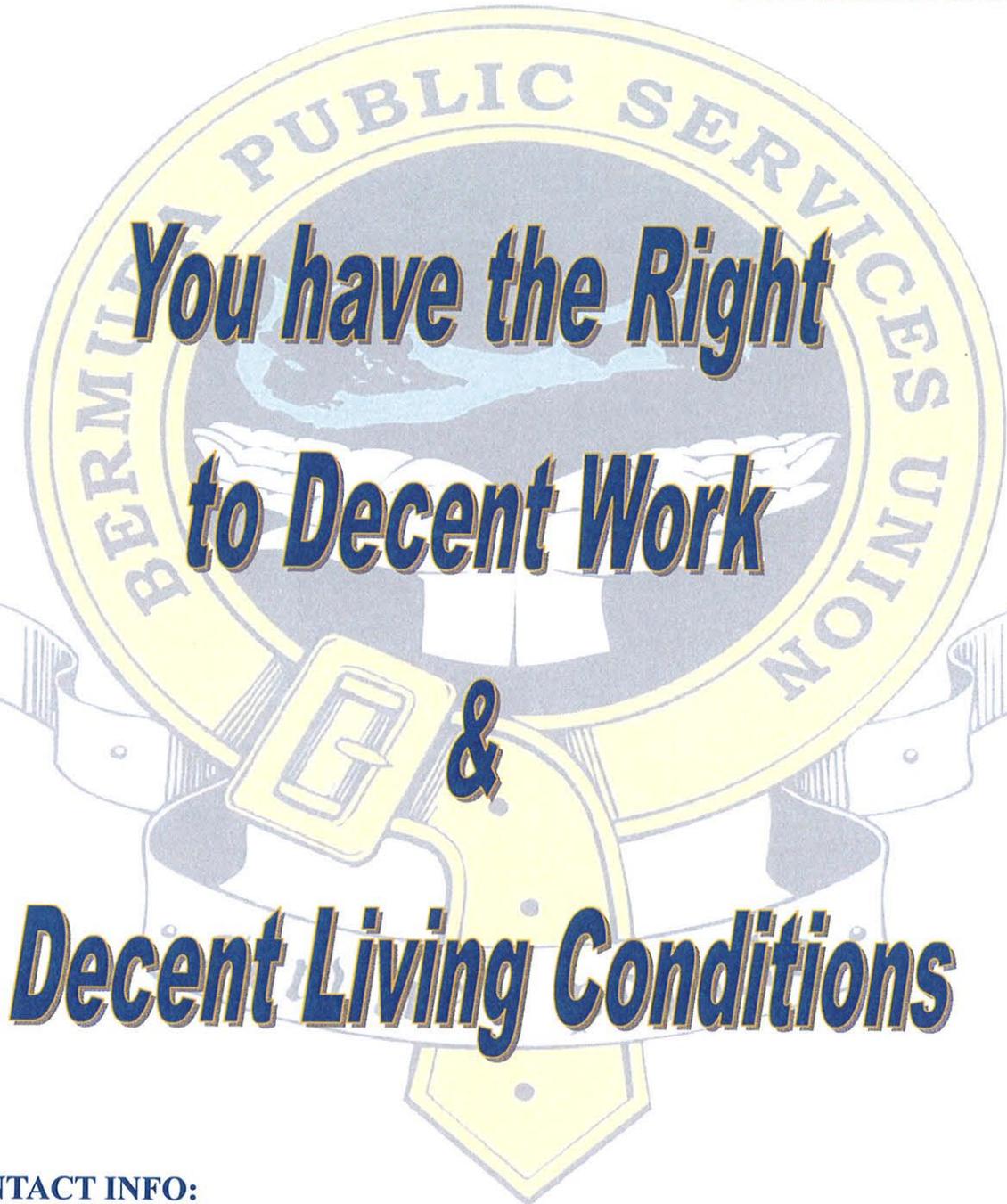


# Migration and Health Workers

**BERMUDA**



**CONTACT INFO:**  
**BERMUDA PUBLIC SERVICES UNION**  
**2 ANGLE STREET**  
**HAMILTON HM10**  
**BERMUDA**  
**TEL: 441-292-6985**  
**FAX: 441-292-1149**  
**EMAIL: [eballjr@bpsu.bm](mailto:eballjr@bpsu.bm)**  
**WEB: [www.bpsu.bm](http://www.bpsu.bm)**



**DFID** Department for  
International  
Development

# BERMUDA



## INTERNATIONAL MIGRATION AND WOMEN HEALTH WORKERS

### PRE-DECISION AND INFORMATION KIT

#### BERMUDA

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With the generous support of the ILO project on “Effective Action for Labour Migration Policies and Practice,” sponsored by DFID-UK.

# BERMUDA



## Migration Pre-Decision Kit

Bermuda's small population limits its ability to provide adequate workers in specific areas of public services. For this reason, Bermuda relies heavily on migrant workers and is considered a country of destination.

The Bermuda Public Services Union (BPSU) in conjunction with PSI has developed a Pre-decision and Information Kit that will be invaluable to you when making the decision to accept or not to accept employment in Bermuda.

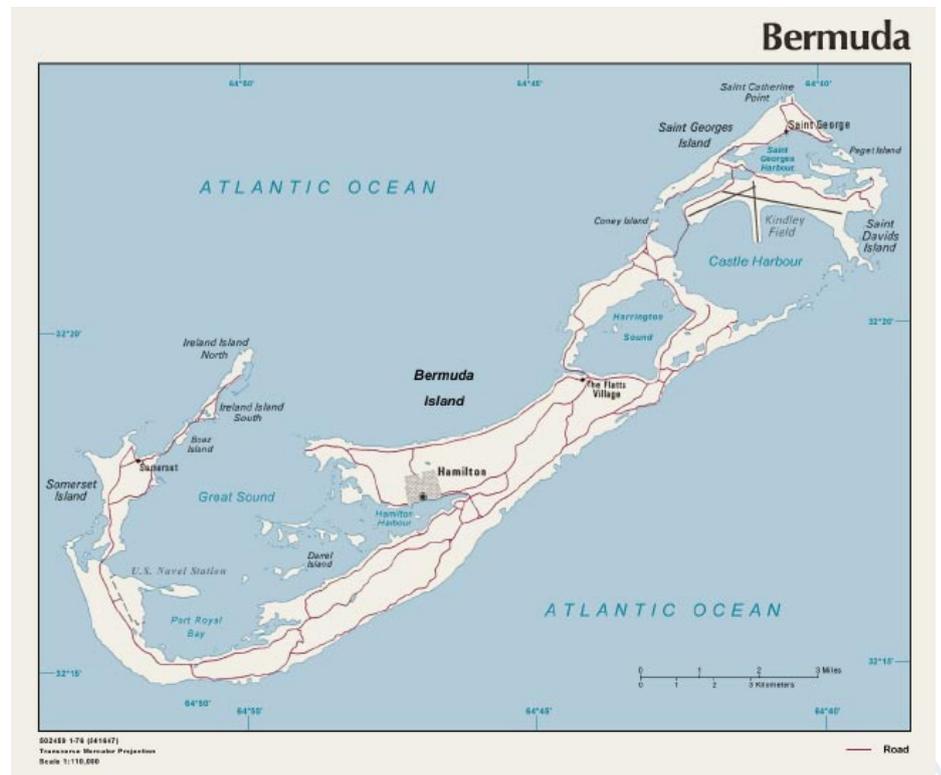


# BERMUDA



## Background

Bermuda consists of a group of small Islands in the Western Atlantic. The nearest point of land to Bermuda is North Carolina, USA some 600 miles away. Bermuda is one of the smallest countries in the world – 21 square miles (53 km<sup>2</sup>). The climate is generally mild and humid. The average annual maximum, medium and minimum temperatures range from 89.9F (32.1C), 70.2F(21.2C) and 47F (8.3C). During the months of December through March the winds usually blow from the North and you will probably require a light coat.



Bermuda remains a (nominal) British possession, a completely self-governing British Overseas Territory, with its own laws - not those of the United Kingdom. The Foreign & Commonwealth Office (FCO) is the British Government department responsible for Bermuda's foreign affairs. It is represented in Bermuda by a Governor.



# BERMUDA



The 2000 Census showed a resident population of 64,395 persons. This makes Bermuda one of the most densely populated countries in the world.

The currency of Bermuda is the Bermuda dollar which is on par with the United States dollar. United States currency is accepted everywhere in Bermuda. Euros and Pounds Sterling are not widely accepted and should be changed at banks.

## Customs

Only goods purchased within less than six months of arrival are subject to customs duty. Duty is levied on any item for personal use including used items. In the absence of an invoice, the Customs Officer appraises the items based on original cost and age of the item(s). Duty is charged at 25% of the established value. To avoid the Customs Officer attaching a value to new goods, it is advisable to have the invoice reflecting the actual value readily available.

*NB. Government Officers may receive further customs duty exemption on used household items up to a certain limit.*

We strongly recommend that before you arrive in Bermuda, you should negotiate for your employer to repay any customs duties you have to pay on entering Bermuda as a non-Bermudian newcomer.

If your employment contract allows you to ship all your household goods including furniture at your employer's expense, bring as much as you can of everything you may need, but be prepared to pay the Customs Duty and landing tax yourself, which your employer may not reimburse. Persons moving to Bermuda with their personal possessions **MUST** pay duty and landing tax on arrival on the declared or customs assessed value of all their goods, with the sole exception of used personal clothing which is duty-free. (But shoes, etc. are not).



# BERMUDA



## Immigration

Your employer will require immigration permission to employ. After you have completed the requisite documents the employer will submit them on your behalf.

A work permit may not be granted for prospective migrant workers who are:

- Single parents with custody of a dependent child or
- Married couples with more than two dependent children.

(For immigration purposes, dependents are considered to be children under the age of 18 years and or children who are still financially supported e.g. due to disabilities, and who will be expected to reside in Bermuda with the permit holder).

If married and your spouse intends to reside with you in Bermuda, they will require a letter from Immigration providing approval for "Permission to Seek Employment" in Bermuda. Immigration Initial Questionnaire Form must be completed for applicant and spouse where applicable.

Those professionals requiring Bermuda License to practice must carefully complete the necessary Registration Form and attachments (obtainable on [www.gov.bm](http://www.gov.bm)) and mail this information with the required fee directly to the Licensing Board.

## Newcomers employed by the Bermuda Government

The Government of Bermuda, when it employs expatriates, provides return travel for the candidate, spouse and up to two children if appropriate. Shipping and resettlement allowances are also provided. Employment for a spouse is sometimes available (especially if the spouse has a professional qualification) but it is not guaranteed.



# BERMUDA



For newcomers it employs, the Bermuda Government assumes responsibility to find suitable, furnished accommodation for contract officers (one bedroom for a single or married person, three bedrooms for a family with two children), and rent in excess of 25% of the contract officer's salary is fully subsidised. Candidates are expected to remain at the accommodation provided for at least three months but thereafter may choose to move into accommodation of their own choice. Rent in excess of 25% of the employee's salary will continue to be subsidised within reason.

Living standards are high, with good housing and well-developed communications systems. Roads are good, and public transportation (buses, taxis, and ferries) is well-developed. All the population has safe drinking water at home, as well as sanitary waste disposal.

## Cost of Living

Bermuda has a high cost of living. It is an International Business Centre (IBC) or offshore jurisdiction. Tourism is also an important contributor to the economy. The high cost of living is reflected in the retail prices of goods, housing and utilities.

## Daylight Saving Time (DST)

Bermuda is in the Atlantic Standard Time Zone (AST). AST is 4 hours behind Greenwich Mean Time (GMT -4). Bermuda observes Daylight-Saving Time (DST). During DST time is shifted forward by 1 hour to Atlantic Daylight Time (ADT); which is 3 hours behind Greenwich Mean Time (GMT -3). In November Atlantic Daylight Time is shifted back by 1 hour to Atlantic Standard Time (AST) or (GMT-4) Time in Bermuda is usually one hour ahead of time on the east coasts of the USA and Canada. In the case of the UK, it is normally 4 hours behind. In March every year clocks are set forward by one hour and they change back in November.



# BERMUDA



## Banking

There are three banks in Bermuda:

- Bank of Bermuda HSBC**  
 P.O. Box HM 664  
 Hamilton, HM CX, Bermuda  
 Tel: 441-295-4000  
*Monday to Friday, 9:00 a.m. to 4:30 p.m.*
- Butterfield Bank**  
 P.O. Box HM 195  
 Hamilton HM AX, Bermuda  
 Tel: 441-295-1111  
*Monday to Thursday, 9:00 a.m. to 3:30 p.m.*  
*Friday, 9:00 a.m. to 4:30 p.m.*
- Capital G Bank Limited**  
 P.O. Box 1194  
 Hamilton, HM EX, Bermuda  
 Tel: 441 296-6969  
*Monday thru Friday, 8:30 a.m. to 5:00 p.m.*  
*Saturday, 8:30 a.m. to 4:30 p.m.*

To open a bank account you will require two references from your current Banking institutions stating that you are a “client in good standing”. If you only have one bank, a second reference from an individual of professional standing will suffice.

Many employers will pay salaries directly to your bank account. Bermuda Exchange Control Regulations require that residents (including work permit holders) be paid in Bermuda dollars. Earnings may be converted to foreign currency. Such conversions are subject to (1) payment of normal bank commission and (2) payment of 1% Foreign Currency Purchase Tax.



## BERMUDA



## Housing/Electricity/Telephone

Rental accommodation varies (average prices)

Studio apartment:	\$1,000 - \$1,500
1-Bedroom apartment	\$1,500 - \$2,000
2-Bedroom apartment	\$2,100 - \$4,000
3-Bedroom apartment	\$3,850 - UP

Apartments may be furnished or unfurnished. Furnishings in furnished apartments vary from property to property. It should be assumed that furnished accommodation will provide the basic items only and the tenant would need to provide all soft furnishings, small kitchen appliances, crockery and cutlery. Rent does not generally include utilities (electricity, gas, water, telephone and cable TV).

*N.B. There is a thriving second hand market at competitive prices for furniture, furnishings and appliances.*

### Electricity

There is deposit of \$150 required for initial connection of electricity. This deposit is refundable.  
The electrical supply is 110 volts, 60 cycles.

### Telephone

There are several cell phone providers and rates are competitive. For installation of a land line a deposit of \$120.00, in addition one month's rental charge (the minimum monthly rental charge is \$21.00; includes 53 local calls per month) could be required. Additional local calls over one (1) hour are charged at 20 cents per call.



## BERMUDA



## Food

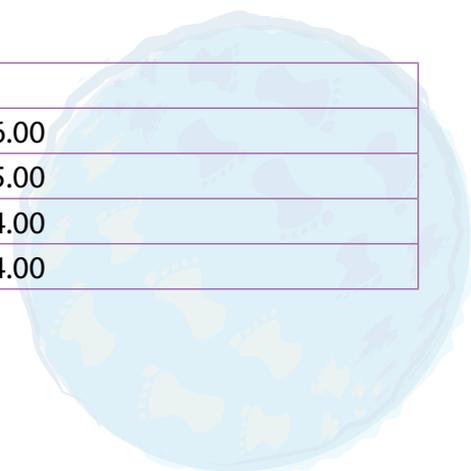
Imported stocks of food are supplemented by local suppliers of vegetables with, bread, eggs and some meat. Retail prices are higher for imported foodstuff than in the UK, USA, or Canada. Retailers cater to all ethnic delights.

### Average Price Range

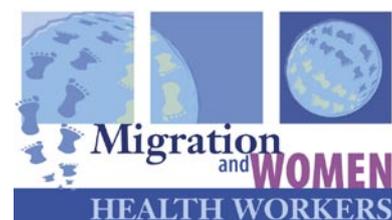
<b>Meats</b>	
Cheaper cuts of beef	\$3.00 - \$5.00 per lb
Sirloin roasts	\$5.00 - \$8.00 per lb
Pork loin roasts	\$6.99 - \$8.00 per lb
Chicken legs, 5lbs.	\$12.00
Ground Beef	\$4.00 per lb
Lamb leg	\$5.00 per lb
Fish	\$8.00 - \$10.00 per lb

<b>Grain and Grain products</b>	
Bread sandwich loaf (22 oz.)	\$5.00 - \$7.00
Flour per 5 lb	\$6.00 - \$8.00
Corn Flakes 12ozs	\$5.99
Rice 3lbs	\$4.50

<b>Dairy Products</b>	
Cheese, 16 oz block	\$6.00
Milk, fresh per ½ gallon	\$5.00
Eggs, 1 doz	\$4.00
Butter, 1 lb	\$4.00



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<b>Fats &amp; cooking Oils</b>	
Cooking Oil, 32 oz	\$7.00
Margarine	\$8.00

<b>Fruits &amp; vegetables</b>	
Potatoes 5 lbs bag	\$6.00
Apples, 3 lbs bag	\$5.99
Broccoli (10 oz frozen)	\$2.00
Corn Niblets (6 small)	\$4.00 per bag

<b>Beverages</b>	
Coffee, 12 oz (instant)	\$11.00 - \$12.00
Tea, 50 bags	\$4.50

<b>Liquor &amp; Tobacco</b>	
Beer (5 brands)	\$44.00 - \$45.00 per case
Rum per litre	\$20.00 - \$25.00
Cigarettes pack of 20 regular	\$30.00

<b>Recreation &amp; Entertainment</b>	
Movies generally cost	\$10.00

## Transportation

<b>Bus Fares</b>	
Up to and including 3 bus Zones	\$3.00
Over 3 bus Zones	\$4.50



## BERMUDA



<b>Ferry Boat fares</b>	
Hamilton to Paget/ Warwick	\$3.00
Hamilton to Sandys/ Dockyard	\$4.00
Hamilton to St. George	\$4.00

<b>Taxi Fares</b>	
1-1-4 passengers -first mile	\$6.40, each subsequent mile \$2.25
3-5-6 passengers-first mile	\$8.00, each subsequent mile \$2.80
<i>Holidays, Sundays and midnight - 6am additional 25%</i>	

### Private

Several makes of cars are available on Island both from a dealer of new vehicles and the second hand market. The Bermuda law allows for only one car per household. Household members are free to own as many auxiliaries or motor cycles as they wish. A person who holds a valid Bermuda driver's license may drive a car other than his/her own with appropriate insurance coverage. It is essential for persons wishing to drive a motor vehicle in Bermuda to obtain a Bermuda driver's license by passing a test administered by the Transport Control Department. Auto cycles are readily available for rent at a cost of around \$154.00 per week, prices are negotiable for longer periods of rental. In Bermuda traffic drives on the left. There are no rental car services on Island but there is a thriving second-hand car and bike market

### Public Transportation

Local public transportation includes an island wide Government bus service, entrepreneur mini bus service, taxi service and ferry service. There is a central bus terminal in Hamilton (the capital). The mini



# BERMUDA



bus runs certain routes by request. Ferry boats run on regular daily schedules to certain parts of the Island and taxis are available for hire. Public transportation is divided into 14 Zones, each about 2 miles long. Rates are as follows:

Bus/Ferry	3 Zone	14 Zone
Cash	\$3.00	\$4.50
Tokens	\$2.50	\$4.00
Tickets	\$20.00	\$30.00

## Education

Bermuda’s public school system is based primarily on the British system with North American influence e.g. Middle Schools. Schooling is compulsory for all children up to age of 18. Free education is available to all from 5 years up to age of 18, however there are several private fee paying schools including Home Schools.

Government Nursery Schools, Private nurseries and pre-school programs are available for children below the age of five years.

Education is free in public schools and compulsory up to age 18 years. The literacy rate is 98%.

## Hospitals- Medical / Health Insurance

King Edward VI Memorial Hospital is the only general hospital in Bermuda, while Mid Atlantic Wellness Institute is for the mentally ill. The law requires an employer to provide health insurance for all employees. The employer and employee pay fifty/fifty of contributions. Benefits and co- payment vary depending on the company plan.

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## Compulsory Monthly Salary Deductions

Medical Health Insurance	(depends on company plan)
Government employment tax (on all earnings)	5.75%
Government Social Insurance (Social Security)	\$30.40 per week

## Entertainment

There are four movie theatres and three television (free) channels in addition to Cable TV and WOW (fee charged). There are approximately 6 radio stations. Cultural activities are seasonal. There are a variety of hotels and night clubs that offer entertainment. Live entertainment is limited.

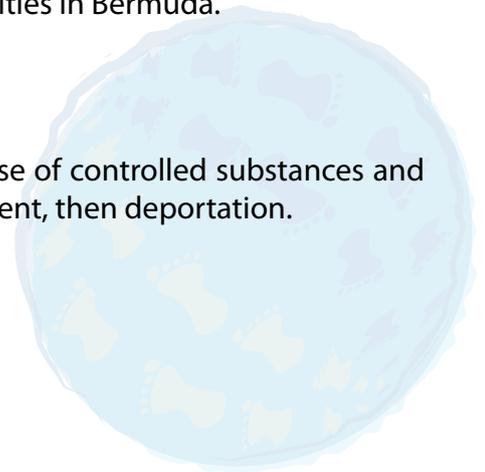
## Shipment of Goods

Air Cargo Service is available via the various carriers and similarly sea freight shipment with shipping companies with agency connections in Bermuda.

Pets are carried as cargo on the major airlines servicing the Island. Contact the airline concerned for regulations. Bermuda has strict laws regarding importation of pets. Animals arriving without proper documents will be refused entry and will be returned to the point of origin as there are no quarantine facilities in Bermuda.

## Controlled Substances

Bermuda has zero tolerance for misuse of controlled substances and fines are high and include imprisonment, then deportation.



# BERMUDA



## Regulating health care in Bermuda

Bermuda Health Council is a Government appointed entity, established as an official health watchdog. It is responsible for regulating, coordinating and enhancing the delivery of health services in Bermuda.

Bermuda Nursing Council regulates nursing practice; revises rules and regulations governing nursing; issues licenses to persons who qualify to practice; upholds quality nursing standards and prescribes minimum educational courses for nurses wishing to practice in Bermuda.

Pharmacy Council upholds high standards of professional competence and conduct in the practice of pharmacy, revises rules and regulations governing pharmacy, issues licenses to suitably qualified persons and regulates pharmacy practice.

## Labor Rights

Enshrined in the Constitution of Bermuda section 10 (1) is... "the right to assemble freely and associate with other persons and in particular to form or belong to political parties or form or belong to trade unions or other associations for the protection of his interests"

Section 30 (1) of the Trade Union Act 1965: "As between himself and his employer, every workman shall have the following rights; (a) The right to be a member of such trade union as he may choose.

The Union is an advocate for workers; we negotiate terms and conditions of employment including the right to adequate health insurance benefits; represent members' interests; handle grievances; ensure due process in the workplace and safeguard health & safety at work.

The difference between a union worker and a non-union worker is that the unionized worker has a voice in the workplace and terms and conditions of employment are protected by legal contract. If you are disciplined management has to follow specific steps and, if unfairly disciplined, the union will defend you. Your rights are protected!



# BERMUDA



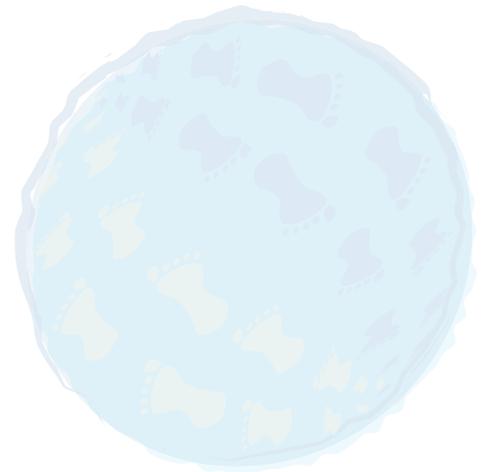
This document is produced as a guide to potential recruits within the Public Service and Quangos. Conditions of Service will be spelt out on any offer of employment and will be in accordance with The Collective Bargaining Agreement between the respective employer and the Bermuda Public Services Union.

## The Bermuda Public Services Union (BPSU)

The Bermuda Public Services Union (BPSU) is a registered Trade Union and conducts its affairs by its constitution under the requirements of the Trade Union Act 1965. With 3,000 plus members in executive, administrative, professional, technical, supervisory, clerical or other capacities within government, Quasi Government and Private Sector business, the union is strengthened by its affiliation with global unions, such as Public Services International, Caribbean Congress of Labor, Union Network International, Caribbean Public Services Association and the International Federation of Air Traffic Controllers, that provide opportunities for networking, information sharing and training.

### About our Values

A union is a continuous, permanent and democratic organization, voluntarily created by the workers to protect themselves in the workplace; to improve their conditions of work; to seek to better the conditions of their lives; to secure their natural rights and to provide an effective means of expression for workers' views on problems of society and politics. The roots of the union lies in its members.



# BERMUDA



The Union is guided by three basic principles – Unity/Solidarity, Independence and Democratic Methods. We do not discriminate but work together to solve problems; we are an independent organization, run by the members, and we exercise democracy throughout each level of the union.

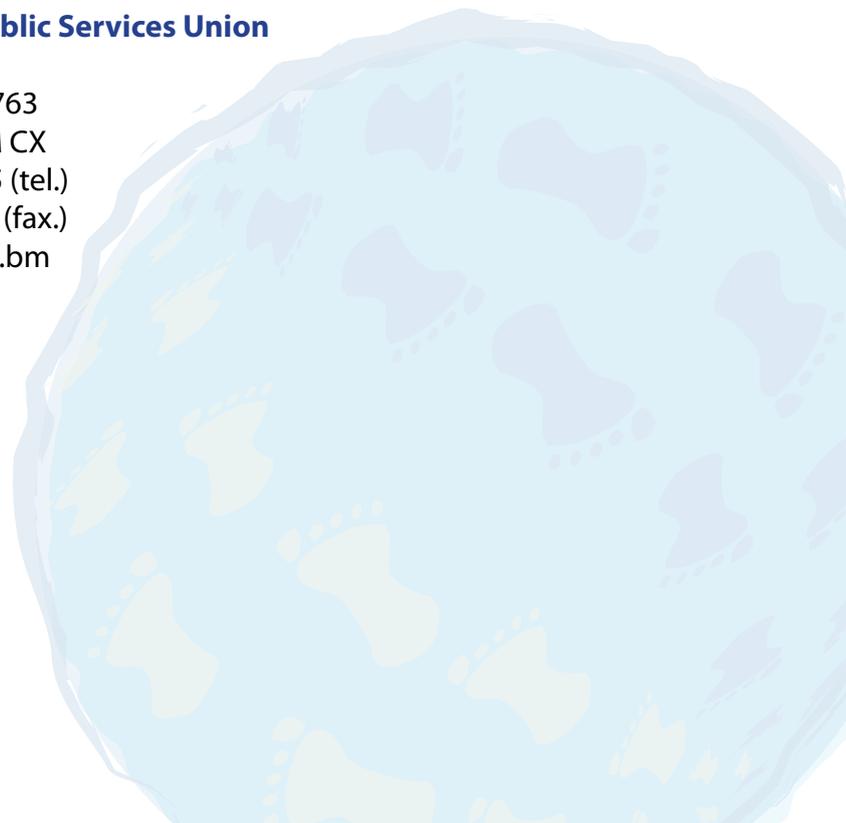
The mission of the BPSU is *“to promote effective labour and community relations by encouraging fair workplace practices; safeguarding the conditions of service through consultation, negotiation, education and collective agreement and encouraging members to be proactive in maximizing their potential through continuous education to meet the changing trends in the workplace”.*

*The Officers of the union are democratically elected by its members and they serve for three year terms. The Union employs a secretariat to assist the elected officers to run the day to day affairs of the Union.*

Our motto is *“Onward and Upward Together”.*

## **Bermuda Public Services Union**

P.O. Box HM 763  
Hamilton HM CX  
441.292.6985 (tel.)  
441.2921149 (fax.)  
Eballjr@bpsu.bm



## BERMUDA



## Important Contacts/Useful Information

### Alliance Francaise en Bermudes

The organization for French nationals and French-speaking locals.

### American Ladies in Bermuda (ALIB)

Meets third Sunday each month at Royal Bermuda Yacht Club, 2-4 pm

Despite its name, it provides information, support and fund-raising activities for new residents of all nationalities.

### Association of Canadians in Bermuda

P. O. Box HM 2071, Hamilton HM HX.

E-mail [acibadmin@northrock.bm](mailto:acibadmin@northrock.bm)

A non-profit organisation for Canadians in Bermuda.

### Barbados Association of Bermuda

An organisation of Barbadians living and working in Bermuda.

### Bermuda Newcomers Inter-varsity Club

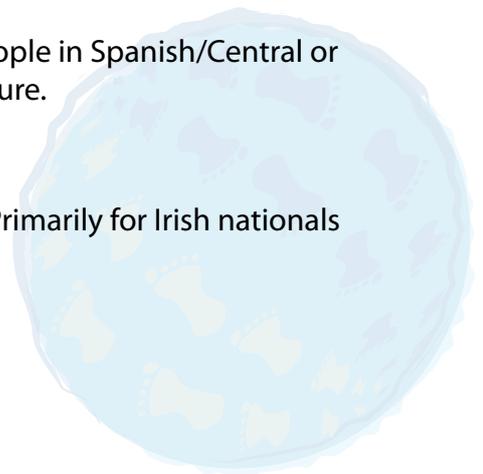
Social and sporting club for new residents.

### Circulo Hispanico

Informal bi-weekly gathering of people in Spanish/Central or South American/language and culture.

### Emerald Isle Society

Meets third Friday of each month. Primarily for Irish nationals resident in Bermuda.



# BERMUDA



## Jamaican Association (Bermuda)

An organisation of Jamaicans living and working in Bermuda.

## New Islanders group

It has monthly get-togethers for new female residents. A way to meet new women and participate in sporting activities. Affiliated with the International American Women's Club but not confined to Americans.

## West Indian Association of Bermuda

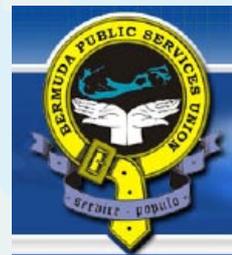
An association for nationals of the Caribbean living and working in Bermuda.

## Useful Websites

- Government of Bermuda Portal [www.gov.bm](http://www.gov.bm)
- Bermuda Hospitals Board [www.bermudahospitals.bm](http://www.bermudahospitals.bm)
- Comprehensive site about Bermuda [www.bermuda-online.org](http://www.bermuda-online.org)
- Bermuda Public Services Union [www.bpsu.bm](http://www.bpsu.bm)



[www.world-psi.org](http://www.world-psi.org)



[www.bpsu.bm](http://www.bpsu.bm)

