

- Failed to report to the Department of Labour's Employment Exchange every 4 weeks to check on the availability of suitable employment; and
- Failed to adhere to recommendations made by the Director of Labour as provided for in the National Insurance Regulations.

FURTHER INFORMATION

- **Change of Circumstances**

You must notify the Director, in writing, as soon as possible after the award of the benefit, if there is any change of circumstances which may affect your right to receive the Benefit. For example, a change of circumstances exists if you return to gainful employment.

- **Right of Appeal**

If you are not satisfied with any decision made on your claim, you have the right to appeal. Such appeal should be made in writing to the Local Office within 21 days of the date you were notified of the decision.

- **The National Insurance Act**

This leaflet gives only basic information on the permanent phase of Unemployment Benefit; for further details on this or any other provision of our social security programme, please refer to the National Insurance Act (Chapter 350) Statute Laws of The Bahamas.

Forms you'll need to claim Unemployment Benefit

Employer's Termination of Service/Lay-Off Certificate
(Form B.80)

Unemployment Card (Form B.81)
(Given to you when you register with the Department of Labour)

Claim for Unemployment Benefit (Form B.82)



If you have questions concerning this or any other National Insurance benefit, or you need information on any National Insurance-related matter, please call or visit your nearest NIB Local Office, or call the Consumer Hotlines...

325-4653/325-4655

Toll-free from the Family Islands:

1-242-300-1394

Website: www.nib-bahamas.com

Revised July 2014



Unemployment Benefit

**"A Little Something to
Tide You Over"**

Unemployment Benefit

Unemployment Benefit is a payment made to eligible insured persons who are unemployed but actively looking for employment. It is paid at a weekly rate of 50% of the unemployed worker's average weekly insurable income. It is paid so long as unemployment continues, to a maximum period of 13 weeks within a 52 week period.

It is not paid to self-employed persons, voluntarily insured persons, summer students or persons who are partially employed, i.e., on reduced work days.

QUALIFYING FOR THE BENEFIT

- You must be younger than age 65 years of age.
- At the date your unemployment began, you must have been able to satisfy three contribution conditions:
 - i You must have paid at least 52 contributions into the National Insurance Programme since it started in 1974; AND
 - ii. You must have paid and/or been credited with at least:
 - ◆ 13 contributions in the 26 weeks immediately before the week in which you were last employed: **AND**
 - ◆ 7 contributions in the 13 weeks immediately before the week in which you were last employed.

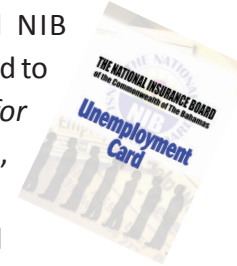


- You must be able to satisfy the Department of Labour's conditions for registration.

Note that there is a three-day waiting period from last day of work, before the benefit will begin.

CLAIMING THE BENEFIT

You must register with the Department of Labour's Employment Exchange and collect from them your stamped and signed NIB *Unemployment Card*. Present this card to NIB along with a completed *Claim for Unemployment Benefit* (Form B82), your National Insurance card, some form of photo identification and proof of Bahamian citizenship, i.e., passport or voter's card, and the *Employer's Termination of Service/Lay-Off Certificate* (Form B-80) completed and signed by your former employer.



Claims for Unemployment Benefit must be made within three (3) months of the date unemployment began - and that's even if you received severance payments. Though severance will delay the start of payments, you must still submit your claim within three months of stopping work.

SUBMITTING THE CLAIM

The *Claim for Unemployment Benefit* (Form B-82) may be downloaded from www.nib-bahamas.com, or collected from any NIB Local Office or the Department

of Labour. Submit your completed form and supporting documents as outlined above to your nearest NIB local office.

PAYMENT OF UNEMPLOYMENT BENEFIT

Once you are approved for the Benefit, you may return to your nearest NIB Local Office every two weeks to collect your cheques. In signing for your cheque, you will be making a legally enforceable declaration that during the period for which you accept payment, you were unemployed, sought without success to secure employment, and did not refuse a suitable job.

When collecting your benefit cheque you must present a photo ID (e.g. Passport, Driver's License) and your N.I. Card, bearing your signature. Cheques must be collected in person.

Failure to collect your cheque within six (6) months of the issue date could result in loss of entitlement.

CONTINUING ELIGIBILITY

Payment of the Benefit will stop if you:

- Moved outside of The Bahamas during the benefit period;
- Failed to be available (as defined by the Department of Labour) and looking for work during the benefit period;
- Refused suitable employment;
- Became employed or self-employed;