted to leisure visitors in the UK, Ireland and Europe through a range of media under the brand 'VisitGuernsey'. Regular advertising in both specialist publications and national press, along with other activity, including direct mail and magazine inserts, is used to raise awareness of the island as a holiday destination and to help maintain the important tourism industry.

For more information see www.gov.gg and www.visitguernsey.com

Guernsey Enterprise Agency

The Guernsey Enterprise Agency was established to help business start-ups through free consultations and the review of business plans. The service is available to anyone who is starting a business and also to existing businesses that may benefit from an evaluation of opportunities or challenges it may be facing.

The Agency is non-profit making and is financed by the States of Guernsey and a number of local organisations who want to see new business succeed in the island.

To find out more, contact the Guernsey Enterprise Agency **+44 (0)1481 710043** or go to www.gea.gg

Chamber of Commerce

The Guernsey Chamber of Commerce is a useful source of information for a wide range of professional and business undertakings throughout the island. Chamber's Annual Business Directory contains a list of all members both alphabetically and by business activity. Chamber member information can also be obtained from their website at www.guernseychamber.com

The YBG (Young Business Group) publishes a free guide 'Buying Your Home in Guernsey' which is available from the Chamber office or most Banks and Estate Agents. For further information please go to www.ybg.gg



Guernsey Chamber of Commerce
+44 (0)1481 727483

office@guernseychamber.com
www.guernseychamber.com



A world class international finance centre

Over the last four decades Guernsey has established itself as a leading international finance centre with the highest reputation and standards, providing an extensive range of products and services to a global market.

Several hundred financial services firms have been attracted to Guernsey by its unique environment, in particular its legislative and fiscal independence and close proximity to the City of London.

Guernsey's mature, innovative and service-oriented financial services sector is based on a balanced range of providers, broadly comprising banking, investment funds, insurance and fiduciary services (trust and company administration). These sectors have developed to such a degree that many of the world's best known names in these fields are represented on the Island.

Guernsey also boasts a network of legal, accounting, tax, audit and actuarial advisers; a new Guernsey Registry that offers state of the art facilities for company incorporation and administration and the registration of Intellectual Property (IP); an independent stock exchange, the Channel Islands Stock Exchange (CISX); a bespoke professional development facility,

the Guernsey Training Agency (GTA) University Centre; and an independent regulator, the Guernsey Financial Services Commission (GFSC).

Regular reviews by external agencies such as the International Monetary Fund (IMF) and the Financial Action Task Force (FATF) have confirmed that the Island is working to international standards.

Guernsey is very much in the top echelon of international finance centres.

For further information, visit
www.guernseyfinance.com

Sport & Leisure

Sport plays an important part in islanders' lives and there are a number of outdoor venues at which it is played, including an excellent athletics track, football pitches and a full-size all weather surface. There is also a well-equipped public sports and leisure centre, Beau Sejour, which has indoor areas for, amongst other things, football, basketball, trampolining and badminton. There are also squash, tennis and netball courts, a 25-metre swimming pool, a large gym and a theatre performance space.

Membership packages are available which allow you to use the facilities for free or at discounted rates.

Despite its small size, Guernsey boasts a vibrant arts and music scene. A large concert hall hosts a busy diary of performances from visiting and local artists, while the many excellent museums and galleries around the island display both permanent and touring works. The greenhouse, a venue of the newly formed Arts Commission, plays a central role in the development of the arts by bringing a diverse programme of exhibitions and events to the island as well as offering workshops designed to increase participation in a wide range of activities.



For more detailed information go to www.gov.gg and follow the links to Culture & Leisure.

USEFUL CONTACTS

The international dialling code for the Bailiwick of Guernsey is +44 1481

Accountants/Auditors

<http://gscca.guernseyci.com/>

Advocates

<http://www.guernseybar.com/>

Carriers

Aurigny Air Services

Alderney/Bristol/Dinard/Jersey/London Gatwick/
London Stansted/Manchester

www.aurigny.com

Blue Islands

Bournemouth/Isle of Man/Jersey/Alderney/
Southampton/Geneva/Zurich

www.blueislands.com

Flybe

Birmingham/Dublin/Exeter/Jersey/London Gatwick/
Manchester/Norwich/Southampton/Paris.

www.flybe.com

Condor Ferries

Jersey/St Malo/Poole/Weymouth/IPortsmouth

www.condorferries.co.uk

HD Ferries

Jersey/St Malo

www.hdferries.com/

Local Estate Agents

<http://www.thisisguernsey.com/homefinder>

Removal/Freight Services

There are many removal and freight services available for relocating to Guernsey. Either tap 'freight services' into your favourite search engine on line or contact the Chamber of Commerce:

Guernsey Chamber of Commerce

+44 (0)1481 727483

www.guernseychamber.com

Telecommunications/ISP

Airtel-Vodafone

+44 (0)7839 700121

www.airtel-vodafone.gg

Cable & Wireless (Guernsey) Ltd

+44 (0)1481 700700

www.surecw.com/guernsey

Newtel Solutions

+44 (0)1481 700670

www.newtelsolutions.com

Wave Telecom

+44 (0)1481 818181

www.wave.gg

Guernsey Post

+44 (0)1481 711720

www.guernseypost.com

TV Licencing

Guernsey Post Ltd issues TV licences instantly at www.guernseypost.com but cannot assist with further enquiries or complaints. For a full service go to www.tvlicensing.co.uk

Utilities

Guernsey Electricity Ltd

+44 (0)1481 200700

www.electricity.gg

Guernsey Gas Ltd

+44 (0)1481 724811

www.gsygas.com

Guernsey Water

+44 (0)1481 724552

www.gov.gg/water

(Under Public Services Dept)