Given under the Official Seal of the National Health Insurance Joint Committee this 4th day of February, One thousand nine hundred and twenty-nine.

H. W. Vaughan Williams,
Secretary to the National Health Insurance Joint Committee.

Given under the Official Seal of the Ministry of Labour for Northern Ireland this 4th day of February, One thousand nine hundred and twenty-nine.

John S. Godden,
Assistant Secretary to the Ministry of Labour for Northern Ireland.

Deposit Contributors Insurance Section.

REGULATIONS, DATED 4TH FEBRUARY, 1929, MADE BY THE NATIONAL HEALTH INSURANCE JOINT COMMITTEE, AND BY THE MINISTRY OF LABOUR FOR NORTHERN IRELAND, ACTING JOINTLY UNDER THE NATIONAL HEALTH INSURANCE ACTS, 1924 TO 1928.

1929. No. 15.

The National Health Insurance Joint Committee and the Ministry of Labour for Northern Ireland, acting jointly, and in pursuance of the powers conferred on them by the National Health Insurance Acts, 1924 to 1928, and of all other powers enabling them in that behalf hereby make the following Regulations :—

Short title and commencement.

1. These Regulations may be cited as the National Health Insurance (Deposit Contributors Insurance Section) Regulations (Northern Ireland), 1929, and shall come into operation on the seventh day of January, 1929.

Interpretation.

2.—(1) In these Regulations, unless the context otherwise requires, the following expressions have the meanings hereby assigned to them :—

"The Act" means the National Health Insurance Act, 1924, as amended by the National Health Insurance Act, 1928, applied to Northern Ireland by the National Health Insurance (Extension of Enactments) Order (Northern Ireland), 1928, and "the Acts" means the National Health Insurance Acts, (Northern Ireland), 1924 to 1928 ;

"The Ministry" means the Ministry of Labour for Northern Ireland;

"The Joint Committee" means the National Health Insurance Joint Committee;

"The Insurance Section" means the Deposit Contributors Insurance Section;

"Employed" means employed within the meaning of the Act;

"Society" means an Approved Society, and includes a branch of a Society;

"Contribution half-year" means any period in respect of which contribution cards may be issued under any Regulations relating to the collection of contributions made under the Act and for the time being in force.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

Manner of application for admission to the Insurance Section.

3.—(1) Application to the Ministry for admission to membership of the Insurance Section shall be made in writing and in the form set out in the First Schedule to these Regulations, or in such other form substantially to the like effect as the Ministry may from time to time determine.

(2) Every applicant shall furnish to the Ministry such information with respect to his age, employment, and state of health, and to any application made by him for admission to a Society and the rejection of such application, and such other information as the Ministry may require for the purpose of considering his application for admission to membership of the Insurance Section.

(3) The Ministry shall, as soon as may be, inform the applicant in writing whether his application has been granted or refused.

Time for applying for admission to the Insurance Section.

4. The time within which a deposit contributor may apply to be admitted to membership of the Insurance Section shall be—

(*a*) in the case of a person insured as a deposit contributor at the commencement of these Regulations, the period commencing on the date of his entry into insurance and ending on the seventh day of January, 1930, or on the date on which he attains the age of sixty-five, whichever period first expires;

(*b*) in the case of a person becoming a deposit contributor on removal from the Irish Free State or the Isle of Man, the period commencing on the date of his entry into insurance and ending on a date two years after the commencement of the contribution half-year in which

he so removed or on the date on which he attains the age of sixty-five, whichever period first expires ;

(*c*) in the case of any other person, the period commencing on the date of his entry into insurance and ending on a date two years after the commencement of the contribution half-year in which he enters insurance or on the date on which he attains the age of sixty-five, whichever period first expires :

Provided that—

(i) in the case of an exempt person who becomes insured, paragraph (*c*) shall apply with the substitution for the reference to the contribution half-year in which he enters insurance of a reference to the contribution half-year in which he would, on his becoming employed, have entered insurance if he had not obtained a certificate of exemption ; and

(ii) the Ministry may, in any particular case in which they are satisfied that a person was unable by reason of bodily or mental disability or for some other sufficient cause to apply within the time prescribed under this Article, extend the time to such later date as they may determine so, however, that, except in the case of mental disability, the time shall not be extended for a period of more than six months.

Conditions for admission to the Insurance Section.

5. The conditions upon which a deposit contributor may be admitted to membership of the Insurance Section shall be—

(*a*) in the case of an employed contributor—

(i) that within the period within which under the last preceding Article he was required to make application for admission to membership, or, if he satisfies the Ministry that at any time during that period he was rendered incapable of work by some specific disease or by bodily or mental disablement, during that period as extended by the period of such incapacity, he has been employed for not less than twenty-six weeks and not less than twenty-six weekly contributions have been paid in respect of him as an employed contributor ; and

(ii) that if he has become a deposit contributor after the commencement of these Regulations, he has not since his entry into insurance been a member of a society.

(*b*) in the case of a voluntary contributor, that he was a deposit contributor insured as a voluntary contributor at the commencement of these Regulations.

Date of admission to membership of the Insurance Section.

6. A deposit contributor who has made application to the Ministry in the manner prescribed by these Regulations shall become a member of the Insurance Section as from the date on which he satisfies the Ministry that the conditions set out in the last preceding Article have been fulfilled in his case, and that he is unable to secure admission to a Society on account of his state of health.

Provisions as to benefits.

7.—(1) A member of the Insurance Section, not being a voluntary contributor to whom subsection (3) of section 12 of the Act applies, shall be entitled to sanatorium benefit notwithstanding that he was suspended from sanatorium benefit as a deposit contributor immediately before admission to membership of the Insurance Section.

(2) The benefits, other than sanatorium benefit, to which members of the Insurance Section are entitled shall be administered by the Ministry in accordance with the rules set out in the Second Schedule to these Regulations, and the members of the Insurance Section shall be subject to those rules.

Termination of membership of the Insurance Section.

8.—(1) If the state of health of any member of the Insurance Section is no longer such as to disqualify him for admission to a Society, the Ministry may terminate his membership of the Insurance Section :

Provided that for the purpose of affording the member adequate opportunity of securing admission to a society the Ministry shall, not less than three months before terminating his membership, give notice to the member of their intention so to do.

(2) Any notice required to be given to a member under this Article shall be deemed to have been sufficiently given if sent by post addressed to him at his last known place of abode.

Application of provisions of the Acts relating to Societies to the Insurance Section.

9.—(1) Such of the provisions of the Acts (other than those set out in the Third Schedule to these Regulations) and of the Regulations made thereunder as relate to Societies and to members and membership of, and transfers to and from, Societies shall, except in so far as they are inconsistent with these Regulations, apply to the Insurance Section and to members and membership of, and transfers to and from, the Insurance Section as if that Section were a Society, subject to the following modifications, that is to say—

(*a*) any provision requiring notice to be given by or to a Society or by or to the committee of management of a Society or requiring any other act or thing to be done by or to the Society or committee of management shall be construed as requiring such notice, act or thing to be given or done by or to the Ministry ;

(*b*) no part of the sums carried to the credit of the Insurance Section in the Investment Account shall be paid over to the Insurance Section for investment, but the whole shall remain to the credit of the Insurance Section in that account;

(*c*) every valuation of the assets and liabilities of the Insurance Section instead of being made on the prescribed basis shall be made on such basis as the Joint Committee after consultation with the Government Actuary may determine;

(*d*) a nomination made by a member of the Insurance Section while a deposit contributor prior to his admission to membership of the Insurance Section shall operate upon any sum payable to him by way of benefit and unpaid at the date of his death.

(2) A person who at the date of his becoming a man of the forces is a member of the Insurance Section shall thereupon cease to be a member of the Insurance Section and shall become entitled to benefits out of the Navy, Army and Air Force Insurance Fund, and there shall be transferred to that Fund and debited to the Insurance Section a transfer value in respect of him and the provisions of section 59 of the Act shall, with the necessary modifications, apply to him.

(3) The provisions of the Acts relating to deposit contributors shall not, except in so far as they are expressly made applicable by these Regulations, apply to members of the Insurance Section.

Decision of disputes.

10.—(1) A decision of the Ministry on the question whether a person is or was entitled to be admitted to membership of the Insurance Section shall be final and conclusive.

(2) Save as aforesaid, every question arising between the Ministry and a member of the Insurance Section or a person who has ceased to be a member or a person claiming through such member or person relating to anything done or omitted to be done by that person or the Ministry under the Acts or the Regulations made thereunder shall be referred to arbitration in the manner provided in the rules relating to the decision of disputes contained in the Second Schedule to these Regulations.

(3) In the event of such member or person or the Ministry desiring to appeal from the decision of the arbitrator an appeal shall lie to the Joint Committee who for this purpose shall have all the powers and duties of the Ministry under any Regulations relating to appeals under section 90 of the Act for the time being in force, and the provisions of those Regulations shall apply accordingly with the substitution of the Joint Committee

for the Ministry and subject to the modification that application for leave to appeal shall not be necessary. The decision of the referee to whom the matter is assigned by the Joint Committee shall be final and conclusive.

FIRST SCHEDULE.

FORM OF APPLICATION for admission to Membership of the Deposit Contributors Insurance Section by a person who cannot by reason of his state of health obtain admission to an Approved Society.

To the Secretary,
Ministry of Labour for Northern Ireland.

I, (*Names in full*).....

of (*home address in full*).....

pursuant to sub-section (3) of Section 54 of the National Health Insurance Act, 1924, hereby state that I desire to become a member of the Deposit Contributors Insurance Section in accordance with the said Act, that I have made application for membership of the Approved Society (or Societies) named below, but my application(s) has/have been rejected and that the particulars required for the purpose of considering my application for membership of the Deposit Contributors Insurance Section as given in the following statement are true to the best of my knowledge and belief.

I apply for admission to membership accordingly, and I agree if accepted to be bound by all regulations and instructions lawfully applicable to me.

I declare that I am not a member of an Approved Society.

Question.	Answer.		
	Day.	*Month.*	*Year*
1. When were you born ?	1.		
2. (*a*) What is your normal occupation ?	2. (*a*)		
(*b*) Are you at present working for an employer ?	(*b*)		
3. From what date was a contribution card first stamped on your behalf ?	3.		
4. Have you at any time held a certificate of exemption ? If so, state the number of the certificate.	4.		
5. (*a*) What is the full name of the Approved Society by which you have been rejected ?	5. (*a*)		
(*b*) Branch, if any ?	(*b*)		
(*c*) Agent's name and address ?	(*c*)		
(*d*) On what date was your application rejected ?	(*d*)		
If rejected by more than one Society, you should give, in a separate statement, particulars of the Society or Societies concerned.			
6. Have you, at any time, been a member of an Approved Society ? If so, state :—	6.		
(*a*) The full name of the Approved Society and Branch, if any.	(*a*)		
(*b*) The name and address of your Agent, if any.	(*b*)		
(*c*) Your membership number.	(*c*)		

To be answered by men only.	7. Have you served in His Majesty's Forces ? If so, state :—	7.
	(*a*) Regiment or Ship.	(*a*)
	(*b*) Regimental or official number.	(*b*)
	(*c*) Date of Enlistment or Entry.	(*c*)
	(*d*) Date of discharge.	(*d*)
To be answered by women only.	8.	8.
	(*a*) Are you married ?	(*a*)
	(*b*) If so, what was the date of your marriage ?	(*b*)
	(*c*) If you were insured before marriage, what was your surname before marriage ?	(*c*)

Signature.....

Date.....

SECOND SCHEDULE.

Rules of the Deposit Contributors Insurance Section.

Contributions.

1.—(1) Every member shall, at such times as may be required by the Ministry, deposit with the Ministry his contribution card and produce his member's record card, and shall comply with any regulations of the Joint Committee or Ministry relating to contribution cards and record cards.

(2) Every member who is an employed contributor shall inform the Ministry forthwith if he has reason to believe that the contributions payable in respect of him are not being paid.

Benefits.

2.—(1) A member shall furnish such information as the Ministry may require for the purpose of being satisfied as to his title to benefits.

(2) Sickness or disablement benefit shall not be paid in respect of a Sunday, and one-sixth of the weekly sum shall be paid in respect of each week-day.

(3) Benefits payable to a member or to any person claiming through a member shall be payable at his residence by post, and he shall give a written receipt for such payment. A member shall not be required to pay any part of the cost of transmission of his benefit except in a case where special arrangements are made by the Ministry at his request.

(4) A member who is rendered incapable of work by specific disease or bodily or mental disablement, whether or not he claims sickness or disablement benefit, shall forward to the Ministry notice of illness, and shall furnish as soon as possible the appropriate medical certificates made available to him under any rules or regulations of the Ministry.

(5) Nothing shall preclude the Ministry from admitting evidence of incapacity for work other than the medical certificates referred to in the last preceding paragraph.

(6) The Ministry may require any member in receipt of, or claiming, sickness or disablement benefit to submit himself for special medical examination by a medical referee. Should the member refuse to submit to examination, or to attend at the place appointed for that purpose, he shall, unless in the latter case he produces a medical certificate stating that at the date on which the examination would have taken place he is or was physically unable to attend, be deemed to have declared off benefit as from that date. Any reasonable expenses incurred by the member in attending for examination shall be paid by the Ministry.

Behaviour during Sickness.

3.—(1) A member who is incapable of work and is, or may become, entitled to sickness or disablement benefit in respect of the incapacity :—

(*a*) shall obey the instructions of the doctor in attendance, and shall answer any reasonable inquiries by the Ministry as to the instructions given by the doctor ;

(*b*) shall not be absent from his place of residence for the time being between the hours of 7 p.m. and 8 a.m. from 1st October to 31st March, nor between the hours of 9 p.m. and 7 a.m. from 1st April to 30th September, and shall not be absent at any time without leaving word where he may be found, provided that the Ministry may, if they think fit, exempt the member from the operation of this Rule upon such conditions, if any, as they may impose ;

(*c*) shall not leave the locality where he resides without first obtaining the consent of the Ministry, which consent shall not be unreasonably withheld, and shall be deemed to have been given unless written notice of objection is given to the member as soon as possible after receipt from the member of a notification of his intention to leave the locality ;

(*d*) shall not be guilty of conduct which is likely to retard his recovery ; and

(*e*) shall not do any kind of work, domestic or other, unless it be light work for which no remuneration is, or would ordinarily be, payable, or work undertaken primarily as a definite part of the member's medical treatment in a hospital, sanatorium, or other similar institution.

(2) The Ministry may exempt a member from the operation of paragraph (1) (*e*) of this Rule for such time as they may determine in a case where the member has become incapable of following his usual occupation and is undergoing a course of training with a view to fitting himself to take up some other occupation.

(3) On receipt of a notice of illness from a member the Ministry shall furnish him with a copy of paragraph (1) of this Rule at the first opportunity, and in any case not later than the date of the first payment of benefit.

(4) The Ministry may appoint such persons as they think fit for the purpose of visiting members who are incapable of work and are, or may become, entitled to benefit. A woman member shall not be visited otherwise than by a woman.

Compensation Claims.

4.—(1) A member who has met with an injury or is suffering from any disease in respect of which he is, or may appear to be, entitled to receive or recover compensation or damages, whether from his employer or any other person under any provision of any Act relating to compensation or damages or at common law, shall, unless unavoidably prevented, give notice of such injury or disease in writing to the Ministry within three days of meeting with the injury or becoming aware that he is suffering from the disease.

(2) Before entering into any agreement as to the amount of any compensation or damages payable to him in respect of any injury or disease, or as to the redemption of such compensation by a lump sum, a member shall give notice in writing to the Ministry setting out particulars of the proposed agreement.

Maternity Benefit.

5.—(1) For the purpose of payment of maternity benefit "confinement" shall mean labour resulting in the issue of a living child, or labour after twenty-eight weeks of pregnancy resulting in the issue of a child, whether alive or dead.

(2) An insured married woman to whom maternity benefit is payable from the funds of the Insurance Section in respect of her own insurance shall abstain from remunerative work during a period of four weeks after her confinement. Any penalties imposed for breaches of this rule in the period of four weeks shall not exceed the sum of forty shillings or the amount of the maternity benefit, whichever is the less.

Duty of Members to furnish Information.

6.—(1) Where a member changes his place of residence he shall give notice to the Ministry of the address of his new place of residence.

(2) Every woman member who marries shall give notice to the Ministry of the marriage within eight weeks thereof.

Offences and Penalties.

7.—(1) In the case of a member who—

(*a*) has been guilty of serious personal misconduct ;

(*b*) has committed a breach of any of these rules ;

(c) has knowingly made any false statement or declaration with the object of imposing on the funds of the Insurance Section ;

the Ministry shall have power to impose a penalty either by way of fine or suspension from sickness and disablement benefits.

(2) No fine imposed under these rules shall exceed ten shillings, or, in the case of repeated breaches of rules, twenty shillings.

(3) Where a member is suspended from sickness or disablement benefit in respect of any incapacity for work resulting from his own misconduct which took place after his admission to the Insurance Section, the suspension shall take effect from the commencement of the incapacity or from such later date as the Ministry may determine. Such suspension shall not extend beyond the termination of the incapacity due to the misconduct, and shall not affect the right of that member to any of the other benefits provided by the Act. No suspension of benefit shall be made under this rule in the case of an insured unmarried woman member who is pregnant on the ground that her pregnancy is due to misconduct, or in the case of a member suffering from any form of veneral disease on the ground that such disease is, or may have been, due to misconduct.

(4) Where the penalty of suspension from benefit is imposed otherwise than under the foregoing paragraph such suspension shall run from the date on which notice of the alleged offence or breach of rule is sent to the member, or from such other date as the Ministry may determine, not being earlier than the commission of the alleged offence and not being more than two weeks before the date on which notice is sent.

(5) A member suspended under this rule who, at the date from which suspension runs, would, but for the suspension, be actually in receipt of benefit, shall not be suspended for a period exceeding two weeks, or in the case of repeated breaches of rules, four weeks. A member not in receipt of, or qualified for, benefit shall not be suspended for a period exceeding six months, or in the case of repeated offences or breaches of rules, twelve months.

(6) A member of the Insurance Section who has been fined, and has failed to pay the fine within four weeks, may be suspended from sickness and disablement benefits subject to the limits specified in paragraph (5) of this rule, and as from the date as from which the suspension runs, the member's liability to pay the fine shall cease.

(7) Where it is proposed to impose any penalty, the Ministry shall send the member a statement in writing, giving full particulars of the charge against him, together with a copy of the rule under which it is brought. If, after considering any defence which the member may furnish in writing, the Ministry decides to impose the penalty, they shall give notice in writing to the member and the member shall be entitled to appeal in accordance with the procedure set out in Rule 8.

Disputes.

8.—(1) If any member or person who has ceased to be a member, or person claiming through such member or person, notifies to the Ministry his dissatisfaction with any decision of the Ministry affecting him, the Ministry shall forthwith inform him of the procedure for appeal as stated in this rule.

(2) A person desiring to appeal under this rule shall give notice in writing to the Ministry within four weeks of the date on which he is notified of the decision against which he desires to appeal, but the Ministry may, if they think fit, extend the time within which notice of appeal may be given under this rule.

(3) On receipt of such notice the Ministry shall appoint some suitable independent person, to act as arbitrator and the appeal shall be decided by the arbitrator so appointed.

(4) A hearing shall take place before the arbitrator unless the Ministry and the appellant otherwise agree in writing. The hearing shall be held at a place, to be fixed by the arbitrator, within reasonable proximity and accessibility to the appellant. A convenient time shall be arranged and the Ministry shall give not less than five days' notice in writing to the appellant of the date and place of hearing. The appellant shall be entitled to be accompanied at the hearing by one other person, in addition to any witnesses whom he may call. The Ministry may be represented at the hearing by such officer of the Department as they may appoint for the purpose. The award of the arbitrator shall be communicated by the arbitrator to the Ministry and the appellant within fourteen days of the date of the hearing.

(5) The Ministry shall in the first instance pay all the expenses of the arbitration, and the expenses of the parties shall in the first instance be borne by the parties themselves. The award may, however, direct the unsuccessful party to pay all or any part of the expense of the arbitration and of the other party's expenses, except that the sum which the appellant is so directed to pay shall not exceed ten shillings in all, or, in any case in which the arbitrator certifies that the member's case was clearly frivolous or vexatious, twenty shillings.

Copies of Rules.

9. The Ministry shall supply to each member on demand a copy of these rules.

Notices.

10. All notices required by these rules to be delivered or posted by the Ministry to any member shall be deemed to have been sufficiently delivered or posted if they are delivered at the last known place of abode of the member or addressed thereto and posted.

THIRD SCHEDULE.

PROVISIONS of the National Health Insurance Acts (Northern Ireland), 1924 to 1928, for the purposes of which the Insurance Section is not to be deemed to be an Approved Society.

Section of the Act.	Subject Matter.	Whether for purposes of whole, or what part of the Section.
26	Power to subscribe to hospitals, &c. ..	The whole section.
27	Repayment of benefits improperly paid ..	Sub-section (2).
29	Constitution of approved societies	The whole section.
30	Provisions as to societies having members in more than one national area.	do.
31	Special provisions as to approval of employer's provident funds, etc.	do.
32	Power to register under Friendly Societies Act, 1896.	do.
33	Application of Acts of Parliament to approved societies and sections.	do.
34	Rules for government of approved societies ..	do.
35	Security to be given by approved societies ..	do.
36	Provisions against maladministration ..	do.
37	Dissolution of societies	do.
38	Withdrawal of approval	do.
39	Amalgamation, transfer of engagements, etc., of societies.	do.
40	Secessions, expulsions, and establishment and dissolution of branches.	do.
41	Admission of insured persons to membership in approved societies.	do.
43	Termination of membership of approved societies.	Provisos (*b*) and (*c*) to sub-section (1) and sub-sections (3) and (4).
45	Transfer values of emigrants who remain members of approved societies.	The whole section.
55	Transfer from approved society to deposit insurance and vice versa.	Sub-section (2).
58	Position of men of forces who are members of approved societies.	The whole section.
61	General provisions relating to men of forces ..	Paragraph (*b*) of sub-section (1).

Section of the Act	Subject Matter.	Whether for purposes of whole, or what part of the Section.
71	Transactions between the Ministry and approved societies.	Paragraph (*b*) of sub-section (1) and sub-sections (2), (2*a*), (3) and (4).
72	Accounts of approved societies	The whole section.
73	Administration expenses of approved societies	do.
75	Provisions as to application of surpluses ..	do.
76	Application of contingencies fund towards making good deficiencies.	Sub-section (2), (3), (4), (5), (6) and (7).
78	Provision for deficiencies not met out of contingencies fund or Central Fund.	The whole section.
79	Restrictions on transfer from society in deficiency.	do.
80	Special provisions as to societies with branches	do.
81	Power to separate men's and women's funds	do.
90	Decision of disputes	Sub-section (4).
98	Civil proceedings by employee against employer for non-compliance with Act.	Sub-section (2).
National Health Insurance Act, Northern Ireland 1926, 3.	Application of Reserve Suspense Fund and Central Fund towards making good deficiencies due to provisions of this Part of this Act.	The whole section.

Given under the Official Seal of the National Health Insurance Joint Committee this 4th day of February, in the year One thousand nine hundred and twenty-nine.

(L.S.) *H. W. Vaughan Williams,*

Secretary to the National Health Insurance Joint Committee.

Given under the Official Seal of the Ministry of Labour for Northern Ireland this 4th day of February, in the year One thousand nine hundred and twenty-nine.

(L.S.) *John S. Godden,*

Assistant Secretary to the Ministry of Labour for Northern Ireland.