CHAPTER 38.

An Act to consolidate the enactments relating to National Health Insurance. [7th August 1924.]

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

PART I.

INSURED PERSONS AND BENEFITS.

Insured Persons.

Insured persons.

1.—(1) Subject to the provisions of this Act, all persons of the age of sixteen and upwards who are employed within the meaning of this Act shall be, and any such persons who are not so employed but who possess the qualifications hereinafter in this section mentioned may be, insured in manner provided in this Act, and all persons so insured (in this Act referred to as "insured persons") shall be entitled in the manner provided by, and subject to the conditions contained in, this Act to the benefits in respect of health insurance and prevention of sickness conferred by this Act.

(2) The persons employed within the meaning of this Act (in this Act referred to as "employed contributors") shall include all persons of either sex, whether British subjects or not, who are engaged in any of the employments specified in Part I. of the First Schedule to this Act, not being employments specified in Part II. of that Schedule:

Provided that, subject to the approval of the Treasury, provision may be made by special order for including among the persons employed within the meaning of this Act any persons engaged in any of the excepted employments specified in Part II. of the said Schedule, either unconditionally or subject to such conditions as may be specified in the order.

(3) The persons not employed within the meaning of this Act who are entitled to be insured persons (in this Act referred to as "voluntary contributors") include, subject to the provisions of this Act, the following persons, that is to say:—

(*a*) All persons who, having been employed within the meaning of this Act and insured as employed contributors for a period whether continuous or not of one hundred and four weeks or upwards, have ceased to be so employed and who give notice within the prescribed time and in the prescribed manner that they desire to become voluntary contributors:

(*b*) All persons engaged in any excepted employment as respects whom the Minister is satisfied that in the special circumstances they should be allowed to be voluntary contributors:

(*c*) All persons who were at the commencement of this Act by virtue of the enactments repealed by this Act entitled to be voluntary contributors under those enactments, and have since that date continued to be insured persons.

Exempt persons.

2.—(1) Where any person employed within the meaning of this Act proves that he—

(*a*) is in receipt of any pension or income of the annual value of twenty-six pounds or upwards not dependent on his personal exertions; or

(*b*) is ordinarily and mainly dependent for his livelihood on some other person; or

(*c*) is ordinarily and mainly dependent for his livelihood on the earnings derived by him from an occupation which is not employment within the meaning of this Act; or

(*d*) has not been employed within the meaning of this Act for the prescribed number of weeks during any prescribed period;

he shall be entitled to a certificate exempting him from the liability to be insured under this Act.

(2) All claims for exemption shall be made to, and certificates of exemption granted by, the Minister in the prescribed manner and subject to the prescribed conditions, and, if so prescribed, any such claims may be made to, and any such certificates may be granted by, approved societies and insurance committees.

(3) A person holding a certificate of exemption under this section is in this Act referred to as "an exempt person."

Position of insured persons ceasing to be employed or to pay contributions as voluntary contributors.

3.—(1) Where an insured person, being an employed contributor and a member of an approved society, ceases to be employed within the meaning of this Act, he shall, for a period of twelve months commencing next after the end of the contribution week in which he ceased to be so employed, for all purposes be treated as if he were an employed contributor insured under this Act:

Provided that—

(*a*) Where any such person ceased to be employed as aforesaid by reason of entering on some prescribed class of occupation in connection with the late war, not being employment within the meaning of this Act (in this section referred to as "war occupation") he shall, subject to such conditions with respect to payment of contributions and otherwise as may be prescribed, remain an insured person until two months after the termination of the war occupation, or until the expiration of twelve months from the date on which he ceased to be employed as aforesaid, whichever date is the later; and

(*b*) If any such person is a person receiving training, whether in technical institutions or otherwise, under any Order in Council, Royal Warrant, or order relating to pensions granted to persons in respect of disablement in consequence of the late war, the period during which he is to remain an insured person shall, subject to such conditions with respect to payment of contributions and otherwise as may be prescribed, be extended for such period as may be prescribed.

(2) A voluntary contributor being a member of an approved society shall, for a period of twelve months commencing next after the end of the contribution week in respect of which the last contribution paid by him as a voluntary contributor was paid, be treated as if he were a voluntary contributor insured under this Act.

(3) In calculating for the purposes of this section the said period of twelve months no account shall be taken of any period during which the person who has so ceased to be employed or to pay contributions is rendered incapable of work by reason of some specific disease or by bodily or mental disablement of which notice is given within the prescribed time, or of any period after a person has attained the age of seventy years, or in the case of a woman who is an insured person, of the period of four weeks after her confinement.

(4) Where any person has ceased to be an insured person he shall, if he subsequently becomes employed within the meaning of this Act, be treated as if he had not previously been an insured person.

Contributions.

Contributions by insured persons, employers, and the Treasury. 3 & 4 Geo. 5. c. 37.

4. Except as otherwise provided by this Act and subject to the provisions of section one of the National Insurance Act, 1913, the funds required for defraying the cost of the benefits conferred by this Act and the expenses of the administration of those benefits shall be derived as to seven-ninths thereof from contributions made by or in respect of the contributors by themselves or their employers, and as to the remaining two-ninths thereof from moneys provided by Parliament.

Rates of contribution

5.—(1) The contributions payable under this Act in respect of employed contributors shall be at the rate set out in the Second Schedule to this Act (in this Act referred to as " the employed rate "), and shall comprise contributions by the contributors and contributions by their employers at the rates specified in that Schedule.

(2) The contributions payable by voluntary contributors shall be at the employed rate :

Provided that, in the case of a voluntary contributor resident in Great Britain who is not entitled to receive medical benefit, the weekly contribution which would otherwise have been payable shall be reduced by twopence, and there shall be credited to the society of which the contributor is a member, or, if he is a deposit contributor, to the Deposit Contributors Fund, the difference between the amount of the contributions actually paid by him at the reduced rate and the amount which would have been paid if those contributions had been at the full rate, and the amount of that difference shall be treated as having been expended on benefits, and the proper proportion thereof shall accordingly be paid out of moneys provided by Parliament.

(3) Where it is proved to the satisfaction of the Minister that a trade or business carried on by any employer is of a seasonal nature and subject to periodical fluctuation, and that the employer systematically employs persons throughout the year and works short time during the season when the trade or business is depressed, provision may be made by special order for reducing, as respects those persons, the employed rate and the contributions payable by the employer and contributors to such extent and for such period in the year as may be specified in the order, and for increasing the rate and contributions to a corresponding extent and for a corresponding period during the remainder of the year, and the order may contain such incidental, supplemental and consequential provisions as may appear necessary for adapting the other provisions of this Act to cases under this subsection.

Liability of employer to pay contribution in respect of exempt person.

6.—(1) The employer of an exempt person shall be liable to pay the employer's contributions in respect of him in the same manner as if that person had been an employed contributor, and contributions so payable shall, in the case of a master or seaman serving on a foreign-going ship, be at the rate which would have been payable by the employer if the employed person had not been an exempt person, and, in any other case, be at the rate of fivepence per week.

(2) Contributions paid under this section shall be carried to such account and dealt with in such manner as may be prescribed.

Manner in which contributions are to be paid.

7.—(1) Contributions shall be payable at weekly or other prescribed intervals.

(2) In the case of an employed contributor, the employer shall, in the first instance, pay both the contributions payable by himself (in this Act referred to as "the employer's contributions"), and also on behalf of the employed contributor the contributions payable by the contributor, and shall be entitled in accordance with and subject to the provisions of this Act to recover from the contributor by deduction from his wages or otherwise the amount of the contributions so paid by him on behalf of the contributor.

(3) Contributions payable in respect of an employed contributor or by a voluntary contributor shall cease to be payable on his attaining the age of seventy.

(4) Where an employed contributor in respect of whom less than one hundred and four weekly contributions have been paid ceases to be employed within the meaning of this Act, he shall, if he proves to the approved society of which he is a member, or if in the case of a dispute it is decided in manner provided by this Act, that he is or was unemployed owing either to incapacity for work due to some specific disease or bodily or mental disablement or to inability to obtain employment, be entitled, within and in respect of the prescribed time, to pay contributions at the employed rate in respect of the period of unemployment.

Power to make regulations with respect to payment of contributions, and provision as to stamps.

8.—(1) Subject to the provisions of this Act, provision may be made by regulations for any matters incidental to the payment and collection of contributions payable under this Act, and in particular for—

(*a*) payment of contributions by means of adhesive or other stamps affixed to or impressed upon books or cards or otherwise, and regulating the manner, times and conditions in, at and under which such stamps are to be affixed or impressed or payments are otherwise to be made:

(*b*) the entry in or upon books or cards of particulars of contributions paid and benefits distributed

in the case of the insured persons to whom those books or cards relate :

(*c*) the issue, sale, custody, production and delivery up of books or cards, and the replacement of books or cards which have been lost, destroyed or defaced.

(2) Stamps required for the purposes of this Act shall be prepared and issued in such manner as the Postmaster-General, with the consent of the Treasury, may direct, and the Postmaster-General may make regulations applying, with the necessary adaptations, as respects any such stamps, all or any of the provisions (including penal provisions) of the Stamp Duties Management Act, 1891, as amended by or in pursuance of any subsequent enactment, and section sixty-five of the Post Office Act, 1908, and may provide for the sale of such stamps through the Post Office.

54 & 55 Vict. c. 38. 8 Edw. 7. c. 48.

(3) The provisions of this Act relating to the laying before Parliament, the effect and the annulling, of regulations shall apply to regulations made by the Postmaster-General under this section.

General rules as to payment of contributions in respect of employed contributors and recovery by employers of amounts paid on behalf of contributors.

9.—(1) A weekly contribution shall be payable for each week during the whole or any part of which an employed contributor has been employed :

Provided that—

(*a*) Where one weekly contribution has been paid in respect of a contributor for any week, no further contribution shall be payable in respect of him for the same week; and

(*b*) Where

(i) no services have been rendered by a contributor during any week and no remuneration is paid in respect of that week; or

(ii) no services have been rendered by a contributor during any week and the contributor has been rendered incapable of work by reason of some specific disease or

bodily or mental disablement for the whole or any part of that week,

the employer shall not be liable to pay any contribution either on his own behalf or on behalf of the contributor in respect of that week.

(2) Where the contributor receives any wages or other pecuniary remuneration from the employer, the amount of any contribution paid by the employer on behalf of the contributor shall, notwithstanding the provisions of any Act or any contract to the contrary, be recoverable by means of deductions from the wages or other remuneration of the contributor, and not otherwise:

Provided that no such deduction may be made from any wages or remuneration other than such as are paid in respect of the period or part of the period in respect of which the contribution is payable, or in excess of the sum which represents the amount of the contributions for the period, if that period is longer than a week, in respect of which the wages or other remuneration are paid.

(3) Where the contributor does not receive any wages or other pecuniary remuneration from the employer but receives such remuneration from some other person, a contribution paid by the employer on behalf of the contributor shall, without prejudice to any other means of recovery, be recoverable summarily as a civil debt, if proceedings for the purpose are instituted within three months from the date on which the contribution was payable.

(4) Where the contributor does not receive wages or other pecuniary remuneration either from his employer or from any other person, the employer shall be liable to pay the contributions payable both by himself and the contributor, and shall not be entitled to recover any part thereof from the contributor.

(5) Where the contributor is employed by more than one employer in any week, the employer who first employs him in that week or such other employer or employers as may be prescribed shall be

deemed to be the employer for the purposes of the provisions of this Act relating to the payment of contributions.

(6) Regulations may provide that in any cases or classes of cases where contributors work under the general control and management of some person other than their immediate employer, such as the owner, agent or manager of a mine or quarry, or the occupier of a factory or workshop, that person shall, for the purposes of the provisions of this Act relating to the payment of contributions, be treated as the employer, and may provide for allowing him to deduct the amount of any contributions, other than employer's contributions, which he may become liable to pay from any sums payable by him to the immediate employer, and for enabling the immediate employer to recover from the contributors the like sums and in the like manner as if he were liable to pay the contributions.

(7) Notwithstanding any contract to the contrary, the employer shall not be entitled to deduct from the wages of, or otherwise to recover from, the contributor the employer's contribution.

(8) Any sum deducted by any employer from wages or other remuneration under this section shall be deemed to have been entrusted to him for the purpose of paying the contribution in respect of which it was deducted.

(9) Regulations may provide that in the case of outworkers the contributions to be paid may be determined by reference to the work actually done, instead of by reference to the weeks in which work is done, and any such regulations may apply to all trades or to any specified classes or branches of trades, and may determine the conditions to be complied with by employers who adopt such a system of payment of contributions.

(10) In this section the expression "week" means a contribution week.

Benefits conferred by the Act, and the Administration thereof.

Benefits conferred by Act on insured persons.

10.—(1) Subject to the provisions of this Act, the benefits conferred by this Act upon insured persons (in this Act referred to as "benefits") are:—

(*a*) Medical treatment and attendance (in this Act called "medical benefit"):

(*b*) Periodical payments while rendered incapable of work by some specific disease or by bodily or mental disablement of which notice has been given, commencing on the fourth day of the incapacity and continuing for a period not exceeding twenty-six weeks (in this Act called "sickness benefit"):

(*c*) In the case of the disease or disablement continuing after the termination of the period during which sickness benefit may continue, periodical payments during the continuance of the incapacity for work (in this Act called "disablement benefit"):

(*d*) A payment in the case of the confinement of the wife or, where the child is a posthumous child, of the widow of an insured person, or of any other woman who is an insured person (in this Act called "maternity benefit"):

(*e*) In the case of persons entitled under this Act to any of the further benefits mentioned in the Third Schedule to this Act (in this Act called "additional benefits"), such of those benefits as those persons may be entitled to.

(2) In this section the expression "medical treatment and attendance" includes the provision of proper and sufficient medicines and of the prescribed medical and surgical appliances, but does not include treatment or attendance in respect of a confinement.

(3) For the purposes of paragraph (*b*) of subsection (1) of this section, a day on which the incapacitated person was prevented by the incapacity from doing any effective work shall be treated as a day of incapacity,

but a Sunday shall not be so treated, unless the incapacitated person would but for the incapacity have worked on that day.

Future extension of benefits.

11. As soon as the sums credited to approved societies as reserve values have been written off in manner provided by this Act, the benefits payable to insured persons under this Act shall be extended in such manner as Parliament may determine.

Medical benefit.

12.—(1) Medical benefit shall be administered by and through the insurance committee.

(2) A person who is of the age of sixty-five years or upwards at the time of entering into insurance shall not be entitled to medical benefit after he attains the age of seventy, unless the number of weekly contributions paid by or in respect of him exceeds twenty-six.

(3) A voluntary contributor whose total income from all sources exceeds two hundred and fifty pounds a year shall not be entitled to medical benefit.

(4) An employed contributor or a voluntary contributor who by virtue of the provisions of this Act remains an insured person after ceasing to be employed or to pay contributions, as the case may be, shall be entitled to medical benefit until the thirtieth day of June or the thirty-first day of December, whichever first occurs, next after the expiration of a period of six months from the date on which he ceases to be an insured person.

(5) Provision shall be made by regulations for applying the contributions paid in respect of exempt persons in providing medical benefit for those persons and defraying the cost of the administration thereof, and those persons shall, if they fulfil the prescribed conditions, become entitled to medical benefit as if they were members of approved societies, and the provisions of this Act with respect to the provision and administration of medical benefit (including provisions relating to the application of moneys provided by Parliament towards the cost of medical benefit and of the administration thereof) shall, subject to any prescribed modifications, adaptations and exceptions, apply accordingly:

Provided that—

(*a*) the prescribed conditions shall not require payment of upwards of twenty-six weekly contributions before the person becomes entitled to benefit; and

(*b*) where the total income from all sources of an exempt person exceeds one hundred and sixty pounds a year, he shall be required to make his own arrangements for receiving medical treatment and attendance, and the provisions of this Act relating to persons allowed to make such arrangements shall apply accordingly.

(6) Subject to the consent of the Treasury, provision may be made by regulations for the administration of any medical treatment and attendance the cost of which may be defrayed out of any sums which may be voted by Parliament in addition to the moneys required for defraying the two-ninths share of the cost of benefits under this Act and of the expenses of the administration thereof.

(7) A person shall not be disentitled to medical benefit by reason that he is, under the rules of an approved society or insurance committee, suspended from sickness or disablement benefit on the ground that his disease or disablement was caused by his own misconduct.

Administration and rates of, and general provisions as to, sickness and disablement benefits.

13.—(1) Sickness benefit and disablement benefit shall, in the case of an insured person who is a member of an approved society, be administered by and through the society or a branch thereof, and, in the case of an insured person who is not such a member, shall, subject to the provisions of this Act, be administered by and through the insurance committee.

(2) The ordinary rate of sickness benefit shall be, in the case of a man, the sum of fifteen shillings a week, and, in the case of a woman, the sum of twelve shillings a week, throughout the whole period of twenty-six weeks, and the rate of disablement benefit shall be a sum of seven shillings and sixpence a week for men and women alike:

Provided that, until one hundred and four weeks have elapsed since the entry of an insured person into insurance and one hundred and four weekly contributions have been paid by or in respect of that person, the rate of sickness benefit to which that person shall be entitled shall be, in the case of a man, nine shillings a week, and, in the case of a woman, seven shillings and sixpence a week.

(3) An insured person shall not be entitled to—

(*a*) sickness benefit, until twenty-six weeks have elapsed since his entry into insurance, and twenty-six weekly contributions have been paid by or in respect of him:

(*b*) disablement benefit, until one hundred and four weeks have elapsed since his entry into insurance, and one hundred and four weekly contributions have been paid by or in respect of him.

(4) Where an insured person who claims to be entitled to sickness or disablement benefit fails to give notice of the disease or disablement on or before the third day of the incapacity, benefit shall, subject as hereinafter provided, commence only on the day following the date on which the notice is given, or, if the disease or disablement is under the provisions of this section deemed to be a continuation of a previous disease or disablement, on the day next but one before that date:

Provided that, if the society or committee administering the benefit are satisfied, or if in the case of a dispute it is decided in manner provided by this Act, that in the circumstances of the case the insured person was not reasonably able to give notice either before the date on which it was in fact given or before some earlier date being a date more than three days after the commencement of the incapacity, he shall be entitled to benefit commencing on the fourth day of the incapacity, or, in the case of a disease or disablement which is deemed as aforesaid to be a continuation of a previous disease or disablement, commencing on the first day of the incapacity, so, however, that where the

insured person only proves inability to give notice before some date earlier than the date on which notice was in fact given, he shall not be entitled to benefit for the period commencing on the day next after that earlier date and ending on the date of the notice.

For the purposes of this subsection, notice sent by post shall be deemed to have been given on the day on which the letter containing the notice was posted.

(5) Where an insured person who has been in receipt of sickness benefit recovers from the disease or disablement in respect of which the benefit was payable, any disease or disablement occurring subsequently (whether the same disease or disablement or not), shall be deemed to be a continuation of the previous disease or disablement unless in the meantime a period of at least one year has elapsed.

(6) Where by virtue of the special provisions of this Act applicable to contributors entitled to compensation or damages, a part only of sickness benefit has been paid to an insured person, he shall, for the purpose of determining the rate and duration of benefit, be treated as having been in receipt of sickness benefit for a period bearing the same proportion to the whole period in respect of which that part benefit was paid to him as that part bears to the whole benefit, and the period so resulting shall be deemed to have been continuous and to have expired on the last day of the incapacity in respect of which the partial benefit was paid.

(7) A woman who is a married woman or a widow confined of a posthumous child shall not in any case be entitled to sickness benefit or disablement benefit for a period of four weeks after her confinement, and no other woman shall be entitled to sickness benefit or disablement benefit for the period aforesaid unless she is an insured person and suffering from disease or disablement not connected directly or indirectly with her confinement.

(8) The right of an insured person to sickness benefit and disablement benefit shall cease on his attaining the age of seventy.

(9) Where a pension or superannuation allowance is payable by an approved society in whole or in part as an additional benefit under this Act, or out of any fund to which contributions have been made in accordance with paragraph 10 of the Third Schedule to this Act, it may be made a condition of the grant of the pension or allowance that the person entitled to the payment shall, while in receipt thereof, be excluded in whole or in part from his right to sickness benefit and disablement benefit, or to either of such benefits.

Maternity benefit.

14.—(1) The amount of maternity benefit shall be a sum of forty shillings.

(2) Maternity benefit shall, in the case of an insured person who is a member of an approved society, be administered by and through the society or a branch thereof, and, in the case of an insured person who is not such a member shall, subject to the provisions of this Act, be administered by and through the insurance committee.

(3) No insured person shall be entitled to maternity benefit until forty-two weeks have elapsed since his entry into insurance, and unless in the case of a person who entered into insurance on or after the seventh day of February, nineteen hundred and eighteen, forty-two weekly contributions have been paid by or in respect of him, or, in the case of a person who entered into insurance before that date twenty-six, or if he is a voluntary contributor fifty-two, weekly contributions have been so paid.

(4) Where a woman confined of a child is herself an insured person and is a married woman, or, if the child is a posthumous child, a widow, she shall be entitled to receive a maternity benefit (in this Act referred to as "the second maternity benefit") from the society of which she is a member or the insurance committee, as the case may be, in addition to any maternity benefit to which she may be otherwise entitled in respect of her husband's or her own insurance, and every approved society and insurance committee shall make rules to the satisfaction of the Minister requiring any woman in respect of whom any such sum is payable in respect of her own insurance

to abstain from remunerative work during a period of four weeks after her confinement.

(5) Where a woman who is an employed contributor is the wife, or, if the child is a posthumous child, the widow, of an insured person, then—

(*a*) If her husband is, or was at the date of his death, a member of an approved society, and by reason of an insufficient number of contributions having been paid by or in respect of him, or on account of arrears, no maternity benefit is payable in respect of his insurance, she shall, on her confinement, be entitled to receive in respect of her own insurance such sum as she would have been entitled to receive if her husband had not been an insured person; and

(*b*) If her husband is, or was at the date of his death, a deposit contributor, and by reason of an insufficient number of contributions having been paid by or in respect of him, or of the insufficiency of the sum standing to his credit in the Deposit Contributors Fund, no maternity benefit or a sum less than the full maternity benefit is payable in respect of his insurance, she shall, on her confinement, be entitled to receive in respect of her own insurance, such sum as, with the sum, if any, payable in respect of her husband's insurance, is equal to the sum she would have been entitled to receive if her husband had not been an insured person.

(6) Maternity benefit shall in every case be the mother's benefit and shall be administered in the interests of the mother and child in cash or otherwise by the approved society of which she is, or, where she is entitled to benefit in respect of her husband's insurance, her husband is or was, a member, or if she or, where she is entitled to benefit in respect of her husband's insurance, her husband, is or was not a member of an approved society, by the insurance committee:

Provided that the mother shall decide whether she shall be attended by a duly qualified medical practitioner or by a duly certified midwife and shall have free choice in the selection of the medical practitioner or midwife.

(7) Where the benefit is payable in respect of the husband's insurance, the wife's receipt, or his receipt, if authorised by her, shall be a sufficient discharge to the society or committee, and where the benefit is paid to the husband he shall pay it to the wife.

Power to prescribe reduced rates of benefit where contributions are in arrear.

15.—(1) Regulations may be made for the following purposes—

(*a*) for providing, subject to the provisions of this section, for the reduction, postponement or suspension of benefits (other than medical benefit) in the case of insured persons who are in arrears, and with respect to the effect and amount of payments made and to be made by insured persons by way of cancelling arrears, and any regulations with respect to the matters aforesaid may make with respect to voluntary contributors provisions differing from those made with respect to employed contributors:

(*b*) for empowering approved societies to terminate the membership of any person, being a voluntary contributor, whose arrears during the prescribed period exceed the prescribed number, or of any person, being an employed contributor, whose arrears during the prescribed period exceed the prescribed number, and who is entitled to obtain a certificate of exemption under this Act as being a person who has not been employed for the prescribed number of contribution weeks during any prescribed period:

(*c*) for prescribing the period to which any contribution paid by a voluntary contributor who is in arrears is to be allocated, and providing that for any prescribed purposes any such contribution shall be deemed to have been paid in respect of the period to which it is allocated.

(2) For the purpose of any regulations made under this section, any person who has been employed within the meaning of this Act for less than the prescribed period in each of two consecutive years, and who for a substantial part of the period during which he was not so employed in each such year was not so employed for some reason other than incapacity for work due

to some specific disease or bodily or mental disablement of which notice has been given within the prescribed time or inability to obtain employment within the meaning of this Act, shall be deemed to be a voluntary contributor.

(3) In calculating arrears of contributions, no account shall be taken of arrears accruing—

(*a*) during any period during which the person in question was incapable of work by reason of some specific disease or of bodily or mental disablement of which notice was given within the prescribed time; or

(*b*) in the case of a woman who is herself an insured person, during two weeks before and four weeks after her confinement, or in the case of maternity benefit payable in respect of the posthumous child of an insured person, during the period subsequent to the father's death.

Special provisions applicable to contributors entitled to compensation or damages. 6 Edw. 7. c. 58. 43 & 44 Vict. c 42.

16.—(1) Where an insured person has received or recovered or is entitled to receive or recover, whether from his employer or any other person, any compensation or damages under the Workmen's Compensation Act, 1906, as amended by any subsequent enactment, or under any scheme certified thereunder, or under the Employers' Liability Act, 1880, or at common law, in respect of any injury or disease, the following provisions shall have effect:—

(*a*) No sickness benefit or disablement benefit shall be paid to the insured person in respect of that injury or disease in any case where any weekly sum or the weekly value of any lump sum paid or payable by way of compensation or damages is equal to or greater than the benefit otherwise payable to that person, and where any such weekly sum or the weekly value of any such lump sum is less than the benefit in question, such part only of the benefit shall be paid as, together with the weekly sum or the weekly value of the lump sum, will be equal to the benefit:

(*b*) The weekly value of any such lump sum as aforesaid may, subject to the provisions of this

Act relating to the decision of disputes between insured persons and approved societies or insurance committees, be determined by the society or committee by which the sickness and disablement benefits payable to the insured person are administered:

(*c*) Where an agreement is made as to the amount of any such compensation as aforesaid and the amount agreed is less than fifteen shillings a week, or as to the redemption of a weekly payment by a lump sum under the Workmen's Compensation Act, 1906, as amended by any subsequent enactment, the employer shall, within three days thereafter or such longer time as may be prescribed, send to the Minister or to the society or committee concerned notice in writing of the agreement giving the prescribed particulars thereof, and proviso (*d*) to paragraph (9) of the Second Schedule to the Workmen's Compensation Act, 1906 (which relates to the powers of registrars of county courts to refuse to record memoranda of agreements and to refer the matter to the judge), shall, in cases where the workman is an insured person, apply to agreements as to the amount of compensation in like manner as to agreements as to the redemption of weekly payments by lump sums.

(2) Where an insured person has recovered compensation in respect of any injury or disease and in fixing the amount of the weekly payment regard was had to any such payment, allowance or benefit as is mentioned in paragraph (3) of the First Schedule to the Workmen's Compensation Act, 1906, or where an insured person who is entitled to receive or recover, but has not received or recovered, any such compensation is in receipt of any such payment, allowance or benefit, as aforesaid, the weekly value of that payment, allowance or benefit, as determined by the society or committee, or in the case of a dispute as determined in manner provided by this Act, shall, in computing under the foregoing subsection of this section what part of the benefit is to be paid to the insured person, be added to the weekly sum payable by way of compensation or be treated as being

a weekly sum payable by way of compensation, as the case may be, and taken into account accordingly:

Provided that no account shall be taken of any such payment, allowance or benefit so far as the weekly value thereof together with the weekly sum, if any, or the weekly value of the lump sum, if any, paid or payable by way of compensation, exceeds the amount of the weekly payment which the insured person would, if there had been no such payment, allowance or benefit, have been entitled to receive or recover by way of compensation under the said Act.

(3) Where an insured person appears to be entitled to any such compensation or damages as aforesaid and unreasonably refuses or neglects to take proceedings to enforce his claim, it shall be lawful for the society or committee concerned, either—

(*a*) at its own expense, to take such proceedings in the name and on behalf of the insured person, in which case any compensation or damages recovered shall be held by the society or committee as trustee for the insured person; or

(*b*) to withhold payment of any benefit to which but for this section the insured person would be entitled.

In the event of the society or committee concerned taking proceedings as aforesaid and failing in the proceedings, it shall be responsible for the costs of the proceedings as if it were claiming on its own account.

(4) Nothing in this section shall prevent the society or committee from paying benefit to an insured person by way of advance pending the settlement of his claim for compensation or damages, and any advance so made shall, without prejudice to any other method of recovery, be recoverable by deductions from or suspension of any benefits which may subsequently become payable to the insured person.

(5) Where any society or committee in pursuance of the last preceding subsection has made or intends to make advances to an insured person the society or committee may give notice thereof in the prescribed form to the person liable to pay the compensation or damages, and if such notice is given the person so liable shall,

notwithstanding anything in the Workmen's Compensation Act, 1906, on demand and on being furnished with the prescribed proof of the amount of the advances made, repay to the society or committee, up to the amount which he is liable to pay as compensation or damages, less such part, if any, of that amount as he has already duly paid at the time of receiving the notice aforesaid, the amount advanced, and the receipt of the society or committee shall, up to the amount of the repayment, be a full and valid discharge to him in respect of the compensation or damages payable by him to the insured person:

Provided that, if the person so liable to pay compensation or damages gives to the society or committee by which such notice as aforesaid is given notice in the prescribed form that he intends to pay or that he has paid compensation or damages, he shall not be under any obligation to make any repayment in respect of any advance made after the date of the payment of the compensation or damages or after the time at which the notice so given by him is received by the society or committee, whichever is the later.

(6) Where any pension, grant or allowance has been granted to any insured person in pursuance of the Injuries in War (Compensation) Act, 1914, or the Injuries in War Compensation Act, 1914 (Session 2), or the Injuries in War (Compensation) Act, 1915, or any similar Act with respect to which regulations made with the consent of the Treasury provide that this subsection shall apply, or in pursuance of any scheme for compensation in respect of persons injured on any merchant ship or fishing vessel in connection with which any Government obligations within the meaning of the Government War Obligations Act, 1915, are incurred, then as from the prescribed date that pension, grant or allowance shall, for the purposes of this section, be treated as if it were compensation under the Workmen's Compensation Act, 1906.

4 & 5 Geo. 5. c. 30.
5 & 6 Geo. 5. c. 18.
5 & 6 Geo. 5. c. 24.
5 & 6 Geo. 5. c. 96.

Provisions in case of contributors who are inmates of hospitals, &c.

17.—(1) No payment—

(*a*) on account of sickness or disablement benefit in respect of any period when the insured person is an inmate of any workhouse, hospital, asylum, convalescent home or infirmary,

supported by any public authority or out of any public funds or by a charity or voluntary subscriptions; or

(*b*) on account of maternity benefit in respect of the confinement of a woman where the woman is at the time of the confinement such an inmate as aforesaid;

shall be made during any period when the insured person or the woman, as the case may be, is such an inmate as aforesaid.

(2) During the period aforesaid, the sum which would but for the provisions of the preceding subsection have been payable on account of any benefit to any person—

(*a*) If that person has any dependants, may at the discretion of the society or committee administering the benefit, but after consultation whenever possible with that person, be applied wholly or in part for the advantage of, or be paid wholly or in part to, those dependants; and

(*b*) So far as not applied under the preceding provision, or if that person has no dependants, and if in any case he so authorises, may be applied at the discretion of the society or committee administering the benefit towards defraying any expenses for which he may be or become liable otherwise than to the institution while he is such an inmate as aforesaid, and in so far as not so applied may, at the discretion of the society or committee, be paid in whole or in part to the institution of which he is an inmate, unless that institution is a workhouse, poor law infirmary, asylum or other similar institution, maintained out of public funds:

Provided that—

(i) If such an inmate as aforesaid is a married woman or a widow and the sums so payable or applicable as aforesaid include the sums which would have been payable both on account of the second maternity benefit and on account of maternity benefit to

which she is otherwise entitled under this Act, no part of the sum which would otherwise be payable on account of that last-mentioned maternity benefit shall be paid to or applied for the relief or maintenance of her dependants, but the whole or any part thereof may be paid to the institution of which she is an inmate in the same manner as if she had no dependants:

(ii) Any person who is entitled to any benefit under this Act shall not, if he applies for admission to any workhouse infirmary be refused admission thereto solely on the grounds of the right to that benefit.

(3) Any sum which but for the provisions of this section would have been payable to any person on account of sickness, disablement or maternity benefit shall, if and so far as it is not paid or applied during such a period as aforesaid in accordance with the foregoing provisions of this section, be paid in cash to that person after he has left the institution, and either in a lump sum or in instalments at the discretion of the society or committee administering the benefit, or if he dies in the institution shall be deemed to form part of his estate.

(4) Where any sum which, but for the provisions of this section, would have been payable on account of sickness or disablement benefit has been paid or applied in accordance with those provisions, that sum shall be treated as a payment in respect of sickness or disablement benefit, as the case may be.

Power to vary benefits in certain cases.

18.—(1) Any approved society may submit to the Minister a scheme for substituting any of the additional benefits for sickness benefit and disablement benefit or either of those benefits or any part thereof.

(2) Any such scheme may provide as respects the members of the society to whom the scheme applies that sickness benefit or disablement benefit or both such benefits shall be abolished or the rate thereof reduced or, in the case of sickness benefit, the commencement thereof postponed, and may contain such incidental and

consequential provisions as appear necessary for adapting the other provisions of this Act to the members to whom the scheme applies.

(3) A scheme made under this section shall apply either to all members of the society or to any specified class thereof or to any members of the society who may elect to come under the scheme, according as may be provided by the scheme.

(4) A scheme made under this section shall not have any effect unless and until confirmed by the Minister, and the Minister shall not confirm any such scheme unless satisfied that the value of the additional benefits conferred by the scheme is equivalent to the value of the benefits for which they are substituted, and that, in view of the special circumstances of the members or class of members intended to come under the scheme, there is good reason for substituting the additional benefits conferred by the scheme for the benefits for which they are substituted.

(5) Nothing in this section or in any scheme made thereunder shall affect the amount of any reserve value to be credited to a society in respect of a member.

Provision in case of persons resident outside the United Kingdom.

19.—(1) Subject to the provisions of this section, a person shall not be entitled to any benefit during any period when he is resident, whether temporarily or permanently, outside the United Kingdom:

Provided that—

(*a*) in the case of a person temporarily resident in the Irish Free State, the Isle of Man or the Channel Islands, this section shall not operate so as to disentitle him to sickness, disablement or maternity benefit, and any such benefit shall be payable by the society or out of the fund by or out of which it would have been payable if the insured person had continued to reside in the United Kingdom; and

(*b*) where provision has been made by legislative enactment in the Isle of Man or in the Channel Islands for the establishment therein of any scheme of national health insurance, the

Joint Committee, with the consent of the Treasury, may by regulations make arrangements for enabling persons entitled to receive benefits under this Act to receive such benefits while resident in the Isle of Man or the Channel Islands, as the case may be, and for enabling persons entitled to receive benefits under the scheme of national health insurance in the Isle of Man or the Channel Islands, as the case may be, to receive such benefits while resident in the United Kingdom; and

(*c*) if with the consent of the society or committee by which benefit is administered a person is temporarily resident outside the United Kingdom elsewhere than in the Irish Free State, the Isle of Man or the Channel Islands, the society or committee may allow him, while so resident, to continue to receive sickness or disablement benefit.

(2) Provision may be made by regulations for directing that this Act shall, in relation to or in connection with any persons affected by any arrangements made under proviso (*b*) to subsection (1) of this section, apply subject to such modifications and adaptations as may be prescribed by the regulations and may make provision for any necessary financial adjustments.

Mutual arrangements between United Kingdom and Irish Free State.

20.—(1) If the Joint Committee and the Irish Insurance Commissioners enter into arrangements—

(*a*) for securing continuity of insurance of persons who being insured in one country are or become resident and employed in the other country (including the insurance of men serving in the naval, military or air forces, who previously to enrolment or enlistment in any such forces were resident in any part of Ireland other than Northern Ireland, and of men who having so served within six months after their discharge from any such forces become resident in the Irish Free State);

(*b*) for securing exemption from liability to make contributions in the case of persons who being ordinarily resident and not insured in one

country become temporarily employed in the other;

(*c*) with respect to the insurance of persons who, being resident in Northern Ireland, are employed either temporarily or permanently in the Irish Free State, or who, being resident in the Irish Free State, are employed either temporarily or permanently in Northern Ireland;

(*d*) in the case of a ship registered in one country, the owner of which resides or has his principal place of business in the other, for determining whether contributions payable in respect of the persons employed on the ship are to be payable under the enactments relating to national health insurance in force in the country in which the ship is registered or under the enactments relating to national health insurance in force in the country in which the owner resides or has his principal place of business;

(*e*) for rendering insurable persons who would have been insurable under the enactments repealed by this Act had those enactments continued to apply to the whole of the United Kingdom as a single unit, but who, in consequence of the passing of the Irish Free State (Agreement) Act, 1922, and the Irish Free State Constitution Act, 1922 (Session 2), are insurable neither under this Act nor under the enactments relating to national health insurance in force in the Irish Free State;

12 Geo. 5. c. 4.
13 Geo. 5. c. 1.

the Joint Committee shall make such orders as may be necessary to carry out any such arrangements, and may by any such order make such modifications in this Act as may be necessary to give effect to the arrangements, and for enabling such financial adjustments to be made as may be necessary or expedient in consequence of any such arrangements:

Provided that such an order shall not come into force unless and until the Joint Committee are satisfied that reciprocal provisions having the force of law in the Irish Free State have been made for carrying the arrangements into effect in the Irish Free State, and

shall continue in force only so long as the reciprocal provisions continue to have the force of law in the Irish Free State.

(2) An order under this section may provide that where an owner of a ship registered in the United Kingdom does not reside or have his principal place of business in the United Kingdom, the agent in the United Kingdom of the owner shall for the purposes of this Act be deemed to be the employer of the master and members of the crew of the ship.

(3) For the purposes of this section, where there is more than one owner of a ship, the managing owner or manager shall be deemed to be the owner.

(4) In this section the expression "country" means either the United Kingdom or the Irish Free State.

Benefits to be inalienable.

21. Every assignment of or charge on, and every agreement to assign or charge, any benefits shall be void, and, on the bankruptcy of any person entitled to any benefit, the benefit shall not pass to any trustee or other person acting on behalf of his creditors.

Rules of approved societies with respect to administration of benefits.

22.—(1) Subject to the provisions of this Act, an approved society may, with the consent of the Minister, make rules with regard to the manner and time of paying or distributing and the mode of calculating benefits, suspension of benefits, notices and proof of disease or disablement, behaviour during disease or disablement, and the visiting of sick or disabled persons, and for the infliction and enforcement of penalties (whether by way of fines or suspension of benefits or otherwise) in the case of any member being an insured person who is guilty of any breach of any such rule, or of any imposition or attempted imposition in respect of any benefit under this Act:

Provided that—

(*a*) no rule shall provide for the imposition of a fine exceeding ten shillings or, in the case of repeated breaches of rules, twenty shillings:

(*b*) no rule shall provide for the suspension of any benefit for a period exceeding one year:

(*c*) every rule relating to the visiting of insured persons by visitors appointed by the society shall provide that women shall not be visited otherwise than by women:

(*d*) every rule relating to behaviour during disease or disablement shall be in the prescribed form:

(*e*) no rule shall provide, nor have effect so as to subject any insured person to, any penalty, whether by way of suspension of benefits or otherwise, on account of his refusal to submit to a surgical operation, vaccination or inoculation of any kind, unless the refusal is a refusal to submit to a surgical operation of a minor character and is considered by the society, or by the Minister on appeal to him, unreasonable:

(*f*) no rule shall provide for inflicting suspension of maternity benefit in respect of the confinement of the wife of an insured person as a penalty for breach of rules or imposition or attempted imposition on his part except where the wife has herself been guilty of any such breach, imposition or attempted imposition.

(2) Notwithstanding any provision to the contrary in any rule of an approved society or branch of an approved society, an insured unmarried woman who is pregnant shall not on the ground that her pregnancy was due to misconduct be deprived of any sickness or disablement benefit to which she would but for that provision have been entitled.

(3) Except where special arrangements in that behalf are made at the request of an insured person, no deduction may be made by an approved society as on account of the cost of the transmission of the benefit from the amount payable by way of sickness, disablement or maternity benefit.

(4) Where under any Act regulating the constitution of a society which becomes an approved society the rules of the society are required to be registered, any rules approved under this section by the Minister shall

forthwith be registered, but till so registered shall have effect as if they had been duly registered.

Rules of insurance committees with respect to administration of benefits.

23. Every insurance committee shall, subject to the approval of the Minister, make rules in respect of the matters mentioned in subsection (1) of the last preceding section in relation to the administration of benefits by the committee:

Provided that no such rule relating to anything to be done by, to, or through the Post Office shall be made except with the consent of the Postmaster-General.

Administration of medical benefit.

24.—(1) Every insurance committee shall, for the purpose of administering medical benefit, make arrangements with duly qualified medical practitioners in accordance with regulations.

(2) Provision shall be made by regulations for the arrangements under this section being subject to the approval of the Minister and being such as to secure that insured persons shall, subject to the provisions of this Act, receive adequate medical treatment and attendance from the medical practitioners with whom arrangements are so made, and shall require the adoption by every insurance committee of such system as will secure—

(*a*) the preparation and publication of lists of medical practitioners who have agreed to attend and treat insured persons whose medical benefit is administered by the committee;

(*b*) a right on the part of any duly qualified medical practitioner who is desirous of being included in any such list as aforesaid of being so included;

(*c*) a right on the part of any insured person of selecting, at such periods as may be prescribed, from the appropriate list the practitioner by whom he wishes to be attended and treated, and, subject to the consent of the practitioner so selected, of being attended and treated by him;

(*d*) the distribution among the several practitioners whose names are on the lists so far as practicable, under arrangements made by them, of the insured persons who after due notice have failed to make any selection, or who have been refused by the practitioner whom they have selected;

(*e*) the provision, on the same terms as to remuneration as those arranged with respect to insured persons, of medical treatment and attendance, to such members of any friendly or other society which, or a separate section of which, is or becomes an approved society as were members thereof on the sixteenth day of December, nineteen hundred and eleven, and who are not entitled to medical benefit under this Act by reason that being subject to permanent disablement on the fifteenth day of July, nineteen hundred and twelve, they were not qualified to become insured persons:

Provided that—

(i) If the Minister, after such inquiry as may be prescribed, is satisfied that the continued inclusion in the list of any medical practitioner would be prejudicial to the efficiency of the medical service of the insured, the Minister may remove his name from the list:

(ii) If the Minister is satisfied after inquiry that the medical practitioners included in any list are not such as to secure an adequate medical service in any area, or part of an area, he may dispense with the necessity of the adoption of such system as aforesaid as respects that area or part, and authorise the committee to make such other arrangements as he may approve, or may himself make such arrangements as he thinks fit, or may suspend the right to medical benefit in respect of any insured persons in the area or part for such period as he thinks fit, and pay to each such person a sum bearing the same proportion to nine shillings and sixpence as that period bears to a whole year, and where the Minister takes any such action himself, he shall retain and apply for the purpose such part of the sums payable to the insurance committee in respect of medical benefit as may be required:

(iii) If the Minister is satisfied that the insured persons or any considerable proportion of the insured persons within any area or part

of an area are not receiving satisfactory medical treatment under the panel system, he may, authorise the insurance committee to make, or may himself make, such other arrangements as will secure to insured persons within that area or that part of the area such better medical service as is practicable having regard to the funds available for the purpose, or arrangements whereunder insured persons within that area or that part of the area may be required to make their own arrangements for receiving medical treatment and attendance (including medicines and appliances) and whereunder the insurance committee or the Minister undertake to pay the cost of that medical treatment and attendance upon such scale as the insurance committee with the approval of the Minister or as the Minister, as the case may be, may determine.

(3) The regulations made for the purposes of this section shall authorise the insurance committee by which medical benefit is administered to require any person whose income exceeds a limit to be fixed by the committee, and to allow any other persons, in lieu of receiving medical benefit under such arrangements as aforesaid, to make their own arrangements for receiving medical treatment and attendance (including medicines and appliances) and in such case the committee shall, subject to the regulations, out of the funds out of which medical benefit is payable, contribute towards the cost of medical treatment and attendance (including medicines and appliances) for those persons sums not exceeding in the aggregate the amounts which the committee would otherwise have expended in providing medical benefit for them.

(4) The regulations made for the purposes of this section shall provide that, in the case of persons who are entitled to receive medical treatment and attendance under any system or through any institution existing on the sixteenth day of December, nineteen hundred and eleven, and approved by the insurance committee and the Minister, medical treatment and attendance so received may be treated as, or as part of, their medical

benefit under this Act, and may provide for the committee contributing towards the expenses thereof the whole or any part of the sums which would be contributed in the case of persons who have made their own arrangements under the last preceding subsection, but the regulations shall secure that no person shall be deprived of his right of selecting, if he desires so to do, in accordance with the foregoing provisions of this section, the duly qualified medical practitioner by whom he wishes to be attended and treated.

(5) Every insurance committee shall make arrangements for the supply of proper and sufficient drugs and medicines and prescribed appliances to insured persons in accordance with regulations, and the regulations made for the purposes of this subsection shall provide for the arrangements made being subject to the approval of the Minister and being such as to enable insured persons to obtain such drugs, medicines and appliances, if ordered by the medical practitioner by whom the insured persons are attended, from any persons with whom arrangements have been made, and shall require the adoption by every insurance committee of such a system as will secure—

(*a*) The preparation and publication of lists of persons, who have agreed to supply drugs, medicines and appliances to insured persons whose medical benefit is administered by the committee, according to such scale of prices as may be fixed by the committee;

(*b*) A right on the part of any person desirous of being included in any such list as aforesaid of being so included, for the purpose of supplying such drugs, medicines and appliances as that person is entitled by law and authorised by the committee to supply, except in cases where the Minister after inquiry is satisfied that the inclusion or continuance of that person in the list would be prejudicial to the efficiency of the service:

Provided that—

(i) If the Minister is satisfied as respects any area that the scale of prices fixed by the committee is reasonable, but that the persons included in any list are not such as to secure an adequate and convenient supply of drugs,

medicines and appliances in that area, he may dispense with the necessity of the adoption of such system as aforesaid as respects that area and authorise the committee to make such other arrangements as he may approve:

(ii) Except as may be provided by regulations, no arrangement shall be made by the insurance committee with a medical practitioner under which he is bound or agrees to supply drugs or medicine to any insured persons:

(iii) Subject to the provisions of the last foregoing proviso, the regulations shall prohibit arrangements for the dispensing of medicines being made with persons other than persons who are entitled to carry on the business of a chemist and druggist under the provisions of the Pharmacy Act, 1868, as amended by any other enactment, and who undertake that all medicines supplied by them to insured persons shall be dispensed either by or under the direct supervision of a registered pharmacist or by a person who for three years immediately before the sixteenth day of December, nineteen hundred and eleven, acted as a dispenser to a duly qualified medical practitioner or a public institution: 31 & 32 Vict. c. 121.

(iv) Nothing in this Act shall interfere with the rights and privileges conferred by the Apothecaries Act, 1815, upon any person qualified under that Act to act as an assistant to any apothecary in compounding and dispensing medicines. 55 Geo. 3. c. 194.

(6) Where the Minister in pursuance of his powers under this section removes the name of any medical practitioner from any list of medical practitioners prepared under this section, or the name of any person undertaking the supply of drugs, medicines or appliances from any list so prepared of persons undertaking such supply, he may, if he thinks fit so to do, remove the name of that practitioner or person from any of the other lists so prepared in which it is at the time included, and, until such time as the Minister directs to the contrary, that practitioner or person shall be disqualified

for inclusion in any list prepared under this section, whether in England, Scotland or Wales, of medical practitioners or of persons undertaking such supply as aforesaid.

(7) Provision for any of the following matters may be included in regulations made for the purposes of this section—

(*a*) The issue of certificates for the purposes of this Act by medical practitioners under agreement with insurance committees;

(*b*) The application to inquiries held under this section, subject to such modifications as may be prescribed (including a modification providing that the costs of any inquiry and of the finding thereon shall be in the discretion of the Minister instead of in the discretion of the person holding the inquiry), of any of the provisions of the Arbitration Act, 1889, relating to the costs of an arbitration, the attendance of witnesses and the production of documents;

52 & 53 Vict. c. 49.

(*c*) The procedure on any appeal to the Minister against a decision of an insurance committee given under the regulations, and the application to any such appeal, subject to such modifications as may be prescribed, of any of the provisions of the Arbitration Act, 1889.

Reinsurance for the purposes of maternity benefit.

25. For the purposes of the administration of maternity benefit, the Minister may, if he thinks fit, by special order provide for the reinsurance with him of the liabilities of all approved societies in respect of maternity benefit, and the order may provide for the method of calculating the premiums to be charged against the several societies in respect of any such reinsurance and may contain such other incidental, consequential and supplemental provisions as may appear necessary for the purpose.

Power to subscribe to hospitals, &c.

26. An approved society or insurance committee may make such subscriptions or donations as it thinks fit to hospitals, dispensaries and other charitable institutions, or for the support of district nurses, and may appoint nurses for the purpose of visiting and nursing insured persons, and any sums expended under this section shall be treated as expenditure on such benefits as may be prescribed.

Repayment of benefits improperly paid.

27.—(1) If it is found at any time that a person has been in receipt of any benefit or any payment under this Act without being lawfully entitled thereto, he, or in the case of his death his personal representatives, shall be liable to repay to the Minister the amount of that benefit or payment, and any such amount may be recovered as a debt due to the Crown, and when so recovered shall be carried to the credit of the society of which that person was a member, or, if he was not a member of an approved society, to the credit of the Deposit Contributors Fund.

(2) Subject to the consent of the Treasury, regulations may be made for authorising any sums paid by an approved society or branch of an approved society as on account of benefits to or on behalf of persons not lawfully entitled thereto, so far as not recovered, to be treated, to such extent and subject to such conditions as may be prescribed, as expenditure on benefits, and providing for charging to the administration account of societies any sums so improperly paid as aforesaid, and neither authorised to be treated as expenditure on benefits as aforesaid nor recovered.

Disposal of sums arising from benefits forming part of estate of deceased persons

28. Regulations may be made:—

(*a*) Providing for the nomination by an insured person of the persons to whom any sum payable to him by way of benefit and unpaid at the date of his death, or any other sum payable under this Act and forming part of his estate, is to be paid at his death, for the revocation of any such nomination, for the payment of the specified amount to any nominee so nominated, and providing that any such nomination shall take effect as if it were a will of the deceased duly executed, and that notwithstanding the want of due execution, minority or marriage;

(*b*) Providing that, subject to the regulations, probate or other proof of the title of the personal representatives of the deceased person may be dispensed with in the case of any such sum as aforesaid, and that any such sum may be paid or distributed to or among the persons appearing in manner

provided by the regulations to be beneficially entitled to the personal estate of the deceased person, whether under any such nomination as aforesaid or by law, or as next of kin or as creditors, or otherwise, or to or among any one or more of such persons exclusive of the others, or in the case of any illegitimacy of the deceased person or his children to or among such person or persons as may be directed by the regulations, and that any society or committee making a payment in accordance with the regulations shall be discharged from all liability in respect of the sum so paid.

PART II.

APPROVED SOCIETIES AND INSURANCE COMMITTEES.

Constitution, Government, &c., of Approved Societies.

Constitution of approved societies.

29.—(1) Any society, that is to say, any body of persons corporate or unincorporate (not being a branch of another such body), registered or established under any Act of Parliament or by Royal Charter or, if not so registered or established, having a constitution of such a character as may be prescribed, may, if it complies with the requirements of this Act relating to approved societies, be approved by the Minister, and, if so approved, shall be an approved society for the purposes of this Act:

Provided that where any society establishes for the purposes of this Act a separate section consisting of insured persons, whether with or without honorary members not being insured persons, and so constituted as to comply with the requirements of this Act relating to approved societies, that separate section may be approved by the Minister, and, if so approved, shall be an approved society, and the provisions of this Act relating to the conditions of approval of societies and to approved societies shall apply only to the separate section of the society.

(2) No society shall be approved by the Minister unless it satisfies the following conditions:—

(*a*) It must not be a society carried on for profit:

(*b*) Its constitution must provide to the satisfaction of the Minister for its affairs being subject to the absolute control of its members being insured persons or, if the rules of the society so provide, of its members whether insured persons or not, and for the election and removal of the committee of management or other governing body of the society, in case of a society whose affairs are managed by delegates elected by members, by those delegates, and in other cases in such manner as will secure absolute control by its members:

(*c*) If the society has honorary members, its constitution must provide for excluding the honorary members from the right of voting in their capacity of members of the society on all questions and matters arising under this Act.

(3) The Minister may grant approval either unconditionally or subject to the condition that the society shall within such time as the Minister may allow take such steps as may be necessary to make the society comply with the requirements of this Act relating to approved societies.

Provisions as to societies having members in more than one national area.

30.—(1) A society shall not be required to be approved in respect of any national area other than that in which its registered or head office is situate, by reason of the fact that among its members are persons for the time being resident in that other area, but (without prejudice to the right of a person who within one year after ceasing to be a member of a society becomes an employed contributor to be re-admitted as a member of that society) a society shall not admit as a member any person resident at the time of admission in any national area in respect of which the society is not an approved society.

(2) A society which has been approved for more than one national area may relinquish approval for any area other than that in which its registered office, or its head office, as the case may be, is situate, if it satisfies the Joint Committee that it fulfils one or other of the following conditions, that is to say—

(*a*) that no person being a member of the society is resident in the national area in respect of which approval is proposed to be relinquished; or

(*b*) that any members who are so resident were at the time when they were admitted to membership of the society resident in a national area in which the society will remain an approved society.

For the purposes of this subsection, admission to membership of a society means admission to membership whether for the purposes of this Act or for any other purposes of the society, and in the case of a society which is a separate section of another society includes admission to membership of that other society.

(3) Where any members of a society reside in a national area in respect of which the society is not an approved society, the provisions of this Act relating to payments into and out of the National Health Insurance Funds for Scotland, Northern Ireland and Wales, shall apply as if those members resided in the national area in which the registered or head office of the society is situate, or in the case of a society with branches, in which the registered office of the branch of which they are members is situate:

Provided that the amount to be contributed out of moneys provided by Parliament towards the benefits (including the cost of administration of benefits) of any such members as aforesaid shall, whatever the situation of the registered or head office of the society or the office of the branch, be paid, in the case of such of those members as are actually resident in Northern Ireland out of moneys provided by the Parliament of Northern Ireland, and in the case of such of those persons as are not actually resident in Northern Ireland out of moneys provided by the Parliament of the United Kingdom.

This subsection shall apply as respects the members of a branch of a society resident in a national area other than that in which the office of the branch is situate, notwithstanding that the society is approved for that area, unless the Joint Committee on the application of the society otherwise determine, but no branch to which the said provisions apply shall admit as a member of the branch any person resident at the time of admission in any national area other than that in which the office of the branch is situate.

(4) Where at the commencement of this Act those members of any society, being a society which has among its members persons resident in any two or more national areas, who are resident in a national area other than that in which the registered or head office of the society is situate, are for the purposes of the provisions of this Act relating to valuations, surpluses, deficiencies and transfers, treated as if they formed a separate society, such members of that society as are from time to time resident in that other national area shall continue to be so treated.

Special provisions as to approval of employers' provident funds, &c.

31.—(1) Where a society consists of persons entitled to rights in a superannuation or other provident fund established for the benefit of persons employed by one or more employers, the society may, subject as hereinafter provided, be approved under this Act, notwithstanding that the employer is entitled to representation on the committee or other body administering the fund, if the employer's representation does not exceed one quarter of the total number of the body and if the employer, in addition to the employer's contributions payable by him under this Act, is responsible for the solvency of the fund or for the benefits payable thereout, or is liable to pay a substantial part of, to make substantial contributions to, or substantially to supplement, the benefits payable out of the fund:

Provided that no such society as aforesaid shall be approved—

(*a*) unless its constitution provides that so far as concerns benefits the society may not refuse to allow a member to transfer to another approved society or to allow a member who is discharged from or leaves the employment of the employer and is unable to obtain admission to another approved society on account of the state of his health to continue a member, and that the election of the members of the committee of management (other than the employer's representatives) shall be by ballot; or

(*b*) if the employer makes membership of the society a condition of employment.

(2) Where for the purpose of enabling any such society as aforesaid to become an approved society it is necessary to make any alteration in the existing rules or constitution of the society which it is not competent for the society under its existing constitution to make, a scheme for the purpose may be submitted for the approval of the Minister, and where such a scheme has been approved by the Minister, the Act or deed constituting the society shall have effect subject to the provisions of the scheme, but the Minister shall not approve any such scheme unless he is satisfied that the members of the society have been given an opportunity of voting by ballot thereon and that the scheme makes proper provision for safeguarding existing rights and interests.

Power to register under Friendly Societies Act, 1896. 59 & 60 Vict c. 25.

32. Any society for the purpose of carrying on business under this Act, and whether for that purpose alone or for that purpose in conjunction with any purpose mentioned in subsection (1) of section eight of the Friendly Societies Act, 1896, may be registered as a friendly society under that Act, notwithstanding that the contributions under this Act are not voluntary.

Application of Acts of Parliament to approved societies and sections.

33.—(1) Except in so far as may be inconsistent with this Act, any business transacted under this Act by an approved society shall be treated as part of the ordinary business transacted by societies of the class to which that society belongs, and any enactment applying to the society in relation to the transaction of such ordinary business shall apply accordingly in relation to the business transacted by the society under this Act.

(2) This section shall apply to an approved society which is a separate section of another body, subject to the necessary adaptation.

Rules for government of approved societies.

34.—(1) Every approved society shall, as respects the administration of the affairs of the society under this Act, make proper provision by rules to the satisfaction of the Minister for the government of the society, including, in the case of a society with branches, provision for the following matters—

(*a*) the government of the society and its branches;

(*b*) the determination of disputes arising between the society and any branch, or between one branch and another;

(*c*) the administration of benefits by the branches as respects insured persons who are members of those branches;

(*d*) the keeping of proper books of account by the branches in any case where separate accounts are usually kept by those branches;

(*e*) depriving of or suspending from the right of administering benefits any branch which is guilty of maladministration of benefits, or is convicted of any offence under any Act, and for providing for the administration of benefits in such a case by the society or otherwise.

(2) Every approved society and every branch thereof shall comply with any regulations as to the place in which meetings are to be held, and regulations may provide for the use for such meetings, with or without payment, of any offices or other buildings under the control of a Government department (including offices or buildings occupied by or in connection with an employment exchange) or belonging to or under the management of a local authority, but subject to the consent of the Government department or the local authority concerned.

(3) Where under any Act regulating the constitution of an approved society the rules of the society are required to be regsitered, any rules approved under this section by the Minister shall forthwith be registered, but until so registered shall have effect as if they had been duly registered.

Security to be given by approved societies.

35.—(1) Every approved society and every society desirous of becoming an approved society shall give such security as the Minister may consider sufficient to provide against any malversation or misappropriation by officers of the society of any funds coming into the hands of the society under this Act, and in determining the amount of the security to be required the Minister shall have regard to the amount of the funds so coming into the hands of the society:

Provided that no security shall be required from any society which proves to the Minister that the only

funds coming into the hands of the society under this Act are such funds as are required for reimbursing to the society sums previously expended by the society under this Act.

(2) In the case of an approved society with branches having insured persons among their members, security shall be given by the society in respect of each branch.

(3) The Minister may from time to time vary the amount of security to be required from an approved society as may be thought proper, and where security is given by way of deposit of securities, the society which made the deposit may, with the consent of the Minister, substitute other securities for the securities for the time being deposited.

(4) Any dividends or interest arising from securities deposited by an approved society under this section shall be paid or credited to the society.

Provisions against maladministration.

36.—(1) For the purpose of providing against maladministration by approved societies and their officers, regulations may be made for applying to approved societies and to branches of approved societies, and to officers and members thereof, the provisions of sections thirty-five and fifty-five of the Friendly Societies Act, 1896, and any of the other provisions of that Act, relating to offences, penalties and legal proceedings, and any such regulations may provide that proceedings for any offence under subsection (3) of section eighty-seven of the said Act, as applied by the regulations, may be brought within two years from the date of the commission of the alleged offence.

(2) Any of the said provisions may be applied with or without any adaptation or modification, so, however, that the penalty for offences, other than fraud; false declarations, misappropriation or falsification, shall not be made to exceed a fine of five pounds.

Dissolution of societies.

37.—(1) An approved society shall not be dissolved without the sanction of the Minister.

(2) Provision may be made by regulations for the manner and conditions in and upon which the dissolution

of approved societies may be carried into effect, and in connection with that purpose for—

(*a*) the valuation of the assets and liabilities of dissolved societies under this Act; and

(*b*) the reduction (either permanently or temporarily) in the event of a deficiency being disclosed, of the rates of benefits payable to members and the periods during which those benefits or any of them are payable; and

(*c*) the establishment of a special fund to which contributions of members are to be paid, and out of which benefits are to be paid; and.

(*d*) the application, subject to the prescribed modifications, adaptations and exceptions, to the special fund and the members thereof, of the provisions of this Act relating to approved societies and to membership of and transfer to and from approved societies.

(3) This section shall have effect notwithstanding anything contained in any Act regulating the constitution of the society.

Withdrawal of approval.

38.—(1) Where an approved society fails to comply with any of the provisions or requirements of this Act relating to approved societies, or where such a society or the body of which the society forms a separate section is convicted of an offence under any Act regulating its constitution or under any other Act, the Minister may withdraw approval, and thereupon the society shall cease to be an approved society, and the Minister shall make such provision as he may consider necessary with respect to members of the society who are insured persons.

(2) Provision may be made by regulations for authorising, in cases where it appears expedient in the interest of the members of the society to do so, the withdrawal of approval from a society on account of maladministration of its affairs under this Act.

(3) In case of the maladministration of the affairs of any branch of an approved society, whether a branch which is separately registered or a branch which has

been recognised by the Minister under this Act, the Minister may declare that the branch shall cease to be a branch for the purposes of this Act.

Amalgamation, transfer of engagements, &c. of societies.

39. Provision may be made by regulations as to the manner in and the conditions on which the following matters may be carried into effect:—

(*a*) The amalgamation for the purposes of this Act of any two or more approved societies, or of an approved society with a society which is not an approved society, or of any two or more branches of an approved society:

(*b*) The transfer by an approved society of its engagements under this Act, or of such of those engagements as relate to members resident in any particular national area or as relate to men only or women only, to any other approved society or to any two or more other approved societies which may undertake to fulfil those engagements:

(*c*) The transfer of the engagements of a branch of an approved society or of such of those engagements as relate to men only or to women only, to any other branch or to any two or more other branches, of that society or of any other society, or to that society or to any other society or to any two or more other societies:

(*d*) The financial adjustments to be made on any such amalgamation or transfer.

Secessions, expulsions, and establishment and dissolution of branches.

40.—(1) Provision may be made by regulations—

(*a*) With respect to the manner and conditions in and upon which the secession, expulsion or dissolution of a branch of an approved society in respect of its business under this Act may be carried into effect, and for the financial adjustments to be made on any such secession, expulsion or dissolution:

(*b*) For enabling or requiring an approved society with branches to establish, subject to prescribed conditions and in the prescribed manner, a central fund for the purpose of administering the benefits of any of the

members of any branch which may secede or be dissolved or expelled or cease to be a branch for the purposes of this Act, and with respect to payments into and out of any fund so established and with respect to the transfer of any persons for whose benefits the fund is liable to any other branch of the society:

(*c*) For enabling an approved society, not being an approved society with branches, to establish branches, and to apportion among the branches, subject to the prescribed conditions, all or any of the funds of the society.

(2) This section shall have effect notwithstanding anything contained in any Act regulating the constitution of the society.

Membership of Approved Societies.

Admission of insured persons to membership in approved societies.

41.—(1) Subject to the provisions of this Act, any insured person and any person entitled to become an insured person may apply to an approved society for membership.

(2) An approved society shall be entitled, in accordance with its rules, to admit or reject any person so applying for membership, or to expel any of its members being insured persons:

Provided that no such application shall be refused solely on the ground of the age of the applicant.

(3) If any approved society, to whom or to whose duly appointed agent, being a person receiving applications for admission to the society, any person not being a member of any approved society delivers an application in proper form for admission to the society, does not within a period of three months after the date on which the application is so delivered deliver or send by post to that person a notification that his application has been rejected, that person shall be deemed to have been admitted a member of the society as on the date of delivery of the application.

Prohibition against double insurance.

42. A person shall not be, or attempt to become, a member for the purposes of this Act of more than one approved society at the same time, or, being a deposit contributor, to become at the same time a member for

the purposes of this Act of an approved society, but nothing in this Act shall prevent any person who is a member of an approved society under this Act becoming a member of the same or any other society independently of this Act, or prevent a deposit contributor becoming a member of any society independently of this Act, or affect the right of an approved society to reject or expel from membership any person not being an insured person, or the rights or liabilities of an approved society or of any member thereof arising otherwise than under this Act; and, subject to the provisions of this Act, all rules made by a society which becomes an approved society or any branch thereof shall remain and be of the same force and effect as though this Act had not been passed.

Termination of membership of approved societies.

43.—(1) Subject to the provisions of this Act, a member of an approved society shall be entitled, on giving the prescribed notice and on complying with the prescribed conditions, to terminate his membership of the society and become a member of another society or a deposit contributor:

Provided that—

(*a*) A member of an approved society shall not be entitled to terminate his membership except as at the prescribed times, and the prescribed times shall be so fixed as to give opportunities for terminating membership at intervals not greater than twenty-seven weeks:

(*b*) If an approved society, within thirty days after receiving notice from a member that he desires to terminate his membership, gives notice to the Minister and to the member that it objects to his so doing and proves to the satisfaction of the Minister that the society would be prejudiced in its administration by the retirement of the member, the Minister may, if in the circumstances of the case and having regard to the interests of the insured person he thinks it proper so to do, declare the notice cancelled, and in such case the member shall remain a member of the society as if no notice had been given:

(*c*) Subject to the consent of the Minister an approved society may, during any period not exceeding one year from the date on which the result of a valuation is declared, suspend, except in any specified circumstances, the right of insured persons who are members of the society to terminate their membership:

(*d*) If it appears to the Minister at any time as regards an approved society that, having regard to the interests of the society as a whole, it is not desirable that individual members of the society should be allowed to terminate their membership and that the circumstances are such that the engagements of the society ought to be transferred to another society, he may declare the right of termination of membership to be suspended, and while any such declaration is in force no person shall, except with the consent of the Minister, terminate his membership of that society:

(*e*) A member of an approved society on terminating his membership shall, unless he is a person who entered into insurance within the two years immediately preceding the date on which he gave notice of desire to terminate membership and has not previously been transferred from some other approved society, pay to the society the prescribed fee.

(2) Where an insured person duly ceases to be a member of one approved society and becomes a member of another approved society, there shall, subject to the provisions of this Act, be transferred to that society in respect of that person a sum (in this Act called "transfer value") representing the liability under this Act of the first-mentioned society in respect of that person (exclusive of any liability to provide additional benefits), and calculated in accordance with tables to be prepared by the Minister.

(3) The foregoing provisions of this section shall apply to the termination of membership of a branch of an approved society in like manner as they apply to the

termination of membership of an approved society, subject to the following modifications:—

(i) In the case of a person desiring to terminate his membership of a branch for the purpose of transferring to another branch of the same society, proviso (*b*) to subsection (1) of this section shall have effect with the substitution of the central authority of the society for the Minister and proviso (*e*) to the said subsection shall not apply unless the rules of the society so provide; and

(ii) The power under proviso (*c*) to the said subsection shall be exercised by the central authority of the society subject to the consent of the Minister.

(4) If any officer, servant or agent of an approved society directly or indirectly pays or provides, or offers to pay or provide, any fee or part of any fee payable under this section, he shall be liable on summary conviction to a fine not exceeding five pounds.

(5) Any person being a member of an approved society to whom a certificate of exemption is granted under this Act, or who ceases to be an insured person, shall upon the grant of the certificate or on so ceasing, as the case may be, cease to be a member of the society:

Provided that if any person within one year after so ceasing to be a member of a society becomes an employed contributor, he shall on making an application for the purpose within the prescribed time be entitled to be re-admitted as a member of the society, and the society shall re-admit him accordingly.

(6) The suspension of a member of an approved society from benefits shall not be deemed to deprive him of his membership of the society.

Transfers to foreign and colonial societies.

44.—(1) If an insured person ceases to be permanently resident in the United Kingdom and becomes a member of any society or institution established in a British possession or foreign country, of a kind similar to an approved society, which is approved by the Minister, or of any branch established outside the United Kingdom of an approved society, the transfer value of that person, or, in the case of a deposit contributor, the amount standing to his credit in the Deposit Contributors

Fund, shall be paid to that society or institution or branch, but no such payment shall be made unless the Minister is satisfied that the society, institution or branch in question gives corresponding rights to any of its members becoming resident in the United Kingdom.

(2) Where an arrangement has been made with the Government of any British possession or with the Government of any foreign State, whereby insured persons may be transferred to a society or institution established in the British possession or foreign State similar to an approved society or the Deposit Contributors Fund, and members of any such society or institution may be transferred to approved societies or to the Deposit Contributors Fund, the Minister may make such arrangements as may be necessary for any such transfer as aforesaid, and for the determination of the amount to be transferred in any such case, and of the rights to which any person transferred is to be entitled.

(3) Nothing in this section shall affect the right of a society under this Act to refuse applications for membership, and this section shall have effect subject to the foregoing sections of this Act which make provision for the case of persons resident outside the United Kingdom and for the making of mutual arrangements between the United Kingdom and the Irish Free State.

Transfer values of emigrants who remain members of approved societies.

45.—(1) If a person who has for not less than five years been a member of an approved society for the purposes of this Act ceases permanently to reside in the United Kingdom, and does not join such a society, branch or institution as is mentioned in the last foregoing section, and the approved society is willing to permit him to remain a member of the society and to become entitled to benefits independently of this Act, the society may, subject to regulations, transfer from the account of the society under this Act to the credit of the society independently of this Act such sum as would have been credited to the Deposit Contributors Fund had the member ceased to be a member of the society and become a deposit contributor, and so much of any reserve value which may have been credited to the

society in respect of him as would in such a case have been cancelled shall be cancelled.

(2) This section shall have effect subject to the foregoing sections of this Act which make provision for the case of persons resident outside the United Kingdom and for the making of mutual arrangements between the United Kingdom and the Irish Free State.

Transfer values of persons lapsing from insurance.

46. If an insured person, being a member of an approved society, ceases to be an insured person, his transfer value shall be carried to the Reserve Suspense Fund hereinafter in this Act mentioned.

Provision as to members of approved societies who are minors.

47. Any member of an approved society who is a minor may execute all instruments and give all acquittances necessary to be executed or given under the rules of the society, but shall not be a member of the committee or a trustee, manager or treasurer of the society or any branch thereof.

Insurance Committees.

Constitution of insurance committees.

48.—(1) There shall be an insurance committee for every county and county borough.

(2) Every insurance committee—

(*a*) shall be a body corporate by the name of "The Insurance Committee for the county " (or borough) of ";

(*b*) shall have perpetual succession and a common seal;

(*c*) shall, subject in every case to the consent of the Minister, have power to take, purchase and hold land for the purposes of this Act without any licence in mortmain.

(3) Every such committee shall consist of such number of members as the Minister, having regard to the circumstances of each case, determines, but in no case less than twenty or more than forty, of whom—

(*a*) three-fifths shall be appointed in such manner as may be prescribed so as to secure representation of the insured persons resident in the county or county borough who are members of approved societies and of the insured persons so resident who are deposit contributors in proportion, as nearly as may be, to their respective numbers;

(*b*) one-fifth shall be appointed by the council of the county or county borough;

(*c*) two members shall be appointed by the local medical committee for the county or county borough;

(*d*) one member shall be a duly qualified medical practitioner appointed by the council of the county or county borough;

(*e*) the remaining members shall be appointed by the Minister:

Provided that—

(i) The regulations with respect to the appointment of members to represent insured persons shall provide for conferring on the approved societies which have members resident in the county or county borough the power of appointing the representatives of those members, and, where an association of the deposit contributors resident in the county or county borough has been formed under the regulations, for conferring on that association the power of appointing the representatives of the deposit contributors; and

(ii) Of the members appointed by the council of the county or county borough two at least shall be women, and of the members appointed by the Minister one at least shall be a duly qualified medical practitioner and two at least shall be women.

(4) Where in pursuance of the provisions of this Act any part of the cost of medical benefit is defrayed by the council of the county or county borough the Minister may increase the representation of the council and make a corresponding diminution in the representation of the insured persons.

(5) Provision may be made by regulations—

(*a*) with respect to the appointment, quorum, term of office and rotation of members and proceedings generally of the committee, including the appointment of sub-committees consisting wholly or partly of members of the committee; and

(*b*) with respect to the employment of officers and the provision of offices by the committee, including the use by the committee, with or without payment, of any offices of a local authority, but subject to the consent of such authority; and

(*c*) for the constitution of district insurance committees, and for apportioning among the several district insurance committees any of the powers and duties of the committee; and

(*d*) for regulating the relations of district insurance committees to the insurance committee and to one another; and

(*e*) for modifying the provisions of subsection (3) of this section in their application to an insurance committee consisting of less than forty members:

Provided that the Minister in making regulations under this paragraph shall have regard to the desirability of maintaining, so far as practicable, the proportion between the several classes of persons to be appointed as members of insurance committees as prescribed by the said subsection.

(6) At least one woman shall be on every sub-committee constituted by an insurance committee for dealing with the administration of any benefit.

(7) Any insurance committee may, and, if so required by the Minister, shall combine with any one or more other insurance committees for all or any of the purposes of this Act, and where insurance committees so combine, the provisions of this Act shall apply with such necessary adaptations as may be prescribed.

Default by insurance committees.

49.—(1) Without prejudice to his power to take any other proceedings, the Minister may, if after a public inquiry he is satisfied that by reason of the default of an insurance committee in the performance of their duties the administration of medical benefit or of the benefits of deposit contributors in the area of the committee is being prejudiced, by order declare that the existing members of the committee have vacated their office.

(2) Every such order shall provide for the appointment forthwith, subject to the provisions of the last preceding section of this Act, of a new committee, and may contain such provisions as seem to the Minister expedient for authorising any person to act in the place of the committee pending the appointment of the new committee.

Powers and duties of insurance committees.

50.—(1) An insurance committee shall, in addition to the other powers and duties conferred and imposed on them by this Act, have the following powers and duties:—

(*a*) They shall make such reports as to the health of insured persons within the county or county borough as the Minister may prescribe, and shall furnish to him such statistical and other returns as he may require, and may make to him such other reports on the health of those persons and the conditions affecting the same, and may make such suggestions with regard thereto as they may think fit, and the reports and returns so made shall include such reports and returns as will enable an analysis and classification to be made of the persons who are deposit contributors:

(*b*) They shall make such provision for the giving of lectures and the publication of information on questions relating to health as they think necessary or desirable, and may, if they think fit, for that purpose make arrangements with local education authorities, universities and other institutions.

(2) For the purpose of assisting insurance committees in the exercise and performance of their powers and duties under this Act, and with a view to promoting co-operation between such committees and the councils of counties, boroughs, and urban and rural districts, any medical officer of health may, at the request of an insurance committee and with the consent of the council by whom he is appointed, attend meetings of the committee and give such advice and assistance as is in his power.

(3) The Minister shall forward copies of any reports, returns, and suggestions made under this section to the

councils of the counties, boroughs, and urban and rural districts, which appear to him to be affected thereby or interested therein.

(4) For the purposes of this section, the expression "council of a borough" includes the mayor, aldermen and commons of the City of London in common council assembled, and the council of a metropolitan borough.

Local medical committees.

51. Where a local medical committee has been formed for any county or county borough or for any area for which a district committee has been constituted and the Minister is satisfied that the committee is representative of the duly qualified medical practitioners resident in the county, county borough or area, he shall recognise the committee, and where a local medical committee has been so recognised, that committee shall, subject to regulations, be consulted by the insurance committee or district committee, as the case may be, on all general questions affecting the administration of medical benefit, including the arrangements made with medical practitioners for giving attendance and treatment to insured persons, and shall perform such other duties and shall exercise such powers as may be determined by the Minister.

Consultation with practitioners who have entered into agreements with insurance committees.

52. Where under this Act or any regulations it is the duty of an insurance committee to ascertain, in respect of any matter affecting the administration of medical benefit in the area, the opinions and wishes of the medical practitioners who have entered into agreements with the committee for attendance on and the treatment of insured persons whose medical benefit is administered by the committee, they shall do so through a committee appointed by those practitioners in accordance with regulations (in this Act referred to as "the panel committee"), and the panel committee shall perform such duties and shall exercise such powers as may be determined by the Minister, and in any area in which no local medical committee has been recognised under the provisions of the last preceding section of this Act, a panel committee may be recognised as the local medical committee for that area.

Pharmaceutical committees.

53. In every county or county borough there shall, in accordance with regulations, be elected by the persons who have agreed to supply drugs, medicines and

appliances to insured persons whose medical benefit is administered by the committee, a local committee (in this Act referred to as "the pharmaceutical committee"), and the pharmaceutical committee shall, subject to regulations, be consulted by the insurance committee on all general questions affecting the supply of drugs, medicines and appliances to insured persons, and shall perform such duties and exercise such powers as may be determined by the Minister.

PART III.

SPECIAL CLASSES OF INSURED PERSONS.

Deposit Contributors.

Deposit contributors.

54.—(1) Until the thirty-first day of December, nineteen hundred and twenty-five, and subject to any regulations made under this section, the following provisions shall apply in the case of an insured person (in this Act referred to as "a deposit contributor") who has not joined an approved society within the prescribed time, or who, having been a member of an approved society, has been expelled or has resigned therefrom and has not, within the prescribed time, joined another approved society:—

(*a*) Contributions by or in respect of a deposit contributor shall be credited to a special fund to be called the Deposit Contributors Fund:

(*b*) The sums required for the payment of any sickness, disablement or maternity benefit payable to a deposit contributor, except so far as they are payable out of moneys provided by Parliament, shall be paid out of the money standing to his credit in the Deposit Contributors Fund, and his right to benefits shall be suspended on the sums standing to his credit in that fund being exhausted:

(*c*) Such sum as may be prescribed shall in each year be payable in respect of each deposit contributor for the purposes of the cost of medical benefit:

(*d*) The sums payable in respect of a deposit contributor for the purposes of medical benefit and towards the expenses of administration, shall, except so far as they are payable out of moneys

provided by Parliament, be deducted, at the time and in the manner prescribed, from the amounts standing to his credit in the Deposit Contributors Fund:

(*e*) Upon the death of a deposit contributor, one-half of the amount standing to his credit in the Deposit Contributors Fund shall be dealt with as if it were a sum payable to an insured person by way of benefit under this Act and unpaid at the date of his death, and the balance thereof shall be transferred to the Reserve Suspense Fund:

(*f*) Where a deposit contributor proves to the satisfaction of the insurance committee that he is permanently resident outside the United Kingdom one-half of the amount standing to his credit in the Deposit Contributors Fund may be paid to him:

Provided that the foregoing provision shall have effect subject to the foregoing sections of this Act which make provision for the case of persons resident outside the United Kingdom and for the making of mutual arrangements between the United Kingdom and the Irish Free State.

(2) Provision may be made by regulations for—

(*a*) Applying any of the provisions of this Act relating to members of approved societies, with the necessary modifications, adaptations and exceptions to deposit contributors:

(*b*) Enabling the accounts of deposit contributors to be kept in terms of contributions, and the amounts payable to or in respect of deposit contributors on account of benefit to be fixed as nearly as may be in terms of contributions, and for prescribing the conditions subject to which the benefits of deposit contributors shall be paid or provided:

(*c*) Prescribing the amount which may be charged in respect of the expenses (by whomsoever incurred) of administering the benefits of deposit contributors and for providing for the payment of and otherwise regulating those expenses.

55.—(1) If an insured person, being a member of an approved society, ceases to be a member of that society and becomes a deposit contributor, there shall be carried to his credit in the Deposit Contributors Fund such sum as represents, in the opinion of the Minister, the value of the contributions paid by or in respect of him, regard being had in making the calculation to his age and the period during which he has been insured, and a sum equal to the amount, if any, by which his transfer value exceeds the sum so carried to the Deposit Contributors Fund shall be carried to the Reserve Suspense Fund, and shall so far as it represents outstanding reserve value be cancelled. Transfer from approved society to deposit insurance and vice versa.

(2) If an insured person, being a deposit contributor, becomes a member of an approved society, the amount standing to his credit in the Deposit Contributors Fund shall be carried to the Reserve Suspense Fund, and there shall be charged to that fund and credited to the society a sum representing the amount which would have been the amount of his transfer value if he had been a member of an approved society instead of a deposit contributor.

(3) Any insured person who, being a deposit contributor, becomes a member of an approved society shall, for the purpose of any regulations relating to the benefits of persons in arrears, be treated subject to the prescribed modifications as if he had been a member of an approved society since the date of his entry into insurance.

Married Women.

56.—(1) Where a woman being an insured person and a member of an approved society marries, she shall, if she had before the date of her marriage ceased, or if at any time during coverture and within twelve months after the date of her marriage she ceases, to be a person whose normal occupation is employment, cease as from the date of her marriage or as from the date on which she ceases to be such a person (which last date is hereinafter referred to as "the date of unemployment"), whichever is the later, to be entitled to the benefits to which she would otherwise have been entitled under Married women.

the provisions of this Act, and in lieu thereof she shall—

(*a*) subject to the provisions of this Act, be entitled to the following benefits, that is to say—

(i) sickness or disablement benefit at the rate of seven shillings and sixpence a week for an aggregate of not more than six weeks in the period of twelve months commencing next after the date of unemployment, or if the date of unemployment was anterior to the date of her marriage, within so much of that period as is subsequent to her marriage;

(ii) maternity benefit in respect of her first confinement after the date of unemployment and within two years from the date of her marriage;

(iii) medical benefit until the thirtieth day of June or the thirty-first day of December, whichever first occurs, next after the expiration of a period of twelve months from the date of unemployment;

(iv) any additional benefits provided by her approved society in accordance with a scheme under section seventy-five of this Act; and

(*b*) until the expiration of two years from the date of her marriage, be treated as if she were an insured person.

(2) For the purposes of this section a woman shall be deemed to have ceased to be a person whose normal occupation is employment as soon as she has been unemployed for eight consecutive weeks commencing next after the contribution week in which she ceased to be employed:

Provided that a woman, who is or was unemployed by reason of incapacity for work arising from some specific disease or bodily or mental disablement, shall not be deemed to have ceased to be a person whose normal occupation is employment until the expiration of eight weeks commencing next after the end of the last contribution week in which she was incapable of work.

(3) If a woman, after becoming entitled to benefits by virtue of the preceding provisions of this section, becomes employed before she ceases to be an insured person, she shall, for the purpose of determining her title to benefits other than additional benefits, be treated as if

she had become insured for the first time on the date on which she so becomes employed:

Provided that no woman shall, by reason only of so becoming employed, be deprived of any benefit to which she would but for the provisions of this subsection have been entitled, unless and until she becomes entitled to corresponding benefit by virtue of her new insurance.

(4) No married woman shall be entitled to be a voluntary contributor during coverture:

Provided that—

(*a*) nothing in this provision shall prevent a married woman who has been employed for at least the prescribed number of contribution weeks in any period being deemed to be a voluntary contributor for the purpose of any regulations relating to the benefits of persons in arrears; and

(*b*) a married woman who, as having been on the first day of July, nineteen hundred and eighteen, a special voluntary contributor, was on that date in receipt of sickness or disablement benefit and who by reason of the continuance of the incapacity was in receipt of sickness or disablement benefit at the commencement of this Act, shall continue to be entitled to sickness or disablement benefit so long as the incapacity continues, and shall, on the expiration of a period of eight weeks commencing next after the date on which the incapacity ceases, be entitled to receive by way of benefit the sum of forty shillings.

(5) Where any woman, being an insured person and a member of an approved society, marries, the prescribed sum shall be transferred from the credit of the society to the credit of the Reserve Suspense Fund.

(6) Where any woman, being an insured person and a member of an approved society, marries and after her marriage continues to be or becomes an employed contributor, the appropriate reserve value shall be credited to the society in respect of her as if she were a person joining the society.

(7) In the case of a woman being a voluntary contributor who marries, this section shall apply as though the date of her marriage were the date of unemployment.

(8) Subject as aforesaid, the provisions of this Act shall apply to a woman who has been married, both during and after coverture, as if she had never been married.

(9) It shall be the duty of every woman who, being an insured person and a member of an approved society, marries to give notice of her marriage to her society within eight weeks thereof, and if an approved society pays to any married woman who has failed to give notice in accordance with the foregoing provisions any sum by way of sickness or disablement benefit in excess of the amount properly payable to her, the society shall, if it was not aware of her marriage, be entitled to deduct the amount so paid in excess from the amount of any benefits subsequently payable to her.

Members of the Forces of the Crown.

Seamen, marines, soldiers, and airmen.

57.—(1) For the purpose of providing seamen, marines, soldiers and airmen with such benefits during their term of service and after their return to civil life as are hereinafter mentioned, there shall be paid to the Minister by the Admiralty, Army Council and Air Council respectively, out of the moneys provided by Parliament for Navy, Army and Air Force services, in respect of every seaman and marine within the meaning of the Naval and Marine Pay and Pensions Act, 1865, of every soldier of the regular forces (not being a soldier of His Majesty's Indian Forces, of the Royal Malta Artillery or a native soldier of any regiment raised outside the United Kingdom, and of every member of the regular Air Force, if such seaman, marine, soldier or airman is a member of an approved society, a sum of fourpence halfpenny in respect of each contribution week or part of a contribution week for which he receives pay, and, if such seaman, marine, soldier or airman is not a member of an approved society, such sum per contribution week as may be prescribed:

28 & 29 Vict. c. 73.

Provided that the number of the persons in respect of whom payments are to be made under the foregoing provision shall be ascertained in such manner, and the sums to be paid thereunder shall be paid to the Minister in such manner and at such dates in each year, as shall be agreed between the Minister and the Admiralty, the Army Council and the Air Council respectively.

(2) Subject to the provisions of this Act, the Minister shall, out of the sums paid to him by the Admiralty, Army Council and Air Council under this section, retain towards discharging his liabilities in respect of reserve values under this Act or for the purpose of being applied otherwise as in this Act provided, the like amount as if each seaman, marine, soldier and airman in respect of whom a payment is made were an employed contributor and a member of an approved society, and, subject as aforesaid, the section of this Act relating to the sums to be retained by the Minister out of each weekly contribution paid by or in respect of an insured person being a member of an approved society shall have effect as if references therein to approved societies included a reference to the Navy, Army and Air Force Insurance Fund.

Subject as aforesaid, the Minister shall credit periodically to the approved societies of which the seamen, marines, soldiers and airmen are members the proper proportion of the balance of those sums, and shall credit the residue of those sums to the Navy, Army and Air Force Insurance Fund.

(3) This section shall not apply to a seaman, marine, soldier or airman who entered or enlisted before the age of sixteen until he attains that age, and on attaining that age shall apply to him as if he had entered or enlisted at the time when he attained that age.

(4) For the purposes of this section, "marine" includes every warrant officer of marines, except Royal Marine gunners, and "soldier" does not include a soldier who has not been finally accepted for service.

(5) A person to whom this section applies is in this Act referred to as "a man of the forces."

Position of men of forces who are members of approved societies.

58. A man of the forces who is a member of an approved society shall for the purposes of this Act be treated as if he had been employed within the meaning of this Act and a contribution had been paid in respect of him for each contribution week from the date of his entry or enlistment to the date of his discharge, subject, until his discharge, to the following modifications:—

(1) He shall not be entitled to medical benefit, sickness benefit or disablement benefit:

(2) Maternity benefit shall be payable notwithstanding that both he and his wife are resident outside the United Kingdom at the date of the confinement, and the society may arrange with the Admiralty, Army Council or Air Council for the administration of the benefit through the Admiralty, Army Council or Air Council:

(3) There shall be credited to the approved society of which he is a member a sum equal to fivepence halfpenny for each weekly contribution paid, and an equal sum shall be treated as having been expended on benefits, and the proper proportion thereof shall accordingly be paid out of moneys provided by Parliament.

Navy, Army and Air Force Insurance Fund.

59.—(1) The provisions of the last preceding section shall apply to men of the forces who are not members of approved societies, subject to the following modifications:—

(*a*) There shall be credited to a special fund, to be called the Navy, Army and Air Force Insurance Fund (in this section referred to as "the Fund"), a sum equal to fivepence halfpenny for each weekly contribution paid in respect of every man of the forces who has not joined an approved society, and an equal sum shall be treated as having been expended on benefits, and the proper proportion thereof shall accordingly be paid out of moneys provided by Parliament:

(*b*) The weekly contributions to be made by the Admiralty, Army Council and Air Council in respect of men of the forces shall be such as may from time to time be required to keep the Fund solvent:

(*c*) Any man of the forces who was at the date of his entry or enlistment a deposit contributor, shall, for the purpose of dealings with the sum standing to his credit in the Deposit Contributors Fund, be treated as if the Fund were an approved society and he had at the date of his entry or enlistment become a member of that society:

(*d*) A man of the forces shall, until discharged, be entitled to maternity benefit payable out of the Fund, and shall be entitled to such benefit notwithstanding that both he and his wife are at the date of the confinement resident outside the United Kingdom, and the benefit shall be administered by the Admiralty, Army Council or Air Council, either directly or through insurance committees:

(*e*) A man of the forces, discharged from service as such, who proves that the state of his health is such that he cannot obtain admission to an approved society may, if he so elects, on making application to the Minister in the prescribed manner within three months of his discharge or such longer time as may be prescribed, become, subject to regulations made after consultation with the Admiralty, Army Council and Air Council, entitled to benefits (other than additional benefits) at the ordinary rates.

The cost of benefits shall be payable out of the Fund, and the benefits shall be administered by insurance committees or otherwise in accordance with the regulations aforesaid, and any contributions paid under this Act by or in respect of any such man shall be paid into the Fund:

Provided that—

(i) Subject to the express provisions of this Act, no deduction from benefits shall be made on account of any pension to which a man may be entitled:

(ii) There shall in each year be repaid to the Fund out of moneys provided by Parliament a sum equal to two-ninths of the amount expended out of the Fund on benefits, including the expenses of administration:

(iii) If a man who is so entitled to benefits payable out of the Fund at any time becomes a member of an approved

society for the purposes of this Act, he shall cease to be entitled to benefits out of the Fund, and there shall be debited to the Fund and credited to that society the transfer value which would have been so debited and credited if he had been at that time transferred from one approved society to another approved society.

(2) Provision may be made by regulations for applying to the Fund and to the members of the Fund, subject to the prescribed modifications, adaptations and exceptions, the provisions of this Act relating to approved societies and to members and membership of and transfer to and from approved societies, and relating to persons lapsing from insurance, and for providing benefits (other than additional benefits) out of the Fund to men of the forces who are not members of an approved society when discharged, for such period after discharge as may be prescribed.

(3) Regulations may provide that subject to the prescribed conditions, any person being a man of the forces discharged from service as such during, or within the prescribed period after the conclusion of, the late war shall, if he is certified by the Admiralty, Army Council or Air Council to be suffering from any disease or bodily or mental disablement and if, for any reason, he is not qualified under this Act to receive benefits out of the Fund, become or continue to be entitled out of the Fund to medical benefit.

Men of forces in receipt of war pensions.

60.—(1) Where, in pursuance of any Order in Council relating to pensions of officers or seamen and marines or other persons, or of any Royal Warrant or order relating to pensions of officers, soldiers or airmen or other persons, disabled in consequence of the late war, there has been granted to any person who was a man of the forces or who was an insured person at the time of his leaving naval, military or other pensionable service, a pension in respect of disablement in the highest degree, the rate of any sickness or disablement benefit to which that person may be entitled in respect of his insurance under this Act shall, throughout the period in respect of which that pension, or a pension of greater amount

granted in lieu thereof, is payable, be reduced by seven shillings and sixpence a week, notwithstanding anything in this Act to the contrary:

Provided that a person to whom such a pension has been granted shall not be subject, or shall cease to be subject, to such reduction as aforesaid—

(i) as respects sickness benefit, if he proves that since leaving naval, military or other pensionable service he has been employed within the meaning of this Act during twenty-six weeks, whether consecutive or not, and that twenty-six weekly contributions have been paid in respect of him; and

(ii) as respects disablement benefit, if he proves that since leaving naval, military or other pensionable service he has been so employed during one hundred and four weeks, whether consecutive or not, and that one hundred and four weekly contributions have been paid in respect of him.

For the purposes of this subsection—

(*a*) an allowance in lieu of pension to a person undergoing a special course of medical treatment or undergoing treatment in an institution or receiving training in a technical institution or otherwise; and

(*b*) a pension in respect of total disablement suffered in consequence of the late war granted before the first day of April nineteen hundred and seventeen,

shall be treated as if the allowance or pension were a pension in respect of disablement in the highest degree.

For the purposes of this subsection, a person shall not be deemed to have been employed in any week unless he proves that the remuneration received in respect of the employment was such as to provide a substantial contribution towards his means of livelihood in that week.

(2) The society, committee or other body by which the sickness and disablement benefits of any person to whom subsection (1) of this section applies are

administered may, pending the settlement of his claim for pension, pay him benefit at the unreduced rate, and where benefit at the unreduced rate has been paid pending the settlement, the amount of the difference between the benefit at the unreduced rate and at the reduced rate for that period shall be treated as an advance and shall, without prejudice to any other method of recovery, be recoverable by deductions from or suspension of any benefits which may subsequently become payable to the person in question, or may, if the Minister of Pensions thinks fit, be repaid by him out of any arrears in his hands of the pension due to that person.

(3) In calculating arrears of contributions for the purposes of this Act, no account shall be taken of any arrears accruing during any period when the person in question has been subject to a reduction of, or been disentitled to, sickness or disablement benefit by virtue of this section.

General provisions relating to men of forces.

61.—(1) In the application of this Act to a man who is or has been a man of the forces—

(*a*) the date of his entry or enlistment as a man of the forces, or if he was serving on the fifteenth day of July, nineteen hundred and twelve, that date shall, unless he was an insured person at the date of his entry or enlistment, be treated as the date of his entry into insurance; and

(*b*) subject to the provisions of this Act, a man of the forces during his term of service shall,

(i) if he joined an approved society before his entry or enlistment, be deemed to reside in that national area in which he resided immediately before his entry or enlistment;

(ii) if he joined an approved society after his entry or enlistment, be deemed to reside in that national area in which the registered or head office or other principal place of business of the society or branch which he has joined is situate;

(iii) in any other case be deemed to reside in England; and

(*c*) all persons entitled to benefits payable out of the Navy, Army and Air Force Insurance Fund shall be deemed to reside in England.

(2) Discharge shall, in the case of a man of the forces who on the completion of any term of service is transferred to a reserve, include transfer to the reserve, and a man of the forces who absents himself on desertion shall be deemed to have been discharged on the date on which he so absents himself, and to re-enter or re-enlist on the date on which the absence terminates.

(3) The foregoing provisions of this Act relating to men of the forces shall, subject to such adaptations and modifications as may be prescribed, apply to men belonging to the Naval Reserves when employed on service during war or any emergency, to men of the Army Reserve and Air Force Reserve when called out on service otherwise than for training, and to men of the Territorial Army and Auxiliary Air Force when called out on embodiment or on service otherwise than for training, but except as aforesaid, shall not apply to any such men.

Mercantile Marine.

Benefits, contributions, &c., of seamen. 57 & 58 Vict. c. 60.

62.—(1) Neither sickness benefit nor disablement benefit shall be paid to a master or seaman suffering from any disease or disablement in respect of any period during which the owner of the ship is, under the Merchant Shipping Act, 1894, as amended by any subsequent enactment, or otherwise, liable to defray the expense of the necessary surgical and medical advice and attendance and medicine and of his maintenance, and he shall not be entitled to medical benefit during any such period:

Provided that, if during any part of any such period as aforesaid the owner of the ship is not liable to pay wages to the master or seaman so suffering from disease or disablement, sickness benefit in respect of that part of the period may, if the master or seaman has dependants, be paid in whole or part, and the benefit so paid shall be paid to, or applied for the relief or maintenance of, those dependants in such manner as the society or committee by which the benefit is administered, after consultation whenever possible with the master or seaman, thinks fit.

(2) Any period during which a master or seaman is, under the provisions of this section, not entitled to sickness or disablement benefit shall be excluded in computing the period of twenty-six weeks during which sickness benefit may continue, and any disease or disablement suffered by a master or seaman during any such period as is hereinbefore first mentioned shall, for the purposes of the provisions of this Act which enact that in certain cases disease or disablement is to be deemed a continuation of a previous disease or disablement, be deemed not to be a disease or disablement.

(3) In the case of masters and seamen serving on foreign-going ships the employed rate and the employer's contributions shall each be reduced by twopence a week, and every four weekly contributions paid in any prescribed period by or in respect of any master or seaman while serving in such a ship shall, for the purposes of calculating arrears, be treated as five such contributions:

Provided that there shall be credited to the approved society of which the master or seaman is a member, or, if he is a deposit contributor, to his account in the Deposit Contributors Fund, a sum equal to three-sevenths of the amount of the contributions actually paid in respect of him, and an equal sum shall be treated as having been expended on sickness benefit, and the proper proportion thereof shall accordingly be paid out of moneys provided by Parliament.

(4) A master or seaman who is neither domiciled nor has a place of residence in the United Kingdom shall not be deemed to be employed within the meaning of this Act, but the employer shall be liable to pay the same contributions in respect of him as would otherwise have been payable by him as employer's contributions, except in cases where the ship is engaged in regular trade on foreign stations:

Provided that this subsection shall have effect subject to the foregoing sections of this Act which make provision for the case of persons resident outside the United Kingdom and for the making of mutual arrangements between the United Kingdom and the Irish Free State.

(5) The provisions of this Act affecting the employed rate and the rates of contributions of employers and contributors in Northern Ireland, and depriving insured persons in Northern Ireland of medical benefit, or conferring upon such persons the right to sanatorium benefit, shall not apply to any master or seaman unless he has a permanent place of residence in Northern Ireland and is not a member of the Seamen's National Insurance Society hereinafter in this Act mentioned, and, in the case of a master or seaman serving on a foreign-going ship to whom the provisions aforesaid apply, the amount by which the employed rate and the employer's contributions are to be reduced shall be one penny a week.

(6) For the purpose of ascertaining the sums to be retained by the Minister out of the contributions of masters and seamen serving in foreign-going ships for the purpose of discharging his liabilities in respect of reserve values or for the purpose of being applied otherwise as in this Act provided, every six weekly contributions at the reduced rate paid by or in respect of any such master or seaman shall be treated as seven weekly contributions.

Seamen's National Insurance Society. 1 & 2 Geo. 5. c. 55.

63.—(1) The Seamen's National Insurance Society (in the provisions of this Part of this Act relating to the Mercantile Marine referred to as "the Society"), constituted under the National Insurance Act, 1911, shall continue to exist, and shall, notwithstanding anything in this Act, be an approved society.

(2) The affairs of the Society shall be managed by a committee constituted in accordance with a scheme prepared by the Board of Trade with the approval of the Minister, and comprising representatives of the Board of Trade, of shipowners, and of members of the Society, in equal proportions, and one of the representatives of the Board of Trade shall be a person nominated by the Ministry of Labour for Northern Ireland.

(3) Any masters or seamen who are employed within the meaning of this Act, and, if the rules of the Society so provide, any masters or seamen who are voluntary

contributors, shall be entitled to become members of the Society.

(4) The rules of the Society shall provide for allowing a member who leaves the sea service and is unable to obtain admission to another approved society on account of the state of his health to remain a member of the Society for the purposes of this Act, and may so provide in the case of a member who leaves the sea service and continues to be or becomes a voluntary contributor.

(5) Members of the Society shall for the purposes of this Act be deemed to reside in England, and the medical benefit of members of the Society shall be administered by the Society instead of by insurance committees, and the provisions of this Act relating to the administration of medical benefit shall apply accordingly, subject to such modifications as may be prescribed, but nothing in this provision shall prevent the Society from agreeing with any insurance committee for the administration of medical benefit by the committee in relation to individual members of the Society.

(6) Nothing in this section shall prevent any such master or seaman as aforesaid from joining another approved society instead of the Society.

Seamen's special fund.

64.—(1) All contributions paid by employers in respect of masters or seamen who are neither domiciled nor have a place of residence in the United Kingdom, and are consequently deemed not to be employed within the meaning of this Act, shall (subject to the foregoing sections of this Act which make provision for the case of persons resident outside the United Kingdom and for the making of mutual arrangements between the United Kingdom and the Irish Free State) be credited to a special fund (in this Act referred to as "the seamen's special fund").

(2) The seamen's special fund shall be vested in trustees nominated under, and managed by a governing body constituted in accordance with, a scheme to be prepared by the Joint Committee after consultation with the Board of Trade, and comprising three representatives of shipowners and six representatives of insured persons,

and the scheme shall provide for the representatives of insured persons being selected from the members of the Society and of any other societies more than three-fourths of whose members are masters or seamen, as nearly as may be in proportion to the membership of those societies respectively.

(3) The accounts of the seamen's special fund shall be subject to audit, and the fund shall be subject to the provisions of this Act relating to valuations, surpluses and deficiencies (subject to the prescribed modifications) as if it were an approved society.

(4) The governing body of the seamen's special fund shall, subject to the approval of the Board of Trade and of the Joint Committee, prepare a scheme for the provision out of the sums credited to the seamen's special fund of such benefits for masters and seamen, being members of approved societies, as are specified in the scheme (including pensions for masters and seamen with long sea service), and the scheme may provide for preference being given to masters and seamen who have served in foreign-going ships over those who have served in coasting and home trade ships, and for such preference being proportionate to the length of time spent in the first-mentioned service.

(5) The cost of any benefits under the said scheme shall be paid as to the proper proportion thereof out of moneys provided by Parliament, and the expenses of administering the benefits under the said scheme shall, up to the prescribed amount, be apportioned in the prescribed manner among, and paid as expenses of administration of, those societies whose members include persons entitled to the said benefits.

PART IV.

FINANCIAL PROVISIONS.

Central Finance.

Constitution of National Health Insurance Fund.

65.—(1) Subject to the provisions of this Act, all sums received in respect of contributions under this Act and all sums paid out of moneys provided by Parliament

in respect of benefits, and the expenses of the administration of benefits shall be paid into a fund which shall be called "the National Health Insurance Fund" and shall be under the control and management of the Minister, and the sums required to meet expenditure properly incurred by approved societies and insurance committees for the purposes of benefits administered by them and the administration of such benefits shall be paid out of the National Health Insurance Fund.

(2) The sums payable to the National Health Insurance Fund out of moneys provided by Parliament shall be paid in such manner and at such times as the Treasury may determine.

(3) The accounts of the National Health Insurance Fund shall be audited by the Comptroller and Auditor-General in such manner as the Treasury may direct.

Crediting of reserve values.

66.—(1) On a person of the age of seventeen or upwards joining an approved society for the purposes of this Act there shall be credited to the society a capital sum (in this Act referred to as a "reserve value") calculated in accordance with tables prepared by the Minister, showing the capital sums respectively required in respect of members entering into insurance at ages over sixteen to meet the estimated loss, if any, arising through the acceptance by an approved society of those persons as members upon the terms and conditions as regards contributions and benefits prescribed by this Act.

(2) The sums so credited to a society in respect of reserve values shall carry interest at the rate of three per cent. per annum.

(3) Regulations may be made with respect to the crediting and variation (whether by way of increase or decrease) and cancellation of reserve values, and in making any such regulations regard shall be had to the abolition by section two of the National Health Insurance Act, 1922, of the Women's Equalisation Fund.

12&13Geo.5 c. 38.

Application of sums to be retained out of

67.—(1) Out of each weekly contribution paid by or in respect of an insured person who is a member of an approved society there shall be retained by the Minister, if the insured person is a man, the sum of twopence and

two-ninths of a penny, and, if the insured person is a woman, the sum of one penny and four-fifths of a penny, and the amounts so retained shall be applied as follows, that is to say:— weekly contributions

(*a*) In the case of an insured person being a man one penny and two-thirds of a penny, and in the case of an insured person being a woman one penny and two-fifths of a penny shall, together with any other moneys available for the purpose, be applied in manner hereinafter provided towards discharging the liabilities of the Minister to approved societies in respect of the reserve values created under this Act or any Act repealed by this Act; and

(*b*) In the case of an insured person being a man five seventy-seconds of a penny, and in the case of an insured person being a woman one-twentieth of a penny, shall be carried to a fund to be called "the Central Fund," and in the case of an insured person being a man thirty-five seventy-seconds of a penny, and in the case of an insured person being a woman seven-twentieths of a penny, shall be carried to a fund to be called "the Contingencies Fund":

Provided that, if at any time it appears to the Joint Committee that, after taking into account the necessity of creating a proper reserve, the sums standing to the credit of the Central Fund are more than sufficient for the purposes for which that fund is established, the Committee may by regulations provide for decreasing the amounts to be carried to that fund and making a corresponding increase in the amounts to be carried to the Contingencies Fund.

(2) The Minister shall periodically apportion among the several societies, including for this purpose the Navy, Army and Air Force Insurance Fund, the sums retained by him and the sums, if any, otherwise available for the discharge of his liabilities in respect of reserve values, in proportion to the amount of reserve values for the time being credited to the several societies, and shall credit to each society the amount so apportioned, and any balance of the sums so credited to a society, after providing for interest on the reserve values for the time being credited

to the society, shall be written off the reserve values so credited.

(3) The Minister shall periodically apportion among the several societies the sums directed by this Act to be carried to the Contingencies Fund in the following manner, that is to say, as respects such part of the said sums as are derived from contributions paid in respect of men, in proportion to the number of contributions credited in respect of the members of those societies respectively who are men, and as respects such part of the said sums as are derived from contributions paid in respect of women, in proportion to the number of contributions credited in respect of the members of those societies respectively who are women, and the sums so apportioned to any society shall form the contingencies fund of the society and be available for making good any deficiency of the society or of the branches thereof in manner provided in this Act.

Central Fund.

68.—(1) The Central Fund shall be under the control of the Joint Committee, and there shall be carried to that fund in respect of each year the sum of one hundred and forty-five thousand pounds, to be provided as to one hundred and forty-two thousand pounds by the Parliament of the United Kingdom and as to three thousand pounds by the Parliament of Northern Ireland, together with the sums which under this Act are directed to be carried to that fund, and all accumulations of interest on the money for the time being standing to the credit of that fund:

Provided that if provision is made by regulations under the last preceding section for decreasing the amounts which under that section are to be carried to the Central Fund in such manner that those amounts will be less than one-eighth of the aggregate amounts to be carried to the Contingencies Fund and the Central Fund, the aforesaid sums of one hundred and forty-two thousand pounds and three thousand pounds shall be respectively reduced to amounts which bear the same proportion to those sums as the said decreased amounts bear to one-eighth of the said aggregate amounts.

(2) Where the Minister satisfies the Treasury as respects any sums received by him on account of sales of stamps issued for the purposes of this Act that no

claim has been or is likely to be made by or on behalf of any approved society or any deposit contributor for the crediting of those sums to the society or the Deposit Contributors Fund, those sums, after deducting therefrom any amounts payable in respect of the cost of medical benefit, shall, as to nine-tenths thereof be carried to the Central Fund, and as to the residue thereof be applied in such manner as may be prescribed:

Provided that where any such sums in respect of which the Minister satisfies the Treasury as aforesaid represent contributions paid by or in respect of masters or seamen being masters or seamen who were serving on foreign-going ships such proportion of those sums as may be prescribed shall be credited to the seamen's special fund, and the balance thereof shall be dealt with as hereinbefore in this subsection directed.

Reserve Suspense Fund.

69.—(1) For the purposes of this Act, there shall be a fund to be called "the Reserve Suspense Fund."

(2) Provision may be made by regulations generally with respect to the administration of the Reserve Suspense Fund, and any regulations so made shall provide—

(*a*) that the fund shall be kept in two parts, the one relating to the transfer values of insured persons being men, and the other relating to the transfer values of insured persons being women; and

(*b*) that the reserve values to be credited in any year to approved societies in respect of persons joining such societies for the purposes of this Act, or such portion of those reserve values as may be prescribed, shall be provided out of the sums standing in that year to the credit of the fund instead of in the manner provided by this Act; and

(*c*) for the manner in which the balance of those sums remaining after providing for reserve values shall be dealt with and applied.

(3) Provision may be made by regulations for charging to the funds of an approved society and carrying to the Reserve Suspense Fund such sum, calculated in the prescribed manner, as represents the estimated cost (inclusive of administration expenses) of medical benefit in respect of each member of the society

who attains the age of seventy years, and for determining the amounts to be transferred in each year from the fund to insurance committees in respect of any such members.

Investment Account.

70.—(1) The Minister shall ascertain periodically what sums standing in the National Health Insurance Fund to the credit of the several societies and of the Deposit Contributors Fund, the Navy, Army and Air Force Insurance Fund, and the Reserve Suspense Fund are available for investment, and the amount so ascertained shall, so far as not required under the provisions of this Act to be paid over to societies for investment, or to be retained for investment on their behalf or for the discharge of liabilities of societies, be carried to a separate account to be called "the Investment Account," and shall be paid over to the National Debt Commissioners and by them invested in accordance with regulations made by the Treasury in any securities which are for the time being authorised by Parliament as investments for Savings Banks funds, but those Commissioners shall, in making the investment, give preference to stock or bonds issued under the provisions of the Acts relating to borrowing for raising capital for the purposes of the local loans fund where the purposes for which the capital is required is the making of advances for the purposes of the Housing Acts, 1890 to 1923:

Provided that nothing in this section shall prevent the Minister paying over to the National Debt Commissioners for temporary investment, pending the ascertainment of the amount available for investment as aforesaid, any sums in the National Health Insurance Fund not required to meet current liabilities.

(2) There shall be credited to the Deposit Contributors Fund, to the Navy, Army and Air Force Insurance Fund, and to the Reserve Suspense Fund interest at the prescribed rate per annum on the sums from time to time standing to the credit of those funds respectively in the Investment Account.

(3) The National Debt Commissioners shall present to Parliament annually an account of the securities in which moneys forming part of the National Health Insurance Fund are for the time being invested.

Transactions between the Minister and approved societies.

71.—(1) Subject to the approval of the Treasury, regulations shall be made with respect to crediting and debiting to the several societies sums received and paid by the Minister on behalf of and to societies, and as to the payments to be made by and to the Minister to and by societies, and those regulations shall, among other things—

(*a*) provide for crediting to each society the contributions paid by or in respect of the members of the society after deducting the amounts retained thereout for discharging the liabilities of the Minister in respect of reserve values and for the Central Fund;

(*b*) require the Minister, on carrying any sum to the credit of an approved society in the investment account, to pay over to the society for investment, or at the request of the society to retain for investment on behalf of the society, one-half of the amount so credited to the society;

(*c*) provide for crediting to each society interest at the prescribed rate per annum on the sums for the time being standing to the credit of the society in the investment account;

(*d*) provide for the discharge of debit balances in such manner as the Minister determines, either by the reduction of the reserve values credited to the society or out of the proceeds of the realisation of securities held by the society or by the Minister on behalf of the society, and out of the sums standing to the credit of the society in the investment account, proportionately:

Provided that, in the case of any society which gives notice to that effect to the Minister, no part of the sums carried to the credit of the society in the investment account shall be paid over to the society or retained by the Minister for investment on its behalf, but the whole amount shall remain to the credit of the society in the investment account, and in such case the regulations made under the foregoing provisions shall apply to the society subject to the prescribed modifications.

(2) Every approved society shall invest any sums paid to the society for investment, and shall for the

purpose have power to invest in any investments in which trustees are for the time being by law empowered to invest trust funds, or in any stocks, mortgages or other investments issued by any local authority within the meaning of the Local Loans Act, 1875, and charged on any rates levied by or on the order or precept of that authority, or in any other investments for the time being approved by the Minister.

38 & 39 Vict. c. 83.

(3) Where at the request of a society, the Minister, instead of paying over any sum to the society, retains the sum for investment on behalf of the society, he shall invest the sum in accordance with the directions of the society in any investments in which the society might have invested it had it been paid over to the society, and shall from time to time vary the investments in accordance with the like directions, and shall pay over or credit to the society all sums received by way of interest or dividend on the investments held by him on behalf of the society.

(4) Every approved society shall apply the sums received by way of interest or dividend on investments held by the society or by the Minister on behalf of the society towards the cost of the benefits of the members of the society and the expenses of the administration of those benefits, or otherwise, as may be prescribed.

Financial Provisions relating to Approved Societies.

Accounts of approved societies.

72.—(1) Every approved society and every branch of an approved society must—

(*a*) Keep its books and accounts under this Act separate from all other books and accounts of the society or branch, and in such form as may be prescribed, and when required submit them to audit by auditors to be appointed by the Treasury;

(*b*) Submit to have its assets and liabilities under this Act valued in accordance with the provisions of this Act;

(*c*) In the event of a surplus or deficiency being shown upon any such valuation, comply with the provisions relating to surpluses and deficiencies hereinafter contained;

(*d*) Render such returns as the Minister may require.

(2) The provisions of this Act relating to accounts, audit, valuation and returns shall, as respects the transactions of any approved society or branch thereof under this Act, be substituted for such of the provisions of any Act regulating the constitution of the society or branch as deal with the like matters.

(3) In the case of a society or branch transacting other business (in this Act referred to as "private business") as well as insurance business under this Act (in this Act referred to as "state business"), all funds and credits of the society or branch under this Act shall be as absolutely the security of the members for the purposes of this Act as if they belonged to a society or branch carrying on no other business than state business, and shall not be liable for any contracts of the society or branch for which they would not have been liable had the business of the society or branch been only state business, and shall not be applied directly or indirectly for any purposes other than those of state business.

Where there has been established a separate section of a society and that separate section is an approved society under this Act, the expression "society" in this subsection means the society of which the separate section has been established and not the separate section.

Administration expenses of approved societies.

73.—(1) Subject to the provisions of this section, provision shall be made by regulations for a separate account being kept in respect of every society and branch of a society showing the amount expended on administration by that society or branch, and for limiting the amount which may be carried to that account out of the contributions under this Act, and for requiring any deficiency in that account, if not otherwise defrayed, to be met forthwith by a special levy.

(2) Subject to the consent of the Treasury, regulations may, notwithstanding any other provision of this Act, be made for authorising an approved society, being a society registered under the Friendly Societies Act, 1896, under the Trade Unions Acts, 1871 to 1917, or under the Industrial and Provident Societies Acts, 1893 to 1913, which carries on private business as well as state

59 & 60 Vict. c. 25.

business, with the consent of the Minister and subject to any prescribed conditions as to audit or otherwise, either to keep a joint account for the purpose of the administration expenses of both the private business and the state business, or for the purpose of some part of those expenses, or to pay out of the funds standing to the credit of the administration account kept by the society in respect of the state business to the account kept by the society in respect of its private business any sum not exceeding the prescribed amount, upon the terms that all or some part of the administration expenses in connection with the state business shall be defrayed out of the funds standing to the credit of the account kept in respect of the private business, and providing that the provisions of this Act relating to the audit of the accounts of approved societies shall not apply in any such case.

(3) Regulations may be made—

(*a*) imposing on members of any society who fail to pay within the prescribed time any levy which they are liable to pay such penalty by way of reduction, postponement or suspension of benefits as may be prescribed and providing for the necessary adjustments in the accounts of the society;

(*b*) extending to branches of approved societies with or without modification the provisions of any regulations made under this subsection or under subsection (2) of this section with respect to approved societies.

Valuations of approved societies.

74.—(1) A valuation of the assets and liabilities arising under this Act of every approved society and of every branch of an approved society shall be made by a valuer, to be appointed by or with the approval of the Treasury, at the expiration of every five years or at such other times as the Minister may appoint, and the times so appointed may be at shorter or longer intervals than five years and at regular or irregular intervals, and may apply to all approved societies or any particular society or societies.

(2) Every such valuation shall be made on such basis as may be prescribed.

Provisions as to appli-

75.—(1) The following provisions shall have effect in any case where on a valuation under the last preceding

section there is found a surplus which is certified by the valuer to be disposable :— cation of surpluses.

(*a*) If the society is not a society with branches, the society may submit to the Minister a scheme for distributing out of the surplus any one or more additional benefits among insured persons who are members of the society for the purposes of this Act, and upon any such scheme being sanctioned by the Minister, the society may distribute the additional benefit or benefits in accordance with the provisions of the scheme:

(*b*) If on the valuation of a branch of an approved society, a surplus is shown in respect of the branch, the branch may, with the approval of the society, submit to the Minister a scheme for distributing out of the surplus any one or more additional benefits among insured persons who are members of the branch for the purposes of this Act, and upon any such scheme being sanctioned by the Minister, the branch may distribute the additional benefit or benefits in accordance with the provisions of the scheme:

(*c*) If at any time after a scheme submitted by a society or branch has been so sanctioned as aforesaid, there is found to be a deficiency in the funds of the society or branch, no additional benefits shall be distributed under the scheme until the deficiency is extinguished.

(2) A scheme made under this section may determine the conditions to be complied with as respects the additional benefits and may provide for the reduction, suspension or deprivation of the additional benefits in the case of members who are in arrears, and if it so provides may make a corresponding modification in any regulations providing for the reduction, suspension or postponement of benefits (other than additional benefits) on account of arrears.

(3) No surplus and no part of any surplus shall be applied either—

(*a*) for the purpose of paying any benefits payable on death or any benefits other than one or more of the additional benefits specified in the Third Schedule to this Act; or

(*b*) towards making good any deficiency in any other society or branch.

(4) Additional benefits shall not, except as may be otherwise prescribed, be distributed among any persons who were not members of the society or branch on the date as at which the valuation was made.

(5) Additional benefits shall be administered by the society or branch of which the persons entitled to the benefits are members, except that where the benefits are in the nature of medical benefit, they shall be administered by and through the insurance committee.

(6) In this section the expression "additional benefits" in relation to any scheme means the additional benefits authorised by the scheme.

Application of contingencies fund towards making good deficiencies. [1918, s. 3 (2)-(6).]

76.—(1) If on the valuation of a society without branches a deficiency is disclosed, the sums standing to the credit of the contingencies fund of the society shall be applied towards making good the deficiency, and if no deficiency is so disclosed, or if the sums standing to the credit of the contingencies fund are more than sufficient to make good that deficiency, the sums standing to the credit of that fund or the balance thereof shall, subject to the provisions of this section with respect to small societies, be carried to the benefit fund of the society, but any amount so carried shall not be treated for the purposes of the last preceding section of this Act as forming part of any surplus found at that valuation.

(2) If on the valuation of any society with branches a deficiency is disclosed in the case of any one or more branches of the society, the central authority of the society shall apply the sums standing to the credit of the contingencies fund of the society towards making good those deficiencies, except that, if satisfied that any part of a deficiency is due to any maladministration by the branch in question, the central authority may, with the consent of the Minister, refuse so to make good at all or in part that part of the deficiency.

(3) If on the valuation of a society with branches there are no deficiencies in the case of any of the branches, or if the sums standing to the credit of the contingencies fund are more than sufficient to provide for the total amount of the deficiencies made good under the last

preceding subsection, the fund or the balance of the fund shall, subject to the provisions of this section relating to small societies, be apportioned among the several branches in proportion to the amounts paid into the fund in respect of contributions of members of those branches respectively since the date at which the last valuation was made, but where there was a deficiency in the case of any branch the amount so paid into the fund in respect of contributions of members of that branch shall for the purpose of this subsection be deemed to be reduced by the amount (if any) applied towards making good the deficiency.

(4) The amount apportioned under the last preceding subsection to any branch shall be applied and dealt with as follows :—

(*a*) If there was a deficiency in the case of the branch and any part thereof was not discharged out of the contingencies fund of the society as being due to maladministration, the amount shall be applied towards making good that deficiency :

(*b*) Subject as aforesaid, the amount shall be carried to the benefit fund of the branch, but any amount so carried shall not be treated for the purposes of the last preceding section of this Act as forming part of any surplus found at that valuation.

(5) Regulations of the Joint Committee shall provide, in the case of societies which at the date as at which a valuation is made have not joined an association formed or recognised under this section and have less than one thousand members, for applying pro rata to such extent, not exceeding one half, as may be necessary, any balances of the contingencies funds of those societies not required for making good deficiencies in those societies under the foregoing provisions of this section towards making good pro rata the balances of the deficiencies remaining in the case of other such societies after the application of the contingencies funds of those societies in accordance with the said provisions, subject nevertheless to the power of the Minister to refuse to allow to be made good either at all or in part any part of any deficiency which in his opinion is due to maladministration :

Provided that the Minister shall exempt from this subsection any society consisting of persons entitled to

rights in a superannuation or other provident fund established for the benefit of persons employed by one or more employers, if the employer in addition to the contributions payable by him under this Act is responsible for the solvency of the fund or for the benefits payable thereout, or is liable to pay a substantial part of, or to make substantial contributions to, or substantially to supplement the benefits payable out of, the fund, and this subsection shall not apply to any society so exempted.

(6) Regulations may be made providing for the formation within the prescribed time for the purposes of this section of associations with central financial committees, and the following provisions shall have effect in relation to any associations so formed and in relation to any such associations which are in existence at the commencement of this Act and were either formed under any enactment repealed by this Act or recognised by virtue of regulations made under any such enactment as associations so formed:—

(*a*) Regulations may be made prescribing the conditions on which and the time within which a society shall be entitled or allowed to join, or having joined, to secede from, any such association, and the manner in which and the conditions on which any such association may be dissolved:

(*b*) Subject to such adaptations as may be prescribed, this section shall apply as though the association were a society with branches and the associated societies were the branches of the society and the contingencies funds of the associated societies formed the contingencies fund of the society:

(*c*) Except so far as relates to the power of refusing to allow any part of a deficiency due to maladministration to be made good out of any contingencies fund, nothing in this subsection shall be construed as conferring on any central financial committee any powers of control over the administration of any society:

(*d*) If at the date as at which any valuation is made the aggregate number of the members of societies in any such association is less than five thousand, those societies shall, for

the purposes of this section, be treated in relation to that valuation as if they had not been associated.

(7) If, in the case of a society consisting of persons entitled to rights in a superannuation or other provident fund established for the benefit of persons employed by one or more persons the employer is responsible for the solvency of the fund, or for the benefits payable thereout, he shall not, in the event of a deficiency being disclosed on a valuation of the society be required to make good the deficiency or to make up to their full amount the benefits payable out of the fund except in so far as the contingencies fund of the society is insufficient for the purpose, but save as aforesaid nothing in the provisions of this section shall affect any obligation in relation to such a society undertaken by the employer whereby he becomes responsible for the solvency of the fund or for the benefits payable thereout, or liable to pay a substantial part of, or to make substantial contributions to, or substantially to supplement the benefits payable out of, the fund.

(8) In this section the expression "benefit fund" means the fund out of which benefits payable by the society or branch are provided.

Application of Central Fund towards making good deficiencies.

77.—(1) If on the valuation of any society or any branch of a society a deficiency is disclosed, and the sums in any contingencies funds available to make good that deficiency are not sufficient, the Joint Committee, if satisfied that the deficiency is due in whole or in part to an abnormal rate of sickness among the members of the society or branch attributable to the nature of their employment or environment or their physical condition or any epidemic disease, or is due to the rate of sickness being abnormal by reason of the small membership of the society or branch or is due to any other special cause beyond the control of the society or branch, may, out of the Central Fund, make good the whole or part of the deficiency in so far as it is not made good out of the available contingencies funds, and, in the case of a society in relation to which an employer has undertaken any obligation, in so far as it is not made good in accordance with that obligation.

(2) For the purpose of determining whether the claim of any society or branch for relief out of the Central

Fund should be granted, the Joint Committee shall, if so requested by the society, or in the case of a branch by the central authority of the society, appoint an independent body, constituted in accordance with regulations made by the Joint Committee, to investigate the circumstances to which the deficiency was attributable, and in determining whether and to what extent relief should be granted out of the Central Fund to the society or branch shall have regard to the report of the investigating body.

Provision for deficiencies not met out of contingencies fund or Central Fund.

78.—(1) Any deficiency not made good from any contingencies fund or the Central Fund or, in the case of a society in relation to which an employer has undertaken any obligation, by the employer in pursuance of that obligation, shall be made good in accordance with a scheme for that purpose to be prepared by the society, or, in the case of a deficiency in a branch, by the branch subject to the approval of the society, and submitted to the Minister for his sanction, and any such scheme shall provide for making good the deficiency, within a period of five years, or such other period as the Minister may require in any particular case, from the expiration of six months after the date on which the valuation report is issued to the society, in any one or more of the following ways:—

(*a*) By a compulsory levy by way of increase of the weekly rate of contributions upon members of the society or branch being insured persons:

(*b*) By reducing the rate of sickness benefit either for the whole period during which sickness benefit is payable or any part thereof:

(*c*) By deferring the day as from which sickness benefit becomes payable:

(*d*) By reducing the period during which sickness benefit is payable:

(*e*) By increasing the period which is required by this Act to elapse between two periods of disease or disablement to prevent the one being treated as a continuation of the other:

(*f*) By any other method approved by the Minister:

and on the sanction of the Minister being given to the scheme, the society or branch shall proceed to make good the deficiency in accordance therewith.

(2) Payment of the amount of any compulsory levy made in accordance with a scheme sanctioned under this

section may be enforced in such manner as may be provided by the rules of the society or branch, and, where those rules so provide, it shall be lawful for the society or branch in the case of any member to enforce payment of the amount of the levy by giving notice in the prescribed manner to the employer of that member requiring him to pay the amount of the levy, and upon such notice being given, that amount shall be payable as if it were part of the contribution to be paid by the employer on behalf of the member, and all the provisions of this Act relating to the payment of such contributions and the recovery thereof from members shall apply accordingly.

(3) If within six months after the declaration of a deficiency or, where an inquiry as to excessive sickness is pending under this Act, such longer period as the Minister may determine, such a scheme as aforesaid has not been submitted to and sanctioned by the Minister, or if at any time thereafter it appears to the Minister that the society or branch to which the scheme relates is not enforcing the provisions of the scheme, the Minister may take over the administration of the affairs of the society or branch under this Act, and shall, as soon as possible thereafter, take such steps as he may think necessary to make good the deficiency by any or all of the methods mentioned in subsection (1) of this section, and for that purpose shall be entitled to exercise all or any of the powers given to the society or branch by this Act.

(4) The Minister after taking over the administration of the affairs of any society or branch shall within a reasonable time, not exceeding three years, make arrangements for the restoration to the society or branch of its powers of self-government, or, failing that, for the dissolution of the society or branch.

(5) Any question or dispute arising between the Minister and the society or branch in respect of the amount of the deficiency, or as to the adequacy of any scheme proposed for making it good, shall be submitted to an independent valuer to be appointed by the Lord Chief Justice of England, and the valuer so appointed shall, subject to the provisions of this Act and of any regulations, act, so far as practicable, on his own knowledge and experience, and shall have power to determine

how and by what parties the costs of proceedings, including his own remuneration, not exceeding such amount as the Treasury may prescribe, are to be defrayed, and his decision shall be final and conclusive.

(6) A scheme made under this section shall not affect any person who becomes a member of the society or branch after the date as at which the valuation was made or any member over seventy years of age.

(7) Any member liable to a levy payable at intervals may relieve himself of the liability thereto, and a member subject to a diminution of benefits by virtue of any such scheme may, with the consent of the society or branch, acquire a right to undiminished benefits, on payment to the Minister of the capitalised value of the levy or diminution of benefits, as the case may be, ascertained in the prescribed manner.

Restrictions on transfer from society in deficiency.

79.—(1) Where on a valuation a deficiency has been disclosed in the case of any society or any branch of a society and a scheme for making good the deficiency has been made under this Act, no insured person who was a member of the society or branch at the date as at which the valuation was made shall be entitled, till the deficiency has been made good, to be transferred from that society or branch to another society or to any branch of the same society except on payment to the Minister at the time of his transfer, to be credited to the first-mentioned society or branch, of an amount to be ascertained in the prescribed manner equal to the capitalised value of any levy which would have been payable by him, or of any reduction of benefits to which he would have been liable, if he had not ceased to be a member of that society or branch.

(2) If any insured person ceases to be a member of any society or any branch of a society at any time between the date as at which a valuation of the society or branch is made (being a valuation on which a deficiency is subsequently disclosed) and the date on which the scheme for making good the deficiency comes into operation and becomes a member of some other society or branch, he shall on demand pay to the Minister, to be credited to the first-mentioned society or branch, such an amount as he would have been required to pay if he had remained a member of that society or branch and were about to be transferred to another society or

branch, and if he fails to do so he shall be subject to such reduction, suspension or postponement of benefits as may be prescribed, and the necessary adjustments shall be made in the accounts of the societies or branches concerned.

Special provisions as to societies with branches.

80.—(1) Where a society with branches is so organised that the branches in different national areas are grouped together for the purposes of this section, the branches in any of those areas may, if and to such extent as the rules of the society so provide and if the number of members of the branches being insured persons in the area exceeds five thousand, be treated for the purposes of the provisions of this Act relating to valuations, surpluses and deficiencies as if they formed a separate society.

(2) The rules of any society with branches may provide for the branches reinsuring with the society their liabilities in respect of any benefits or, if the society is so organised as aforesaid, for such reinsurance either with the society or with the group.

(3) Where a society with branches has among its members insured persons who are not members of any branch and the benefits of those members are administered by the society itself, those members shall be treated for the purposes of the provisions of this Act relating to valuations, surpluses and deficiencies as if they formed a separate branch.

Power to separate men's and women's funds.

81. Where an approved society, not being a society with branches, has amongst its members both men and women and the rules of the society so provide, the provisions of this Act with respect to valuations, surpluses and deficiencies shall apply to the society as if it were a society consisting of two branches, the one comprising the male members and the other comprising the female members.

Provisions relating to Finance of Insurance Committees.

Accounts of insurance committees

82.—(1) Every insurance committee shall keep proper books and accounts in the prescribed form and shall, when required, submit their accounts to audit by auditors appointed by the Treasury.

(2) The provisions set out in Part I. of the Fourth Schedule to this Act shall have effect with respect to the accounts of insurance committees and the audit thereof.

Provision of funds for insurance committees.

83.—(1) All sums payable in respect of the members of approved societies and deposit contributors resident in the county or county borough for the purposes of medical benefit and administration expenses in any year shall be paid or credited to the insurance committee at the commencement of that year, or at such time or times and in such instalments and in such manner and proportions as may, with the consent of the Treasury, be prescribed.

(2) Subject to the provisions of this section there shall be paid in each year to insurance committees in Great Britain out of the funds out of which benefits are payable under this Act, on account of the cost of medical benefit, a sum of nine shillings and sixpence, and on account of the administration expenses of those committees such sum not exceeding sixpence as may be prescribed, in respect of each of the total number (calculated in the prescribed manner) of the persons who are entitled to medical benefit as being or having been members of an approved society.

(3) Payments under this section shall be made in accordance with regulations to be made with the approval of the Treasury, and any such regulations so made may make special provision as to the sum to be paid on account of the cost of the medical benefit of, and otherwise with respect to, members of an approved society who are persons employed as masters or seamen serving on foreign-going ships.

(4) It shall be lawful for any local authority, out of any fund or rate out of which the expenses of the authority are payable, to subscribe such sums as they may think fit towards the general purposes of the insurance committee.

Travelling expenses, &c., of members of insurance committees.

84.—(1) If the special circumstances of any county or county borough are such that the Minister considers that the travelling expenses of the members of the insurance committee for that county or county borough should be repaid to them by the committee, the Minister may authorise the committee to repay the whole or any part of any such expenses, and any sum so repaid shall be treated as part of the administration expenses of the committee.

(2) In addition to any allowances for travelling expenses which may be paid under this section an

insurance committee may pay to the members of the committee subsistence allowance and compensation for loss of remunerative time in accordance with a scheme prepared by the committee and approved by the Minister, and there shall be paid out of moneys provided by Parliament towards the expenses of an insurance committee under any such scheme, such sum (if any) as the Minister, with the consent of the Treasury, may determine, so, however, that the aggregate amount paid under this subsection shall not exceed twenty-eight thousand pounds in any one year.

Contributions by local authorities towards medical benefit.

85.—(1) If in any year the amount payable to an insurance committee in respect of all persons for the administration of whose medical benefit they are responsible is insufficient to meet the estimated expenditure thereon, the committee may, through the Minister, transmit to the Treasury and to the council of the county or county borough an account showing the amount so payable and the estimated expenditure, and the Treasury and the council of the county or county borough may, if they think fit and if satisfied that the amounts so payable and the proposed expenditure are reasonable and proper in the circumstances, sanction the expenditure.

(2) The Treasury and the council of the county or county borough sanctioning any such expenditure as aforesaid shall thereupon each be liable to make good, in the case of the Treasury out of moneys provided by Parliament, and in the case of the council of a county or county borough, out of the county fund or borough fund or borough rate, as the case may be, one-half of any sums so sanctioned by them and expended by the insurance committee on medical benefit in the course of the year in excess of the amounts so payable to the insurance committee as aforesaid.

(3) The council of any borough or urban or rural district may agree with the council of the county in which the borough or district is situate to repay to the council of the county the whole or any part of the sums payable by that council in accordance with the provisions of this section towards the excess expenditure on medical benefit so far as that excess is properly attributable to the borough or district, and any sums payable by the council of the borough or district in pursuance of such an agreement

shall be payable, in the case of a borough, out of the borough fund or borough rate, and, in any other case, as part of the general expenses incurred by the council in the execution of the Public Health Acts.

(4) An agreement under this section may provide that the county council shall not raise any sum on account of any expenditure incurred by them under this section for the purpose to which the agreement relates within the area of any borough or urban or rural district the council of which has entered into such agreement, during the continuance of the agreement.

Provision by insurance committees for expenses of panel and pharmaceutical committees.

86.—(1) The insurance committee, if requested so to do by any panel committee or any pharmaceutical committee, may be authorised by the Minister out of moneys available for the provision of medical benefit within the area to allot to each of those committees respectively for the administration expenses of the committee, such a sum as may be determined by the insurance committee with the consent of the Minister not exceeding twopence in all in respect of each year in respect of each insured person entitled to obtain medical treatment and attendance from the practitioners who have entered into agreement with the insurance committee.

(2) Any travelling expenses incurred by members of any panel committee or pharmaceutical committee in attending meetings of the committee or of any sub-committee thereof, and any expenses incurred by any such members on account of subsistence while so attending, shall be deemed to be administration expenses of the panel or pharmaceutical committee, as the case may be.

Power of insurance committees to subscribe to association of committees.

87. An insurance committee may pay as general expenses incurred by them in the execution of their duties any sum, not exceeding in respect of any year ten pounds, or any such greater amount as the Minister approves not exceeding twenty pounds, as a subscription to the funds of any association of insurance committees whose objects are approved by the Minister, as well as any reasonable expenses of the attendances of representatives, not exceeding in any case four, at meetings of any such associations, on a scale to be approved by the Minister.

PART V.

CENTRAL ADMINISTRATION.

Joint Committee.

National Health Insurance Joint Committee.

88.—(1) For the purposes of this Act there shall be a Joint Committee (in this Act referred to as "the Joint Committee") which shall consist of the Minister, who shall be chairman, the Secretary for Scotland and the Minister of Labour for Northern Ireland, together with one other person appointed by the Minister, being a person having special knowledge and experience of national health insurance in Wales.

(2) The Joint Committee shall be a body corporate by the name of "the National Health Insurance Joint Committee," and shall have an official seal which shall be officially and judicially noticed, and the seal of the Committee may be authenticated by any member of or the secretary to the Committee, or by any person authorised by the Committee to act on behalf of the secretary.

(3) The Joint Committee shall make regulations providing for the appointment of deputies to act for the several members of the Committee at meetings of the Committee at which those members are unable to be present.

(4) The Joint Committee may make such financial adjustments as may be necessary between the several funds under the control and management of the Minister, the Scottish Board of Health and the Ministry of Labour for Northern Ireland, and for the purposes of co-ordination shall exercise and perform such powers and duties of the Minister, the Board and the Ministry under this Act, either alone or jointly with any of them, as regulations of the Committee may prescribe.

(5) The Joint Committee may make regulations as to the valuation of societies and branches which have among their members persons resident in any two or more national areas.

(6) The Documentary Evidence Act, 1868, as amended by the Documentary Evidence Act, 1882, shall apply to the Joint Committee as if that Committee were included in the first column of the Schedule to the first-mentioned Act, and as if the chairman or other member or the secretary, or any person authorised to

31 & 32 Vict. c. 37.
45 & 46 Vict. c. 9.

act on behalf of the secretary, of the Committee, were mentioned in the second column of that Schedule, and as if the regulations referred to in those Acts included any document issued by the Committee.

Determination of Questions and Disputes.

Determination of questions by Minister.

89.—(1) If any question arises—

(*a*) whether any employment or any class of employment is or will be employment within the meaning of this Act, or whether a person is or was a person employed within the meaning of this Act, or whether a person is entitled to become a voluntary contributor; or

(*b*) as to the rate of contributions payable by or in respect of any insured person; or

(*c*) as to the rates of contributions payable in respect of an employed contributor by the employer and the contributor respectively; or

(*d*) as to the person who is or was the employer of an employed contributor;

the question shall be determined by the Minister, in accordance with regulations made for the purpose:

Provided that—

(i) if any person is aggrieved by the decision of the Minister on any question arising under paragraph (*a*) or paragraph (*d*), he may appeal therefrom on any question of law to a judge of the High Court selected for the purpose by the Lord Chancellor, and the decision of that judge shall be final:

(ii) the regulations may provide for questions under paragraph (*b*) being determined, in the case of any person who is or is about to become a member of an approved society, by the society:

(iii) the Minister may, if he thinks fit, instead of himself deciding whether any class of employment is or will be employment within the meaning of this Act, submit the question for decision to the High Court, and the decision of that Court shall be final.

(2) The Minister may, on new facts being brought to his notice, revise any decision given by him under this section, other than a decision against which an appeal is pending or as respects which the time for appealing has not expired, and an appeal shall lie against any such revised decision in the same manner as against an original decision.

(3) Provision may be made by rules of court for regulating appeals and references to the High Court under this section, and those rules shall provide for limiting the time within which an appeal to the High Court under this section may be brought and for the determination in a summary manner of any appeals or references to the High Court under this section, and for requiring notice of any such appeals to be given to the Minister.

(4) The Minister shall be entitled to appear and be heard on any appeal or reference under this section.

Decision of disputes.

90.—(1) Subject to the provisions of the last-preceding section of this Act—

(*a*) Every dispute, relating to anything done or omitted by that person, society or branch (as the case may be) under this Act or any regulations made thereunder, between—

(i) an approved society or a branch thereof, and an insured person who is a member of the society or branch or any person claiming through such a person;

(ii) an approved society or branch thereof, and any person who has ceased to be a member for the purposes of this Act of the society or branch, or any person claiming through such a person;

(iii) an approved society and any branch thereof;

(iv) any two or more branches of an approved society; and

(*b*) Every dispute between an approved society and any person as to whether that person is or was at any date a member of that society for the purposes of this Act,

shall be decided in accordance with the rules of the society, but any party to such dispute may, in such cases

and in such manner as may be prescribed, appeal from the decision to the Minister.

(2) Every dispute between—

(*a*) an insured person and an insurance committee;

(*b*) two or more approved societies;

(*c*) an approved society and an insurance committee;

(*d*) two or more insurance committees;

relating to anything done or omitted by such person, society, or insurance committee under this Act or any regulations made thereunder, shall be decided in the prescribed manner by the Minister.

(3) The Minister may, subject to the provisions of this Act, authorise referees appointed by him to decide any appeal or dispute submitted to him under this section.

(4) Regulations may be made providing for the procedure on any such appeal or dispute, and any such regulations may apply any of the provisions of the Arbitration Act, 1889, but except so far as it may be so applied, that Act shall not apply to proceedings under this section, and any decision given by the Minister or a referee under this section shall be final and conclusive.

Provision as to exercise of judicial powers of Minister.

91. In such matters of a judicial nature arising under this Act as may be prescribed, the powers and duties of the Minister shall be exercised by him through a special body or special bodies of persons constituted in such manner as may be prescribed.

Inspectors.

Powers of inspectors.

92.—(1) An inspector appointed by the Minister for the purposes of this Act (in this Act referred to as "an inspector"), shall, for the purposes of the execution of this Act, have power to do all or any of the following things, namely:—

(*a*) to enter at all reasonable times any premises or place, other than a private dwelling-house not being a workshop, where he has reasonable grounds for supposing that any employed contributors are employed;

(*b*) to make such examination and inquiry as may be necessary for ascertaining whether the pro-

visions of this Act are complied with in any such premises or place;

(*c*) to examine, either alone or in the presence of any other person, as he thinks fit, with respect to any matters under this Act, every person whom he finds in any such premises or place, or whom he has reasonable cause to believe to be or to have been an employed contributor, and to require every such person to be so examined and to sign a declaration of the truth of the matters in respect of which he is so examined;

(*d*) to exercise such other powers as may be necessary for carrying this Act into effect.

(2) The occupier of any such premises or place and any other person employing any employed contributor, and the servants and agents of any such occupier or other person, and any employed contributor shall furnish to an inspector all such information and shall produce for inspection all such registers, books, cards and other documents as the inspector may reasonably require.

(3) Where any such premises or place are liable to be inspected by inspectors or other officers of, or are under the control of, some other Government department, the Minister may make arrangements with that other Government department for any of the powers and duties of inspectors under this section being carried out by inspectors or other officers of the other Government department, and where such an arrangement is made, those inspectors and officers shall have all the powers of an inspector under this section.

(4) An inspector shall be furnished with the prescribed certificate of his appointment, and on applying for admission to any premises for the purposes of this Act shall, if so required, produce the said certificate to the occupier.

(5) The Minister may empower an inspector to exercise in respect of any approved society or any branch of an approved society all or any of the powers given by section seventy-six of the Friendly Societies Act, 1896, to an inspector appointed thereunder:

Provided that any complaint or report as to any such branch as aforesaid made by an inspector under this subsection shall be communicated to the central authority of the society.

(6) No one shall be required under this section to answer any question or give any evidence tending to incriminate himself.

Regulations and Orders.

Regulations.

93.—(1) Regulations may be made under this Act for any of the following purposes, that is to say:—

(*a*) for any purpose for which regulations are expressly authorised to be made by any of the provisions of this Act;

(*b*) for prescribing anything which under this Act is to be prescribed; and

(*c*) generally for carrying this Act into effect.

(2) All regulations made under this Act shall be laid before both Houses of Parliament as soon as may be after they are made, and shall have effect as if enacted in this Act, and if an address is presented to His Majesty by either House of Parliament within the next subsequent twenty-one days on which that House has sat next after any such regulation is laid before it, praying that the regulation may be annulled, His Majesty in Council may annul the regulation, and it shall thenceforth be void, but without prejudice to the validity of anything previously done thereunder.

(3) Any regulations made under any of the provisions of this Act specified in the Fifth Schedule to this Act may contain such incidental, supplemental and consequential provisions as appear necessary for modifying and adapting the provisions of this Act to the provisions of the regulations and otherwise for the purpose of the regulations.

Rules as to making, &c., of special orders, &c.

94.—(1) Before the Minister makes any special order under this Act he shall publish, in such manner as he may think best adapted for informing persons affected, notice of the proposal to make the order, and of the place where copies of the draft order may be obtained, and of the time (which shall be not less than twenty-one days) within which any objection made with respect to the draft order by or on behalf of persons affected must be sent to him.

(2) Every objection must be in writing and state the draft order or portions of draft order objected to, the specific grounds of objections, and the omissions, additions or modifications desired.

(3) The Minister shall consider any objection made by or on behalf of any persons appearing to him to be affected which is sent to him within the required time, and he may, if he thinks fit, amend the draft order and cause the amended draft to be dealt with in like manner as an original draft.

(4) When the Minister does not amend or withdraw any draft order to which any objection has been made, then (unless the objection either is withdrawn or appears to him to be frivolous) he shall, before making the order, direct an inquiry to be held in manner hereinafter provided.

(5) The Minister may appoint a competent and impartial person to hold an inquiry with regard to any draft order and to report to him thereon, and the following provisions shall have effect in relation to any such inquiry:—

(*a*) The inquiry shall be held in public, and any objector and any other person who, in the opinion of the person holding the inquiry, is affected by the draft order, may appear at the inquiry either in person or by counsel, solicitor or agent:

(*b*) The witnesses on the inquiry may, if the person holding it thinks fit, be examined on oath:

(*c*) Subject as aforesaid, the inquiry and all proceedings preliminary and incidental thereto shall be conducted in accordance with rules made by the Minister:

(*d*) The fee to be paid to the person holding the inquiry shall be such as the Minister may direct and shall be deemed to be part of the expenses of the Minister in carrying this Act into effect.

(6) Before a special order comes into force, it shall be laid before each House of Parliament for a period of not less than thirty days during which that House is sitting, and, if either of those Houses before the expiration of those thirty days presents an address to His Majesty against the order or any part thereof, no further proceedings shall be taken thereon, without prejudice to the making of any new order.

Power to revoke and vary orders.

95. Any order or special order made under this Act may be revoked, varied or amended by an order or special order made in like manner as the original order.

PART VI.

LEGAL AND MISCELLANEOUS.

Offences, Legal Proceedings, &c.

Offences.

96.—(1) If for the purpose of obtaining any benefit or payment or the crediting of a reserve value under this Act, either for himself or for any other person, any person knowingly makes any false statement or false representation, he shall be liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

(2) If—

(*a*) any employer fails to pay any contributions which under this Act he is liable to pay; or

(*b*) any employer deducts or attempts to deduct from the wages or other remuneration of an employed contributor the whole or any part of the employer's contribution; or

(*c*) any employer, insured person or other person is guilty of any other contravention of or non-compliance with any of the requirements of this Act or the regulations made thereunder in respect of which no special penalty is provided;

he shall, for each offence, be liable on summary conviction to a fine not exceeding ten pounds, and where the offence is failure or neglect on the part of the employer to pay any contributions, to pay to the Minister a sum equal to the amount of the contributions which he has so failed or neglected to pay, which sum when paid shall be treated as a payment in satisfaction of such contributions:

Provided that no person shall be liable to any penalty in respect of any matter if he has acted in conformity with any decision in respect thereto by the Minister.

(3) If any person buys, sells or offers for sale, takes or gives in exchange, or pawns or takes in pawn, any insurance card, insurance book or used insurance stamp, he shall be liable on summary conviction to a fine not exceeding twenty pounds, and in any proceedings under this subsection with respect to used insurance

stamps, an insurance stamp shall be deemed to have been used if it has been cancelled or defaced in any way whatever, and whether it has been actually used for the purpose of payment of a contribution or not.

(4) If any person wilfully delays or obstructs an inspector in the exercise of any power under the section of this Act relating to the powers of inspectors or fails to give such information or to produce such documents as provided in that section, or conceals or prevents or attempts to conceal or prevent any person from appearing before or being examined by an inspector, he shall be liable on summary conviction to a fine not exceeding five pounds.

Time for institution of proceedings, power of inspector to prosecute, &c.

97.—(1) Notwithstanding any enactment prescribing the time within which proceedings may be brought before a court of summary jurisdiction—

(*a*) proceedings against an employer under this Act for the offence of failing or neglecting to pay any contribution in respect of a person, or proceedings against any person for buying, selling, offering to sell, taking or giving in exchange, pawning or taking in pawn any insurance card, insurance book or used insurance stamp, may be brought at any time within one year from the date of the commission of the alleged offence; and

(*b*) proceedings for any offence under this Act may be brought either within the time prescribed by any such enactment as aforesaid or within three months from the date on which evidence sufficient in the opinion of the Minister to justify a prosecution for the offence comes to his knowledge, whichever is the longer, and for the purposes of this provision a certificate purporting to be signed by the Minister as to the date on which such evidence as aforesaid came to his knowledge shall be conclusive evidence thereof.

(2) Where an employer has been convicted under this Act of the offence of failing or neglecting to pay any contribution in respect of a person, then, if notice of the intention so to do is served with the summons or warrant, evidence may be given of failure or neglect on the part of that employer to pay other contributions in respect of that person during the year preceding the date when the

information for the offence was laid, and on proof of such failure or neglect the employer shall be liable to pay to the Minister a sum equal to the total amount of all the contributions which he is so proved to have failed or neglected to pay.

(3) An inspector or other officer appointed for the purposes of this Act shall, if authorised in that behalf by any special or general directions of the Minister, have power to take proceedings for any offence under this Act, and may, if authorised in that behalf by such directions as aforesaid, although not a counsel, solicitor or law agent, prosecute or conduct before a court of summary jurisdiction any proceedings for any such offence.

(4) In any summary proceedings under this Act whether for an offence or for the recovery of any sum as a civil debt the decision of the Minister on any question whether or not a person is or was an employed person or is or was the employer of an employed contributor within the meaning of this Act shall, unless an appeal against the decision is pending or the time for appealing against the decision has not expired, be conclusive for the purpose of those proceedings, and, if such a decision has not been obtained and the decision of the question is necessary for the determination of the proceedings, the question shall be referred to the Minister for decision in accordance with the provisions of this Act, and, where any such appeal is pending or the time for so appealing has not expired or any question has been so referred to the Minister, the court dealing with the case shall adjourn the proceedings until such time as a final decision on the question has been obtained.

Civil proceedings by employee against employer for non-compliance with Act.

98.—(1) Where an employer has failed or neglected to pay any contribution which under this Act he is liable to pay in respect of any insured person in his employment (in this section referred to as "an employee"), or has failed or neglected to comply in relation to any employee with the requirements of any regulations relating to the payment and collection of contributions, and by reason thereof the employee or any person claiming through the employee has lost in whole or in part any benefits to which he would have been entitled under this Act, the employee or person so claiming shall be entitled to recover summarily from the employer as a civil debt a sum equal to the amount of any sickness, disablement or maternity benefit which he has lost as aforesaid, and a sum equal to

the amount of any expenses which he has incurred by reason of not being entitled to medical benefit.

(2) If an employee who is a member of an approved society refuses or neglects to enforce any claim under the preceding provisions of this section, the society may take the necessary proceedings in the name and on behalf of the employee:

Provided that, if any society takes proceedings as aforesaid and fails in the proceedings, it shall be responsible for the costs of the proceedings as if it were claiming on its own account.

(3) If an employee is not a member of an approved society he or any person claiming through him shall in any proceedings under this section be entitled to recover from the employer the same amount as if the employee had been a member of an approved society.

(4) Proceedings may be taken under this section notwithstanding that proceedings have also been taken under any other enactment in respect of the same failure or neglect.

(5) Proceedings under this section may, notwithstanding any provision in any enactment, be brought at any time within one year after the date on which the employee, but for the failure or neglect of the employer, would have been entitled to receive the benefit which he has lost.

Power to take evidence on oath at statutory inquiries.

99. Where under any provision of this Act or any regulations made thereunder the Minister is required or authorised to hold, or to appoint any committee or person to hold, an inquiry, the witnesses shall, if the Minister thinks fit, or if any one of the parties so demands, be examined on oath, and the committee or person appointed to hold the inquiry shall have power to administer oaths for the purpose.

Miscellaneous.

Exemptions from stamp duty of certain documents required for purposes of Act.

100. Stamp duty shall not be chargeable upon the following documents in connection with business under this Act, namely:—

(1) Draft, order or receipt given by or to an approved society or branch or insurance committee in respect of money payable in pursuance of this Act, or of the rules of the society or branch:

(2) Letter or power of attorney granted by any person as trustee for the transfer of any money of an approved society or branch or insurance committee, invested in his name in the public funds:

(3) Bond or other security given to, by or on account of an approved society or branch or by the treasurer or other official thereof:

(4) Appointment or revocation of appointment of agent, or other document required or authorised by or in pursuance of this Act, or by the rules of an approved society or branch:

(5) Agreement entered into between an approved society or branch and an insurance committee in relation to medical benefit.

Provisions as to birth, death and marriage certificates.

101.—(1) Where, for the purposes of this Act, the age of any person is required to be proved by the production of a certificate of birth, or the marriage of any person is required to be proved by the production of a certificate of marriage, any person shall, on presenting a written requisition in such form and containing such particulars as may be from time to time prescribed, and on payment in the case of a certificate of birth of a fee of sixpence and in the case of a certificate of marriage of a fee of one shilling, be entitled to obtain a certified copy of the entry of the birth or marriage, as the case may be, of the person in question in the register of births or the register of marriages, under the hand of the registrar having the custody thereof, and forms of requisition shall on request be supplied without any charge by every registrar.

In the application of the foregoing provision to certificates of birth, the expression "registrar" means a registrar of births and deaths or a superintendent registrar, and in its application to certificates of marriage means the registrar or superintendent registrar or other person having the care of the register in which the marriage is entered.

(2) Regulations may be made for applying the provisions of section ninety-seven of the Friendly Societies Act, 1896, subject to any necessary modifications, to certificates of death of insured persons required for the purposes of this Act.

102.—(1) Where the medical practitioner attending any insured person in receipt of sickness benefit certifies that the levying of any distress or execution upon any goods or chattels belonging to the insured person and being on premises occupied by him, or the taking of any proceedings in ejectment or for the recovery of any rent or to enforce any judgment in ejectment against that person, would endanger his life, and the certificate has been sent to the insurance committee and has been recorded in manner hereinafter provided, it shall not be lawful during such period as is specified in the certificate for any person to levy any such distress or execution or to take any such proceedings or to enforce any such judgment against the insured person: Protection against distress and execution in certain cases.

Provided that, if any person desirous of levying any such distress or execution or taking any such proceedings or enforcing any such judgment disputes the accuracy of the certificate, he may apply to the registrar of the county court, and the registrar, if he is of opinion that the certificate should be cancelled or modified, may make an order cancelling or modifying it, and no appeal shall lie against any such order or a refusal to make any such order.

(2) A certificate granted for the purpose of this section shall continue in force for one week or such less period as may be specified in the certificate, but may be renewed from time to time for any period not exceeding one week, up to but not beyond the expiration of three months from the date of the grant of the original certificate, but no such renewal shall have effect unless sent to the insurance committee and recorded as aforesaid:

Provided that the protection conferred by this section shall not extend beyond the expiration of one month from the said date if, on demand being made by the person desirous of levying distress or execution or taking proceedings or enforcing judgment, proper security is not given for payment of rent thereafter to become due from the insured person or the amount of the judgment debt, as the case may be, and any dispute as to the sufficiency of the security shall be determined by the registrar of the county court whose decision shall be final.

(3) If any person knowingly levies or attempts to levy any distress or execution or takes any proceedings

or enforces or attempts to enforce any judgment in contravention of this section, he shall be liable on summary conviction to a fine not exceeding fifty pounds.

(4) A certificate or renewal thereof granted under this section shall forthwith be sent to the insurance committee, and the committee shall, unless they have reason to suspect its genuineness, record it without fee in a special register, and the register shall at all reasonable times be open to inspection.

(5) The genuineness of a certificate so recorded shall not be questioned in any proceedings against a sheriff or other officer for failure to levy any distress or execute any warrant.

(6) Where the time within which a warrant may be executed is limited, any period during which the warrant cannot be executed by reason of the provisions of this section shall be disregarded in computing the time within which the warrant may be executed.

Provisions as to casual and intermittent employment.

103.—(1) The Minister may, by special order, modify this Act in its application to persons whose employment is of a casual or intermittent nature and the employers of such persons, and any such order may apply either generally or to any one or more particular trades or industries or branches thereof, and either generally or in any one or more particular localities, and where any such order is an order applying to a particular trade or industry or branch thereof in a particular locality, it may extend to other persons if employed in the same class of employment as the persons to whom the order primarily relates.

(2) The order may make provision—

(*a*) as to the amount of the employed rate and the contributions payable by the employer and by the employed contributor respectively; and

(*b*) as to the payment, recovery and collection of such contributions in such manner, in such proportions and in respect of such periods, as may be specified; and

(*c*) for the apportionment among employers of the amounts payable by employers; and

may modify and adapt the provisions of this Act accordingly:

Provided that the employer's contributions shall not exceed ninepence nor the employed contributor's contributions fivepence, or in the case of a woman fourpence, in any contribution week, nor, if the contributions are payable day by day, shall the employed contributor's contribution for any day exceed one penny.

(3) In the case of a draft order made under this section, any inquiry to be held before the making of the order shall, instead of being held in manner provided by the section of this Act relating to the making of special orders, be an inquiry held by one or more competent and impartial persons to be appointed by the Lord Chancellor on the demand, made in the prescribed manner, of the person making the objection to the draft order.

(4) The provisions of the section of this Act as to the laying of regulations before both Houses of Parliament and the proceedings consequent thereon shall apply to special orders made under this section in lieu of the provisions contained in the section of this Act relating to the making of special orders.

Persons of unsound mind.

104. Regulations may be made enabling approved societies and insurance committees, and in the case of persons entitled to benefits out of the Navy, Army and Air Force Insurance Fund, the Admiralty, Army Council or Air Council, to appoint a person to exercise on behalf of any insured person of unsound mind any right of election which that person is, under this Act, entitled to exercise, and to appoint a person to receive on behalf and for the benefit of such person any sums by way of benefit which would otherwise have been payable to him.

Benefits not to be taken into consideration in certain cases.

105.—(1) In granting out-door relief to a person in receipt of or entitled to receive any benefit a board of guardians shall not take into consideration any such benefit, except so far as the benefit exceeds seven shillings and sixpence a week.

(2) In deciding whether or not they shall make an order under the Bastardy Laws Amendment Act, 1872, for the payment of the expenses incidental to the birth of a child, the justices shall not take into consideration the fact that the mother of the child is entitled to receive maternity benefit.

35 & 36 Vict. c. 65.

Priority of claims for contributions due by companies being wound up. 8 Edw. 7. c. 69.

106.—(1) There shall be included among the debts which, under section two hundred and nine of the Companies (Consolidation) Act, 1908, are, in the distribution of the assets of a company being wound up, to be paid in priority to all other debts, all contributions payable under this Act by the company in respect of employed contributors during the four months before the commencement of the winding up or the winding-up order, and that Act shall have effect accordingly, and formal proof of the debts to which priority is given under this section shall not be required except in cases where it may otherwise be provided by rules made under the Companies (Consolidation) Act, 1908.

50 & 51 Vict. c. 43.

(2) In the case of the winding up of a company within the meaning of the Stannaries Act, 1887, such contributions as aforesaid shall, if payable in respect of a miner, have the like priority as is conferred on wages of miners by section two hundred and forty of the Companies (Consolidation) Act, 1908, and that section shall have effect accordingly.

(3) This section shall not apply where a company is wound up voluntarily merely for the purposes of reconstruction or of amalgamation with another company.

Inquiries into causes of excessive sickness.

107.—(1) Where it is alleged by any approved society or insurance committee that the sickness which has taken place among any insured persons, being persons for the administration of whose sickness and disablement benefits the society is or committee are responsible, is excessive, and that the excess is due to—

(*a*) the conditions or nature of employment of those persons; or

(*b*) bad housing or insanitary conditions in any locality; or

(*c*) an insufficient or contaminated water supply; or

(*d*) neglect on the part of any person or authority to observe or enforce the provisions of any Act relating to the health of workers in factories, workshops, mines, quarries or other industries, or relating to public health or the housing of the working classes, or any regulations made under any such Act, or to observe or enforce any public health precautions,

the society or committee making the allegation may send to the person or authority alleged to be in default a claim for the payment of the amount of any extra expenditure alleged to have been incurred by reason of such cause as aforesaid, and if the society or committee and the person or authority fail to arrive at any agreement on the subject, may refer the matter, with a statement in support of the allegation, to the Minister, and if the Minister is of opinion that a primâ facie case for an inquiry is disclosed, he may appoint a competent person to hold an inquiry:

Provided that, if the excess is alleged to be due to neglect to observe or enforce the provisions of any Act for the administration of which the Secretary of State or the Board of Trade is responsible, the Minister shall refer the matter to the Secretary of State or to the Board of Trade, as the case may be, and thereupon the Secretary of State or the Board of Trade, as the case may be, may appoint a competent person to hold an inquiry.

(2) If the Minister is of opinion that the sickness which has taken place among any insured persons is excessive, and it appears to him that the excess is, or may be, due to any of the causes set out in subsection (1) of this section, he may make a claim in the same manner as a society or committee under that subsection, and on failure to arrive at any agreement with the person or authority may cause an inquiry to be held as provided in that subsection.

(3) If, upon any inquiry being held, it is proved to the satisfaction of the person holding the inquiry that the amount of sickness has, during a period of not less than three years next before the date of the inquiry, or where there has been an outbreak of any epidemic, endemic or infectious disease, during any less period, been in excess of the amount of sickness which, in the opinion of the person holding the inquiry, would have occurred if there had been no default by any person or authority as aforesaid, the amount of that extra expenditure found by the person holding the inquiry to have been, by reason of the default, incurred under this Act—

(*a*) where the claim is made by the Minister, by any societies or committees; or

(*b*) where the allegation is made by a society or committee, by the society or committee in question,

shall be ordered by the person holding the inquiry to be made good in accordance with the following provisions:—

(i) Where the excess is due to the conditions or nature of the employment or to any neglect on the part of any employer to observe or enforce any such Act or regulation as aforesaid, it shall be made good by the employer:

(ii) Where the excess is due to bad housing or insanitary conditions in the locality, or to any neglect on the part of any local authority to observe or enforce any such Act or regulation or such precautions as aforesaid, it shall be made good by such local authority as appears to the person holding the inquiry to have been in default, or if due to the insanitary condition of any particular premises, shall be made good either by the authority or by the owner, lessee or occupier of the premises who is proved to the satisfaction of the person holding the inquiry to be responsible:

(iii) Where the excess is due to an insufficient or contaminated water supply, it shall be made good by the local authority, company or person by whom the water is supplied, or who having imposed upon them the duty of affording a water supply have refused or neglected to do so, unless the local authority, company or person prove that the insufficiency or contamination was not due to any default on the part of the authority, company or person, but arose from circumstances over which they had no control.

(4) Where any such inquiry as aforesaid is held in respect of bad housing or insanitary conditions in any locality, it shall be lawful for the local authority to serve notice upon the owner, lessee or occupier of any premises which are the subject-matter of the inquiry, and where

it is proved that such a notice has been served and that any such extra expenditure as aforesaid, or any part thereof, has been caused by the act or default of the owner, lessee or occupier, the person holding the inquiry may order the owner, lessee or occupier to repay to the local authority the amount of the extra expenditure or part thereof which has been so caused.

(5) Regulations shall be made as to the procedure on inquiries under this section, and a person holding an inquiry under this section shall have all such powers as an inspector has for the purposes of an inquiry under the Public Health Acts, and shall have power to order how and by what parties costs, including such expenses as the Minister or the Secretary of State or the Board of Trade may certify to have been incurred by him or them, are to be paid, and any order so made may, by leave of the High Court, be enforced in the same manner as a judgment or order of the High Court to the same effect:

Provided that a society or committee shall not be ordered to pay the costs of the other party to the inquiry if the person holding the inquiry certifies that the demand for an inquiry was reasonable under the circumstances, and, where he so certifies, the Treasury may repay to the society or committee the whole or any part of the costs incurred by them.

(6) Without prejudice to any other method of recovery, any sum ordered under this section to be paid by a local authority may in accordance with regulations, and subject to the approval of the Treasury, be paid out of the Local Taxation Account and deducted from any sums payable either directly or indirectly out of that account to the local authority.

(7) For the purposes of this section, any expenditure on any benefit administered by an insurance committee shall be deemed to be expenditure of that committee, but any sums paid to any such committee under this section to meet extra expenditure on sickness benefit or disablement benefit shall be dealt with for the benefit of deposit contributors in accordance with regulations.

(8) Where under this section any sum is paid to the Minister, he shall apply the same in discharge of any expenses incurred by him under this section and shall distribute the balance among the societies and committees which appear to him to have incurred extra expenditure on account of the excessive sickness, in such proportions as he may think just.

(9) Where an association of deposit contributors resident in any county or county borough has been formed under regulations, the insurance committee for the county or county borough shall, if so required by the association, take proceedings under this section on behalf and at the expense of the association.

Application of Act to persons in the service of Crown.

108.—(1) This Act shall apply to persons employed by or under the Crown, other than those with respect to whom special provision is made by this Act, in like manner as if the employer were a private person:

Provided that in the case of a person employed in the private service of the Crown, the head of the department of the Royal Household in which he is employed shall be deemed to be his employer.

(2) Where a man of the Naval Reserves, the Army Reserve, the Air Force Reserve or the Territorial Army or the Auxiliary Air Force is being trained and is in receipt of pay out of the moneys provided by Parliament for Navy, Army or Air Services, he shall, for the purposes of this Act, be deemed, whilst so training, to be employed within the meaning of this Act and to be in the sole employment of the Crown:

Provided that this subsection shall not apply to a man who was not, immediately before the training commenced, an insured person, except in such cases and under such circumstances as may be specified in a special order made by the Minister.

Application of Act to aliens.

109. This Act shall, subject as may be prescribed, apply to all persons who are not British subjects in the same manner as it applies to persons who are British subjects.

Application of Act to Scilly Isles.

110.—(1) In this Act references to a county include references to the Scilly Isles, and references to the council of a county include references to the council of those Isles.

(2) The insurance committee for the Scilly Isles shall be constituted in such manner as may be prescribed.

PART VII.

APPLICATION OF ACT TO SCOTLAND.

(1) Scottish Board of Health. (2) Scottish National Health Insurance Fund.

111.—(1) For the purpose of carrying this Act into effect in Scotland, the Scottish Board of Health (in this Part of this Act referred to as "the Board"), and the officers, inspectors, referees and servants appointed by the Board shall, subject to the provisions of this Part of this Act, respectively have all the like powers and duties as are, by the provisions of this Act, conferred and imposed on the Minister and the officers, inspectors, referees and servants appointed by him, and references in those provisions to the Minister shall be construed as references to the Board.

(2) All sums received by way of contributions under this Act in respect of persons resident in Scotland, and all sums paid out of moneys provided by Parliament in respect of benefits conferred on such persons, and the expenses of administration of such benefits, shall be paid into a fund to be called the Scottish National Health Insurance Fund, under the control and management of the Board, and the sums required to meet expenditure properly incurred by approved societies and insurance committees for the purpose of benefits and the administration thereof shall be paid out of that fund, and the foregoing provisions of this Act with respect to the National Health Insurance Fund shall, with the necessary modifications, apply to the Scottish National Health Insurance Fund accordingly.

Scottish insurance committees.

112.—(1) The number of members of a Scottish insurance committee shall in no case be less than twenty-five or more than eighty, and, where the number of members of an insurance committee is fixed at less than forty, the constitution of the committee may be varied

as may be prescribed, so, however, that the proportion of members to be appointed by insured persons and by a county or town council and the number of members possessing a medical qualification shall not be altered.

(2) The two members of each Scottish insurance committee representing medical practitioners shall, instead of being appointed by the local committee of the county or burgh, be elected in manner provided by regulations either by any association of duly qualified medical practitioners resident in the county or burgh which may have been formed for that purpose under the regulations, or, if no such association has been formed, by such practitioners.

(3) No person, except a medical practitioner qualified as such, shall be qualified for appointment as a member of a Scottish insurance committee by a county or town council unless he is a member of a local authority within the county under the Public Health (Scotland) Act, 1897, or of the town council, as the case may be, but this requirement shall not apply to women if no women so qualified are available.

60 & 61 Vict. c. 38.

(4) Before submitting for approval a scheme prescribing areas to be assigned to district committees, the insurance committee of a county shall consult with the county council or any committee thereof appointed for the purpose, and shall consider any representation received from them.

(5) Where owing to sparseness of population, difficulties of communication or other special circumstances, they consider it desirable, a Scottish insurance committee shall have power, with the consent of the Board, to modify or suspend any benefits for the administration of which they are responsible, but where such modification or suspension takes place, provision shall be made by the committee, with the like consent, for the increase of other benefits or the grant of one or more additional benefits to an amount equivalent to the value of the modification or suspension.

(6) The provisions of this Act relating to the accounts of insurance committees and to the audit of those accounts shall in their application to Scotland have effect with the substitution of Part II. of the Fourth Schedule to this Act for Part I. of that Schedule.

113. In the application of this Act to Scotland— Expenses and powers of local authorities.

(1) Expenses incurred by a county council under this Act shall be defrayed out of the general purposes rate:

Provided that:—

(*a*) notwithstanding anything contained in the Local Government (Scotland) Act, 1889 (in this Part of this Act referred to as the Act of 1889), the ratepayers of a police burgh shall not be assessed by the county council for any such expenses unless the police burgh is, for the purposes of this Act, held to be within the county; and 52 & 53 Vict. c. 50.

(*b*) with respect to every burgh within the meaning of the Act of 1889, which is, for the purposes of this Act, held to be within the county, subsection (3) and subsection (4) of section sixty, and section sixty-six of the Act of 1889, shall so far as applicable have effect as if those expenses were expenditure therein mentioned:

(2) Expenses incurred by a town council under this Act (whether under requisition from the county council or otherwise) shall be defrayed out of the public health general assessment, but shall not be reckoned in any calculation as to the statutory limit of that assessment, and references to the borough fund or borough rate shall be construed accordingly:

(3) Expenses of a district committee defrayed out of the public health general assessment within the district in pursuance of an agreement under this Act shall not be reckoned in any calculation as to the statutory limit of that assessment.

114.—(1) All proceedings for any contravention of, or non-compliance with, any of the provisions of this Act or the regulations made thereunder, shall in Scotland be instituted and carried on under the provisions of the Legal proceedings, inquiries and disputes.

Summary Jurisdiction (Scotland) Acts, and may be taken at the instance of the procurator fiscal or of the Board.

(2) Where an employer in Scotland has failed or neglected to pay any contributions which, under this Act, he is liable to pay in respect of a person, the amount which he has so failed or neglected to pay shall be a debt due from the employer to the Board and shall be recoverable by the Board summarily as a civil debt:

Provided that the powers hereby conferred on the Board shall be deemed to be in supplement of and nowise in restriction of the powers conferred on them or on insured persons by any other provisions of this Act.

(3) It shall not be any objection to the competency of a person to give evidence as a witness in proceedings in Scotland for an offence under this Act that the proceedings are prosecuted or conducted by him.

(4) The power to make regulations for the application to inquiries held under the section of this Act relating to the administration of medical benefit of any of the provisions of the Arbitration Act, 1889, relating to the costs of arbitration, the attendance of witnesses and the production of documents, shall not extend so as to authorise regulations to be made with respect to any such inquiries held in Scotland, but regulations so made may provide that, in the case of any such inquiry held in Scotland, the Board may make such award as seems to them proper in regard to the expenses of the inquiry and the finding thereon.

(5) Where any appeal or dispute is submitted to the Board under the provisions of this Act relating to disputes, the Board or the referees appointed by them to decide the appeal or dispute, may on the application of either party, at any stage of the proceedings, and shall, if so directed by either Division of the Court of Session, state a case on any question of law arising in the appeal or dispute for the opinion of either Division of the Court of Session, and the procedure in such stated cases shall, so far as practicable, be in accordance with the regulations and practice in Scotland prevailing in stated cases under sub-paragraph (*b*) of paragraph (17) of the Second

Schedule to the Workmen's Compensation Act, 1906, provided always that the decision of the Court of Session shall be final. 6 Edw. 7. c. 58.

County benefit societies.

115. Where under any enactment repealed by this Act a scheme for the establishment under any county council of an approved society for the county (in this section referred to as a county society) has been approved before the passing of this Act, the provisions of the scheme shall have effect notwithstanding anything to the contrary in this Act, and, subject to those provisions, the county society shall be an approved society for all the purposes of this Act.

Interpretation for purposes of application of Act to Scotland.

116.—(1) For the purposes of this Act in its application to Scotland—

(*a*) "County borough" means a burgh or police burgh within the meaning of the Act of 1889, containing within the police boundaries thereof according to the census of nineteen hundred and eleven a population of twenty thousand or upwards, and includes the burgh of Dumfries and the police burgh of Maxwelltown, as if they were a single burgh, and all other burghs and police burghs shall, for the purposes of this Act, be held to be within the county, and unless already represented on the county council shall, for the purposes of this Act, be represented thereon as may be determined by the Secretary for Scotland:

Provided that references to the council of a county borough shall, in the case of Dumfries and Maxwelltown, be construed as references to a joint committee of the town councils thereof which shall from time to time be appointed subject to the provisions of section seventy-six of the Act of 1889:

(*b*) References to a county and the county council thereof shall as regards the counties of Kinross and Clackmannan, and the counties of Moray and Nairn, be construed in each case as references respectively to a combination of the two recited counties and to a joint committee of the county councils thereof which shall from time

to time be appointed subject to the provisions of section seventy-six of the Act of 1889:

(*c*) The expression "borough" and the expression "urban district" means a burgh or police burgh within the meaning of the Act of 1889, and the expression "rural district" and "council of a rural district," unless inconsistent with the context, mean respectively a district of a county within the meaning of the said Act and the district committee thereof:

(*d*) References to the Lord Chancellor and the Lord Chief Justice of England shall be construed as references to the Lord President of the Court of Session:

(*e*) "Workhouse" means poorhouse; "workhouse infirmary" means poorhouse hospital or the sick ward of any poorhouse; "coverture" means marriage; "levy any distress or execution" means use any diligence; "ejectment" means removing; "amount of judgment debt" means amount decerned for; "registrar of the county court" means court exercising jurisdiction in the proceedings; "board of guardians" means parish council; "public elementary school" means state-aided school; "Public Health Acts" means the Public Health (Scotland) Acts, 1897 and 1907; "Local Loans Act, 1875" means the Local Authorities Loans (Scotland) Acts, 1891 and 1893; "Housing Acts, 1890 to 1923" means the Housing (Scotland) Acts, 1890 to 1923; and "High Court" means Court of Session:

(*f*) References to the Board of Education shall be construed as references to the Scottish Education Department.

(2) In the application to Scotland of the section of this Act relating to excessive sickness—

(*a*) the expression "local taxation account" means the Local Taxation (Scotland) Account, and regulations respecting sums payable out of that account shall be made by the Secretary for Scotland:

(*b*) the expression "inspector" includes a person acting under section seven or section eight of the Public Health (Scotland) Act, 1897. 60 & 61 Vict. c. 38.

(3) A person appointed in terms of the section of this Act relating to excessive sickness to hold an inquiry in Scotland shall report to the authority appointing him, and any further action following on the inquiry which, in accordance with the provisions of that section, is to be or may be taken by the person making the inquiry, shall not be taken by him, but may be taken by that authority after consideration of the report, and that section shall be read and construed accordingly.

(4) In the application of paragraph (*a*) of section twenty-eight of this Act to Scotland the words "or the birth of a child" shall be added thereto.

(5) In the application of section one hundred and five of this Act to Scotland, the following subsection shall have effect in lieu of subsection (2) of that section:—

"(2) In awarding inlying expenses in Scotland in connection with the birth of an illegitimate child, the court shall not take into consideration the fact that the mother of the child is entitled to receive maternity benefit under this Act."

PART VIII.

APPLICATION OF ACT TO NORTHERN IRELAND.

(1) Ministry of Labour, (2) Northern Ireland National Health Insurance Fund.

117.—(1) In the application of this Act to Northern Ireland the Ministry of Labour for Northern Ireland (in this Part of this Act referred to as "the Ministry") shall, subject as hereinafter in this Part of this Act provided, be substituted for the Minister.

(2) All sums received in respect of contributions under this Act in respect of persons resident in Northern Ireland, and all sums paid out of moneys provided by the Parliament of Northern Ireland in respect of benefits conferred on such persons and the expenses of administration of such benefits, shall be paid into a fund to be called "the Northern Ireland National Health Insurance Fund," under the control and management of the Ministry, and the sums required to meet expenditure

properly incurred by approved societies and insurance committees for the purposes of such benefits and of the administration thereof shall be paid out of that fund, and the foregoing provisions of this Act with respect to the National Health Insurance Fund shall, with the necessary modifications, apply to the Northern Ireland National Health Insurance Fund accordingly.

(3) The amounts to be contributed out of moneys provided by Parliament towards the benefits, including the cost of administration of benefits, of persons who are entitled to benefits out of the Navy, Army and Air Force Insurance Fund or who are members of the Seamen's National Insurance Society, or towards benefits payable to persons under the scheme prepared in pursuance of section sixty-four of this Act, shall, in the case of such of those persons as are actually resident in Northern Ireland, be paid out of moneys provided by the Parliament of Northern Ireland, and the Joint Committee shall periodically ascertain and inform the Ministry of Finance for Northern Ireland of the amounts due under this provision to the Navy, Army and Air Force Insurance Fund, the Seamen's National Insurance Society and the seamen's special fund respectively, and for the purposes of this subsection a man of the forces who was immediately before his entry or enlistment resident in Northern Ireland shall, notwithstanding any other provision of this Act, be deemed to be resident in Northern Ireland.

Exempt and excepted persons.

118.—(1) The provisions of this Act requiring regulations to be made for applying contributions paid in respect of exempt persons in providing medical benefit for those persons shall have effect in relation to persons in Northern Ireland as if for references to medical benefit there were substituted references to such benefits as may be specified in a scheme framed by the Ministry.

(2) Employment in Northern Ireland as an outworker, where the wages or other remuneration derived from the employment are not the principal means of livelihood of the person employed, shall be deemed to be included amongst the excepted employments specified in Part II. of the First Schedule to this Act.

Medical benefit.

119. An insured person in Northern Ireland shall not be entitled to medical benefit, and the provisions with respect to medical benefit shall not apply:

Provided that medical benefit for an insured person being a member of an approved society shall be deemed to be included amongst the additional benefits specified in the Third Schedule to this Act, and medical benefit when provided shall be administered by the insurance committee in accordance with the provisions of this Act, unless the Ministry otherwise direct.

Sanatorium benefit.

120.—(1) An insured person in Northern Ireland shall be entitled to the following further benefit, that is to say, to treatment in sanatoria or other institutions or otherwise when suffering from tuberculosis or such other diseases as the Ministry of Home Affairs for Northern Ireland, with the approval of the Ministry of Finance for Northern Ireland, may appoint (in this Act called " sanatorium benefit ").

(2) For the purpose of administering sanatorium benefit, insurance committees shall make arrangements, to the satisfaction of the Ministry—

(*a*) with a view to providing treatment for insured persons suffering from tuberculosis or any other such disease as aforesaid in sanatoria and other institutions, with persons or local authorities (other than poor law authorities) having the management of sanatoria or other institutions approved by the Ministry of Home Affairs for Northern Ireland, which treatment it shall be lawful for a local authority to provide as respects insured persons resident outside, as well as respects those resident within, their area; and

(*b*) with a view to providing treatment for such persons otherwise than in sanatoria or other institutions, with persons and local authorities (other than poor law authorities) undertaking such treatment in a manner approved by the Ministry of Home Affairs for Northern Ireland, and it shall be lawful for a local authority, if so authorised by the Ministry of Home Affairs for Northern Ireland, to undertake such treatment (including the appointment of officers for the purpose).

(3) The sums available for defraying the expenses of sanatorium benefit in each year shall be one shilling

and threepence in respect of each insured person resident in the county or county borough payable out of the funds out of which benefits are payable under this Act.

(4) An insured person shall not be entitled to sanatorium benefit unless the insurance committee recommends the case for such benefit.

(5) An insurance committee may, out of the sums available for defraying the expenses of sanatorium treatment, defray in whole or in part the expenses of the conveyance of an insured person to or from any sanatorium or institution to which he may be sent for treatment therein, or may make advances for the purpose.

(6) The insurance committee for any county or county borough may, if they think fit, extend sanatorium benefit to the dependants of the insured persons resident in the county or any part of the county, or in the county borough, or any class of such dependants, and in such case the arrangements to be made by the committee shall include arrangements for the treatment of such dependants, and the sums available for sanatorium benefit shall be applicable for the purpose.

(7) If in any year the amount available for defraying the expenses of sanatorium benefit is insufficient to meet the estimated expenditure on sanatorium benefit for insured persons and such dependants, the insurance committee may, through the Ministry, transmit to the Ministry of Finance for Northern Ireland and to the council of the county or county borough an account showing the estimated expenditure for the purpose and the amount of the sums available for defraying the expenses of sanatorium benefit, and the Ministry of Finance for Northern Ireland and the council may, if they think fit, sanction such expenditure.

(8) The Ministry of Finance for Northern Ireland and the council of the county or county borough sanctioning such expenditure as aforesaid shall thereupon each be liable to make good, in the case of the Ministry of Finance for Northern Ireland out of moneys provided by the Parliament of Northern Ireland, and, in the case of the council of the county or county borough, out of the county fund or borough fund or borough

rate, as the case may be, one-half of any sums so sanctioned by them and expended by the insurance committee on sanatorium benefit for insured persons and their dependants in the course of the year in excess of the amount available for defraying the expenses of the committee on sanatorium benefit.

(9) For the purposes of the administration of sanatorium benefit in Northern Ireland, the sections of this Act specified in the first column of the Sixth Schedule to this Act shall have effect as if they were respectively amended in the manner indicated in the second column of that Schedule.

(10) An insurance committee may, with the consent of the Ministry, enter into agreements with any person or authority (other than a poor law authority) that, in consideration of the person or authority providing treatment in a sanatorium or other institution or otherwise for persons recommended by the committee for sanatorium benefit, the committee will contribute, out of the funds available for sanatorium benefit, towards the maintenance of the institution or provision of the treatment, such annual or other payment and subject to such conditions and for such period as may be agreed, and any such agreement shall be binding on the committee and their successors, and any sums payable by the committee thereunder may be paid by the Ministry and deducted from the sums payable to the committee for the purposes of sanatorium benefit.

(11) The Ministry of Home Affairs for Northern Ireland (in this subsection referred to as "the said Ministry") may, for the purposes of their powers and duties under this section, hold such local inquiries and investigations as they may think fit, and the said Ministry and their inspectors shall have for the purposes of such an inquiry the same powers as they respectively have for the purposes of an inquiry under the Public Health (Ireland) Acts, 1878 to 1918, and the expenses incurred by the said Ministry in respect of such inquiries and other proceedings under this section (including the salary of any inspector or officer of the said Ministry engaged in the inquiry or proceedings, not exceeding five guineas a day) shall be paid by such authorities and persons and out of such funds and rates as the said

Ministry may by order direct, and the said Ministry may certify the amount of the expenses so incurred, and any sum so certified and directed by the said Ministry to be paid by the authority or person shall be a debt from that authority or person to the Crown:

Provided that this provision shall not apply to inquiries with respect to responsibility for excessive sickness.

Any approval given by the said Ministry under this section may be given for such term and subject to such conditions as the said Ministry may think fit, and the said Ministry shall have power to withdraw any approval which they have given.

The said Ministry may make it a condition of any approval to be given, or grant of money to be made under this section, that the said Ministry shall have such powers of inspection as may be agreed.

Rates of contributions.

121.—(1) In the application to Northern Ireland of the section of this Act relating to contributions in respect of exempt persons "fourpence" shall be substituted for "fivepence."

(2) There shall be credited to the society of which any insured person in Northern Ireland is a member, or if he is a deposit contributor, to his account in the Deposit Contributors Fund, the difference between the amount of contributions actually paid by or in respect of him at the rate specified in Part II. of the Second Schedule to this Act, and the amount which would have been paid if those contributions had been at the rate specified in Part I. of that Schedule, and the amount of that difference shall be treated as having been expended on benefits and the proper proportion thereof shall accordingly be paid out of moneys provided by the Parliament of Northern Ireland.

Reserve and transfer values.

122. For the purposes of facilitating adjustments in respect of persons removing from Northern Ireland to Great Britain or from Great Britain to Northern Ireland, the transfer and reserve values of persons resident in Northern Ireland shall be calculated as if they were resident in Great Britain, and, where any

member of an approved society is at the time of attaining the age of seventy resident in Northern Ireland, the prescribed part of his transfer value shall be carried by the society of which he is a member to a separate account and dealt with in such manner as may be prescribed.

Irish insurance committees.

123.—(1) The provisions of this Act with respect to the appointment of insurance committees shall in their application to Northern Ireland have effect subject to the following modifications, namely:—

The number of members of an insurance committee shall be twenty-four, and of that number—

(*a*) twelve shall be appointed in such manner as may be prescribed by regulations of the Ministry so as to secure representation of the insured persons resident in the county or county borough who are members of approved societies and who are deposit contributors in proportion, as nearly as may be, to their respective numbers, and the regulations so made shall provide for conferring on the approved societies which have members resident in the county or county borough the power of appointing representatives of those members, and where an association of deposit contributors resident in the county or county borough has been formed under those regulations, for conferring on the association the power of appointing the representatives of the deposit contributors;

(*b*) eight (of whom at least one shall be a member of a local sanitary authority and at least two shall be women) shall be appointed by the council of the county or county borough; and

(*c*) four (of whom at least two shall be duly qualified medical practitioners) shall be appointed by the Ministry:

Provided that the Ministry may, where any part of the cost of sanatorium benefit is defrayed by the council of the county or county borough, increase the representation of the council and make a corresponding diminution in the representation of the insured persons.

(2) There shall be paid in each year to insurance committees in Northern Ireland out of the funds out

of which benefits are payable under this Act on account of the administration expenses of those committees such sum not exceeding fourpence as may be prescribed in respect of each of the total number (calculated in the prescribed manner) of the persons who are entitled to sanatorium benefit as being or having been members of an approved society.

(3) In the application to Northern Ireland of subsection (2) of the section of this Act relating to the travelling expenses, &c., of members of insurance committees, the provisions with respect to payments out of moneys provided by Parliament towards certain expenses of an insurance committee shall not apply.

Legal proceedings and disputes. 52 & 53 Vict. c. 60.

124.—(1) There shall be included among the debts which under section four of the Preferential Payments in Bankruptcy (Ireland) Act, 1889, and section two hundred and nine of the Companies (Consolidation) Act, 1908, are in the distribution of the property of a bankrupt or an arranging debtor and in the distribution of the assets of a company being wound up, to be paid in priority to all other debts, all contributions payable under this Act by the bankrupt or arranging debtor or the company in respect of employed contributors during the four months before the date of order of adjudication, or of the petition of arrangement or, as the case may be, the commencement of the winding up or winding-up order, and those Acts shall have effect accordingly, and formal proof of the debts to which priority is given under this section, shall not be required except in cases where it may otherwise be provided by general orders made under the Preferential Payments in Bankruptcy (Ireland) Act, 1889, or rules made under the Companies (Consolidation) Act, 1908.

(2) For the purposes of proceedings in Northern Ireland under the provisions of this Act relating to disputes, regulations of the Ministry may apply all or any of the provisions of the Common Law Procedure Amendment (Ireland) Act, 1856, with respect to arbitration.

19 & 20 Vict. c. 102.

(3) Nothing in the provisions of Part VI. of this Act with respect to offences and legal proceedings shall be construed as preventing the Ministry from recovering

by means of civil proceedings any contributions which an employer has failed or neglected to pay in respect of a person, and all such contributions may, without prejudice to any other remedy, be recovered by the Ministry summarily as a civil debt.

County benefit societies.

125. Where under any enactment repealed by this Act a scheme for the establishment under any county council of an approved society for the county (in this section referred to as a county society) has been approved, the provisions of the scheme shall have effect notwithstanding anything to the contrary in this Act, and, subject to those provisions, the county society shall be an approved society for all the purposes of this Act.

Inquiries into causes of excessive sickness, &c.

126. In the application of this Act to Northern Ireland the following provisions shall have effect in lieu of the section relating to inquiries into causes of excessive sickness:—

(1) Where it is alleged by the Ministry or by any approved society or insurance committee that the sickness which has taken place among any insured persons, being, in the case where the allegation is made by a society or committee, persons for the administration of whose sickness and disablement benefits the society is or committee are responsible, is excessive, and that such excess is due to the conditions or nature of employment of those persons, or to bad housing or insanitary conditions in any locality, or to an insufficient or contaminated water supply, or to the neglect on the part of any person or authority to observe or enforce the provisions of any Act relating to the health of workers in factories, workshops, mines, quarries or other industries, or relating to public health or the housing of the working classes, or any regulations made under any such Act, or to observe or enforce any public health precautions, the Ministry or the society or committee making the allegation may send to the person or authority alleged to be in default a claim for the payment of the amount of any extra expenditure alleged to have been incurred by reason of such cause as aforesaid,

and, if the Ministry, society or committee and the person or authority fail to arrive at any agreement on the subject, then, where the claim has been sent by the Ministry, the Ministry may apply to the Ministry of Home Affairs for Northern Ireland for the holding of an inquiry, and in any other case the society or committee may refer the matter, with a statement in support of the allegation to the Ministry, and if the Ministry is of opinion that a primâ facie case for an inquiry is disclosed, the Ministry of Home Affairs for Northern Ireland may appoint a competent person to hold an inquiry.

(2) If, upon any inquiry being held, it is proved to the satisfaction of the person holding the inquiry that the amount of sickness has during a period of not less than three years next before the date of the inquiry, or if there has been an outbreak of any epidemic, endemic or infectious disease, during any less period, been in excess of the amount of sickness which, in the opinion of the person holding the inquiry, would have occurred if there had been no default by any person or authority as aforesaid, the amount of that extra expenditure found by the person holding the inquiry to have been incurred under this Act by any societies or committees where the allegation is made by the Ministry, or, if the allegation is made by a society or committee, by the society or committee in question, by reason of such cause shall be ordered by him to be made good in accordance with the following provisions:—

(*a*) Where the excess is due to the conditions or nature of the employment or to any neglect on the part of any employer to observe or enforce any such Act or regulation as aforesaid, it shall be made good by the employer:

(*b*) Where the excess is due to bad housing or insanitary conditions in the locality, or to any neglect on the part of any local authority to observe or enforce any such Act or regula-

tion or such precautions as aforesaid, it shall be made good by such local authority as appears to the person holding the inquiry to have been in default, or, if due to the insanitary condition of any particular premises, shall be made good either by the authority or by the owner, lessee or occupier of the premises who is proved to the satisfaction of the person holding the inquiry to be responsible:

(*c*) Where the excess is due to an insufficient or contaminated water supply, it shall be made good by the local authority, company or person by whom the water is supplied, or who having imposed upon them the duty of affording a water supply have refused or neglected to do so, unless the local authority, company or person prove that the insufficiency or contamination was not due to any default on the part of the authority, company or person, but arose from circumstances over which they had no control.

(3) Where any such inquiry as aforesaid is held in respect of bad housing or insanitary conditions in any locality, it shall be lawful for the local authority to serve notice upon the owner, lessee or occupier of any premises which are the subject-matter of the inquiry, and, where it is proved that such a notice has been served and that any such extra expenditure as aforesaid, or any part thereof, has been caused by the act or default of such owner, lessee or occupier, the person holding the inquiry may order the owner, lessee or occupier to repay to the local authority the amount of the extra expenditure or part thereof which has been so caused.

(4) Regulations shall be made as to the procedure on inquiries under this section and a person holding an inquiry under this section shall have all such powers as an inspector of the Ministry of Home Affairs for Northern Ireland has for the purposes of an inquiry

under the Public Health (Ireland) Acts, 1878 to 1918, and shall have power to order how and by what parties costs, including such expenses as the Ministry or the Ministry of Home Affairs for Northern Ireland may certify to have been incurred by them, are to be paid, and an order made by such person under this section may, by leave of the High Court, be enforced in the same manner as a judgment or order of the High Court to the same effect:

Provided that a society or committee shall not be ordered to pay the costs of the other party to the inquiry if the person holding the inquiry certifies that the demand for an inquiry was reasonable under the circumstances, and, where he so certifies, the Ministry of Finance for Northern Ireland may repay to the society or committee the whole or any part of the costs incurred by them.

(5) Without prejudice to any other method of recovery, any sum ordered under this section to be paid by a local authority may, in accordance with regulations made by the Ministry of Home Affairs for Northern Ireland with the approval of the Ministry of Finance for Northern Ireland, be paid by means of deduction from any sums payable either directly or indirectly to the local authority under section ten of the Local Government Act (Northern Ireland), 1923.

(6) For the purposes of this section, any expenditure on any benefit administered by an insurance committee shall be deemed to be expenditure of that committee, but any sums paid to any such committee under this section to meet extra expenditure on sickness benefit or disablement benefit shall be dealt with for the benefit of deposit contributors in accordance with regulations.

(7) Where under this section any sum is paid to the Ministry, the Ministry shall apply the same in discharge of any expenses incurred by the Ministry under this section, and shall distribute the balance among the societies and committees which appear to the Ministry to have

incurred extra expense on account of the excessive sickness in such proportions as the Ministry think just.

(8) Where an association of deposit contributors resident in any county or county borough has been formed under regulations, the insurance committee for the county or county borough shall, if so required by the association, take proceedings under this section on behalf and at the expense of the association.

Medical certificates.

127.—(1) Rules of an approved society or insurance committee under this Act may provide for—

(*a*) the inspection of medical relief registers by officers of the society or committee at all reasonable times; and

(*b*) the furnishing to the society or committee of such medical certificates as may be necessary for the purposes of the administration of benefits administered by the society or committee; and

(*c*) the payment by the society or committee to duly qualified medical practitioners of such remuneration in respect of the furnishing of those certificates, as the Ministry may sanction.

(2) All payments so made by the society or committee shall be treated as expenses of administering the benefits aforesaid.

Saving for powers of Parliament of Northern Ireland. 10 & 11 Geo. 5. c. 67.

128. For the purpose of section six of the Government of Ireland Act, 1920, this Act shall be deemed to be an Act passed before the appointed day.

Interpretation for purposes of application of Act to Northern Ireland

129. This Act in its application to Northern Ireland shall, subject to the provisions of this Act, have effect subject to the following modifications:—

(1) References to the Lord Chancellor and references to the Lord Chief Justice of England shall be construed as references to the Lord Chief Justice of Northern Ireland:

(2) References to enactments of the Parliament of the United Kingdom shall be construed as references to those enactments as they apply in Northern Ireland:

(3) References to Parliament shall, if they occur in relation to matters in respect of which the Parliament of Northern Ireland has power to make laws, be construed as references to that Parliament, and references to any department or authority of the Government of the United Kingdom shall be construed as references to the department or authority exercising corresponding functions in Northern Ireland:

(4) A reference to the Housing of the Working Classes (Ireland) Acts, 1890 to 1921, shall be substituted for the reference to the Housing Acts, 1890 to 1923, a reference to the Public Health (Ireland) Acts, 1878 to 1918, shall be substituted for the reference to the Public Health Acts, and a reference to the rate or fund applicable to the purposes of the Public Health (Ireland) Acts, 1878 to 1918, shall be substituted for any reference to the borough rate or borough fund:

(5) For the reference to the registrar of the county court, there shall be substituted a reference to a magistrate appointed under the Constabulary (Ireland) Act, 1836:

6 & 7 Will. 4. c. 13.

(6) In subsection (1) of the section of this Act relating to the powers and duties of insurance committees, for the words "as the Minister may prescribe" there shall be substituted the words "as the Ministry after consultation with "the Ministry of Home Affairs for Northern "Ireland may prescribe":

(7) In subsection (1) of the section of this Act relating to married women, the words "for "an aggregate of not more than eight weeks "in the period between the date of unemploy- "ment and the date of the completion of the "second year of marriage" shall be substituted for the words "for an aggregate of not more "than six weeks in the period of twelve "months commencing next after the date of "unemployment":

(8) The section of this Act which makes provision as to the exercise of the judicial powers of the Minister shall not apply:

(9) Where under this Act the approval or consent of the Treasury is required to any regulations, orders or schemes made or to be made by the Joint Committee, the approval or consent of the Ministry of Finance for Northern Ireland to the regulations, orders or schemes shall also be required in so far as the regulations, orders or schemes apply to Northern Ireland, and any provision of this Act requiring regulations or orders made by the Joint Committee to be laid before Parliament shall be construed as requiring any such regulations or orders which apply to Northern Ireland to be laid also before the Parliament of Northern Ireland, and shall have effect accordingly:

Provided that no action taken under any such provision of this Act in Northern Ireland with respect to any such orders or regulations shall affect the operation thereof in the rest of the United Kingdom, and no action taken under any such provision in the United Kingdom, exclusive of Northern Ireland, with respect to any such orders or regulations shall affect the operation thereof in Northern Ireland:

(10) The powers and duties of the Commissioners of Inland Revenue with reference to the granting of allowances for or the repurchase of stamps issued for the purposes of this Act shall, so far as relates to stamps issued for the purposes of this Act as applying to Northern Ireland, be exercised and performed by the Ministry:

(11) For subsection (2) of the section of this Act which gives power to make regulations with respect to the payment of contributions and makes provision as to stamps, there shall be substituted the following:—

"Stamps required for the purposes of this Act shall be prepared and issued in such

manner as the Ministry, with the consent of the Ministry of Finance for Northern Ireland, may direct, and the Ministry may make regulations applying, with the necessary adaptations as respects any such stamps, all or any of the provisions, including penal provisions, of the Stamp Duties Management Act, 1891, as amended by or in pursuance of any subsequent enactment, and section sixty-five of the Post Office Act, 1908:

54 & 55 Vict. c. 38.

8 Edw. 7. c. 48.

Provided that nothing in the foregoing provision shall prejudice the making of any arrangement under section sixty-three of the Government of Ireland Act, 1920, for the exercise and performance by the Postmaster-General and his officers on behalf of the Ministry of the powers and duties of the Ministry under the foregoing provision":

(12) The matters to be prescribed under subsection (1) of the section of this Act relating to birth, death and marriage certificates shall be prescribed by the Ministry of Finance for Northern Ireland:

(13) References to the National Debt Commissioners shall be construed as references to the Ministry of Finance for Northern Ireland, but nothing in this provision shall prejudice the power of the Ministry of Finance for Northern Ireland to make arrangements under section sixty-three of the Government of Ireland Act, 1920, with the National Debt Commissioners for the exercise by the Commissioners on behalf of the Ministry of Finance for Northern Ireland of such powers of that Ministry under this Act as are exercisable by the Commissioners outside Northern Ireland:

(14) In the application of Part II. of the First Schedule to this Act to Northern Ireland, the expressions "Board of Education" and "Public Elementary School" shall respectively be construed as references to the Ministry of Education

for Northern Ireland and to that class of Public Elementary School formerly conducted under the Commissioners of National Education for Ireland and known as "National Schools."

PART IX.

APPLICATION OF ACT TO WALES.

Application of Act to Wales.

130. Subject to the provisions of this Act all sums received by way of contributions under this Act in respect of persons resident in Wales, and all sums paid out of moneys provided by Parliament in respect of benefits for persons so resident, and the expenses of the administration of those benefits shall be paid into a fund to be called "the Welsh National Health Insurance Fund," under the control and management of the Minister, and the provisions of this Act with respect to the National Health Insurance Fund, shall, with the necessary modifications, apply to the Welsh National Health Insurance Fund.

Saving for Welsh Board of Health. 9 & 10 Geo. 5. c. 21.

131. Nothing in this Act shall affect the power of the Minister under section five of the Ministry of Health Act, 1919, to exercise and perform any of his powers and duties in Wales through the Welsh Board of Health.

PART X.

INTERPRETATION, SAVINGS AND REPEAL.

Interpretation.

132.—(1) In this Act, unless the context otherwise requires, the following expressions have the meanings hereby assigned to them respectively, that is to say—

"Branch" in relation to a society, shall not include any branch of the society which is not itself separately registered:

Provided that the Minister may, if he thinks fit so to do and subject to such conditions as he may prescribe, recognise for the purposes of this Act any branch of an approved society though the branch is not separately registered as a branch of the society:

"Contribution week" means the period of seven days commencing from the midnight between Sunday and Monday:

"County" means administrative county:

"Dependants" in relation to any person, includes such persons as the approved society or insurance committee shall ascertain to be wholly or in part dependent upon his earnings:

"Disease or disablement" means such disease or disablement as would entitle an insured person to sickness or disablement benefit:

"National area" means England, Scotland, Northern Ireland or Wales:

"Prescribed" means prescribed by regulations:

"Regulations" means regulations made by the Minister under this Act:

"Special order" means an order made by the Minister in accordance with the provisions of this Act relating to special orders:

"The Minister" means the Minister of Health:

"Valuer" means a person possessing such actuarial qualifications as may be approved by the Treasury:

"Membership of an approved society" means membership for the purposes of this Act.

(2) In the provisions of this Act relating to the mercantile marine, unless the context otherwise requires—

(*a*) Expressions have the same meaning as in the Merchant Shipping Acts, 1894 to 1923, except that the expressions "foreign-going ship" and "home-trade ship" include a ship engaged in the sea fishing service, and the expression "foreign-going ship" includes a ship engaged in regular trade on foreign stations:

(*b*) The expression "ship engaged in regular trade on foreign stations" means a ship engaged regularly in trade between ports outside the British Islands exclusive of the Irish Free State when trading between such ports, but for the purposes of this provision a ship shall not be deemed not to be engaged in such a trade by reason only that she has put into a port in the United Kingdom for the purpose of survey or repair:

(*c*) The expression "sea service" includes the sea fishing service:

(*d*) The expression "seaman" includes an apprentice to the sea service.

(3) For the purposes of this Act—

(*a*) Monmouthshire shall be deemed to form part of Wales:

(*b*) A person shall be deemed according to the law in England, Wales and Northern Ireland, as well as according to the law in Scotland, not to have attained the age of seventeen until the commencement of the seventeenth anniversary of the day of his birth, and similarly with respect to other ages.

Repeal.

133. The enactments set out in the Seventh Schedule to this Act are hereby repealed to the extent specified in the third column of that Schedule:

Provided that, without prejudice to the provisions of section thirty-eight of the Interpretation Act, 1889— 52 & 53 Vict. c. 63.

(*a*) Nothing in this repeal shall affect any order, rule, regulation or scheme made, certificate issued, notice, decision, direction or approval given, or thing done, under any enactment repealed by this Act, and every such order, rule, regulation, scheme, certificate, notice, decision, direction or approval shall continue in force, and, shall, so far as it could have been made, issued or given under this Act, have effect as if made, issued or given under the corresponding enactment of this Act, and any certificate of exemption granted under the National Health Insurance Act, 1919, may be renewed as if that Act had not been repealed: 9 & 10 Geo. 5. c. 36.

(*b*) Any document referring to any enactment repealed by this Act shall be construed as referring to the corresponding enactment of this Act:

(*c*) Any person appointed to any office under or by virtue of any enactment repealed by this Act shall be deemed to have been appointed to that office under or by virtue of this Act:

(*d*) All funds and accounts constituted under this Act shall be deemed to be in continuation of the corresponding funds and accounts constituted under the enactments repealed by this Act:

(*e*) References in this Act to persons insured thereunder whether as employed contributors or as voluntary contributors shall, so far as necessary for the purpose of preserving any accruing right, be construed as including references to persons so insured under the enactments repealed by this Act, and any contributions paid in respect of any persons under the enactments repealed by this Act shall for the purposes of this Act be treated as if they had been paid under the corresponding enactments of this Act:

(*f*) Any body of persons having immediately before the commencement of this Act power to transact business relating to national health insurance shall continue to have the same power in that behalf which it would have had if this Act had not passed.

Short title and commencement.

134.—(1) This Act may be cited as the National Health Insurance Act, 1924.

(2) This Act shall come into operation on the first day of January nineteen hundred and twenty-five.

SCHEDULES.

Sections 1 and 118.

FIRST SCHEDULE.

PART I.

EMPLOYMENTS WITHIN THE MEANING OF THE ACT.

(*a*) Employment in the United Kingdom under any contract of service or apprenticeship, written or oral, whether expressed or implied, and whether the employed person is paid by the employer

or some other person, and whether under one or more employers, and whether paid by time or by the piece or partly by time and partly by the piece, or otherwise, or, except in the case of a contract of apprenticeship, without any money payment.

(*b*) Employment under such a contract as aforesaid as master or a member of the crew of any ship registered in the United Kingdom or of any other British ship or vessel of which the owner, or, if there is more than one owner, the managing owner or manager, resides or has his principal place of business in the United Kingdom.

(*c*) Employment in the United Kingdom as an outworker, except in so far as such employment is excluded by special order.

The expression "outworker" means a person to whom articles or materials are given out by another person to be made up, cleaned, washed, altered, ornamented, finished, repaired or adapted for sale for the purposes of the trade or business of that other person where the process is to be carried out either in the home of the outworker or in some other premises not being premises under the control and management of that other person.

A special order under this provision may exclude outworkers engaged in work of any class, or outworkers of any class or description specified in the order.

The person who gives out the articles or materials shall, in relation to the person to whom they are given out, be deemed to be the employer of that person for the purposes of this Act, but a special order may provide that as respects any outworkers or any class of outworkers specified in the order a person specified in the order shall, instead of the person who gives out the articles or materials, be deemed to be the employer.

(*d*) Employment in the United Kingdom under any local or other public authority except in so far as such employment is excluded by a special order.

(*e*) Employment in the United Kingdom in plying for hire with any vehicle or vessel the use of which is obtained from the owner thereof under any contract of bailment (or in Scotland any contract of letting to hire) in consideration of the payment of a fixed sum or a share in the earnings or otherwise, and the owner shall be deemed to be the employer for the purposes of this Act.

PART II.

EXCEPTIONS.

(*a*) Employment in the naval, military or air service of the Crown, including service in Officers' Training Corps, except as otherwise provided in this Act.

(*b*) Employment under the Crown or any local or other public authority where the Minister certifies that the terms of the employment are such as to secure provision in respect of sickness and disablement on the whole not less favourable than the corresponding benefits conferred by this Act.

(*c*) Employment as a clerk or other salaried official in the service of a railway or other statutory company, or of a joint committee of two or more such companies, where the Minister certifies that the terms of employment, including the rights of the person employed in such superannuation fund as is hereinafter mentioned, are such as to secure provision in respect of sickness and disablement on the whole not less favourable than the corresponding benefits conferred by this Act, and the person employed is entitled to rights in a superannuation fund established by Act of Parliament for the benefit of persons in such employment, or in Northern Ireland is entitled to rights in any such superannuation fund or in any railway superannuation fund which may be approved by the Ministry of Labour for Northern Ireland.

(*d*) Employment in England or Wales as a teacher in recognised service within the meaning of the School Teachers (Superannuation) Acts, 1918 and 1922, or as a teacher in recorded service within the meaning of the Elementary School Teachers (Superannuation) Act, 1898, or as a pupil or student teacher in a public elementary school.

61 & 62 Vict. c. 57.

(*e*) Employment in Scotland as a teacher to whom a scheme under the Education (Scotland) (Superannuation) Act, 1919, applies, or employment in a state-aided school in Scotland as a student provisionally recognised for temporary service as an uncertificated teacher pending completion of training.

9 & 10 Geo. 5. c. 17.

(*f*) Employment in Northern Ireland as a teacher to whom the National School Teachers (Ireland) Act, 1879, applies, or as a pupil or student teacher or monitor in a public elementary school.

42 & 43 Vict. c. 74.

(*g*) Employment as a teacher in a public elementary school at any time after the person employed has undergone an examination in order to qualify for the position of a certificated teacher in such a school and before the announcement of the result of the examination.

(*h*) Employment as a teacher of any class which may be specified in a special order made after consultation with the Board of Education as being a class in the case of which the conditions of employment are similar to the conditions of employment prevailing in the case of teachers falling within the foregoing exceptions relating to teachers.

(*i*) Employment as an agent paid by commission or fees or a share in the profits, or partly in one and partly in another of such ways, where the person so employed is mainly dependent for his livelihood on his earnings from some other occupation, or where he is ordinarily employed as such agent by more than one employer, and his employment under no one of such employers is that on which he is mainly dependent for his livelihood.

(*j*) Employment in respect of which no wages or other money payment is made where the employer is the occupier of an agricultural holding and the employed person is employed thereon, or where the person employed is the child of or is maintained by, the employer.

(*k*) Employment otherwise than by way of manual labour and at a rate of remuneration exceeding in value two hundred and fifty pounds a year, or in cases where such employment involves part-time service only at a rate of remuneration which in the opinion of the Minister is equivalent to a rate of remuneration exceeding two hundred and fifty pounds a year for whole time service.

(*l*) Employment of a casual nature otherwise than for the purposes of the employer's trade or business, and otherwise than for the purposes of any game or recreation where the persons employed are engaged or paid through a club, and in such case the club shall be deemed to be the employer.

(*m*) Employment of any class which may be specified in a special order as being of such a nature that it is ordinarily adopted as subsidiary employment only and not as the principal means of livelihood.

(*n*) Employment as an outworker where the person so employed is the wife of an insured person and is not wholly or mainly dependent for her livelihood on her earnings in such employment.

(*o*) Employment as a member of the crew of a fishing vessel where the members of the crew are remunerated by shares in the profits or the gross earnings of the working of the vessel in accordance with any custom or practice prevailing at any port, if a special order is made for the purpose, and the particular custom or practice prevailing at the port is one to which the order applies.

(*p*) Employment in the service of the husband or wife of the employed person.

Sections 5, 121, and 129.

SECOND SCHEDULE.

RATES OF CONTRIBUTIONS IN RESPECT OF EMPLOYED CONTRIBUTORS.

PART I.

GREAT BRITAIN.

In the case of men	10*d.* a week.
In the case of women	9*d.* a week.

Contributions by Employers and Employed Contributors.
In Ordinary Cases.

To be paid by the employer		5*d.* a week.
To be paid by the contributor	men	5*d.* a week.
	women	4*d.* a week.

In case of Low-Wage Earners.

In the case of employed contributors of either sex, of the age of eighteen or upwards, whose remuneration does not include the provision of board and lodging by their employer, and the rate of whose remuneration does not exceed 4*s.* a working day, the following shall be the rates of contribution :—

(1) Where the rate of remuneration does not exceed 3*s.* a working day—

To be paid by the employer	for men	10*d.* a week.
	for women	9*d.* a week.

(2) Where the rate of remuneration exceeds 3*s.* but does not exceed 4*s.* a working day—

To be paid by the employer		6*d.* a week.
To be paid by the contributor	men	4*d.* a week.
	women	3*d.* a week.

PART II.

NORTHERN IRELAND.

In the case of men	8*d.* a week.
In the case of women	7*d.* a week.

Contributions by Employers and Employed Contributors.

In ordinary cases.

To be paid by the employer		4*d.* a week.
To be paid by the contributor	men	4*d.* a week.
	women	3*d.* a week.

In case of Low-Wage Earners.

In the case of employed contributors of either sex, of the age of eighteen or upwards, whose remuneration does not include the provision of board and lodging by their employer, and the rate of whose remuneration does not exceed 4*s.* a working day, the following shall be the rates of contribution:—

(1) Where the rate of remuneration does not exceed 3*s.* a working day—

To be paid by the employer	for men	8*d.* a week.
	for women	7*d.* a week.

(2) Where the rate of remuneration exceeds 3*s.* but does not exceed 4*s.* a working day—

To be paid by the employer		5*d.* a week.
To be paid by the contributor	men	3*d.* a week.
	women	2*d.* a week.

PART III.

POWER TO APPLY PROVISIONS AS TO LOW-WAGE EARNERS TO SPECIAL CASES.

Where it appears to the Minister that the persons employed by any employer or group of employers in any class or classes of work are in general in receipt of a rate of remuneration which, although liable to fluctuation, is normally within either of the limits of remuneration referred to in Part I. or Part II., as the case may be, of this Schedule, the Minister may by special order declare that all the persons employed by that employer or group of employers in that class or those classes of work shall, for the purposes of this Act, but subject to any exceptions contained in the order, be treated as if they were constantly in receipt of the normal rate of remuneration, notwithstanding that those persons or any of them may in any week in fact receive a higher or lower rate of remuneration.

Sections 13, 75 and 119.

THIRD SCHEDULE.

ADDITIONAL BENEFITS.

1. Medical treatment and attendance for any person dependent upon the labour of a member.

2. The payment of the whole or any part of the cost of dental treatment.

3. An increase of sickness benefit and disablement benefit in the case either of all members of the society or of such of them as have any children or any specified number of children wholly or in part dependent upon them.

4. The payment of sickness benefit from the first, second or third day of incapacity.

5. The payment of a disablement allowance to members though not totally incapable of work.

6. An increase of maternity benefit.

7. Allowances to a member during convalescence from some disease or disablement in respect of which sickness benefit or disablement benefit has been payable.

8. The provision of premises suitable for convalescent homes and the maintenance of such homes.

9. The payment of pensions or superannuation allowances whether by way of addition to old age pensions under the Old Age Pensions Act, 1908, as amended by any subsequent enactment, or otherwise.

8 Edw. 7. c. 40.

10. The payment, subject to the prescribed conditions, of contributions to superannuation funds in which the members are interested.

11. Payments to members who are in want or distress, including the remission of arrears whenever the arrears may have become due.

12. Payments to members not allowed to attend work on account of infection.

13. Repayment of the whole or any part of contributions payable under this Act by members of the society or any class thereof.

14. Such other additional benefits, being of the same character as any of those hereinbefore mentioned, as may be prescribed.

FOURTH SCHEDULE.

Sections 82 and 112.

ACCOUNTS OF INSURANCE COMMITTEES.

PART I.

ENGLAND AND WALES AND NORTHERN IRELAND.

1. If it appears to any auditor to whom the accounts of an insurance committee (including the accounts of any officer or servant of the committee) have been submitted under this Act, that any item of account is contrary to law, or that any money or income which ought to have been brought into account has not been so brought into account, the auditor shall disallow the item of account and shall surcharge the amount of any unlawful payment or expenditure, or of any loss or deficiency, upon any member, officer or servant of the committee or other person by whose negligence or misconduct that payment or expenditure has been made or authorised or that loss or deficiency has been incurred:

Provided that no item of account sanctioned by the Minister shall be disallowed or surcharged by the auditor.

2. Any insurance committee or person aggrieved by any disallowance or surcharge may, within thirty days after the date of the auditor's certificate, appeal to the Minister, whose decision shall be final, and the procedure on appeal shall be such as may be prescribed:

Provided that the Minister may at any stage of the proceedings on appeal, and shall, if so directed by the High Court, state in the form of a special case for the opinion of the court any question of law arising in the course of the appeal.

3. The Minister, in considering whether any item of account should be sanctioned, or in determining any appeal under this Schedule, may, if he is of opinion that any disallowance or surcharge has been or would be lawfully made, but that in the circumstances of the case it is equitable that the disallowance or surcharge should not be made, sanction the item of account and remit the disallowance or surcharge:

Provided that where the item of account or expenditure relates in whole or in part to moneys for the application of which provision is made by scheme, vote or regulation, the Minister shall have regard to the terms of that scheme, vote or regulation.

4. In any case in which an appeal has been made to the Minister the auditor may re-open the audit for the purpose of giving effect to the decision of the Minister.

5. Any sum surcharged by the auditor or any balance certified by him to be due, shall be paid to the Minister by the person who is surcharged or from whom the balance is certified to be due within thirty days after the date of the auditor's certificate, or, if an appeal is lodged and the amount surcharged or certified to be due is not remitted, within thirty days after the date of the decision of the Minister, and if not paid within the time aforesaid may be recovered by the Minister summarily as a civil debt; and the costs of any proceedings for the recovery of any such sum so far as not recovered from the person surcharged shall be charged to the insurance committee.

On any proceedings for the recovery of such a sum a certificate purporting to be signed by an auditor appointed under this Act shall be conclusive evidence of the facts certified.

6. Any person who knowingly recharges to the funds of an insurance committee any sum which has been disallowed by the auditor and has not been allowed by the Minister on appeal, shall be liable on summary conviction to a fine not exceeding three times the amount of the sum so recharged.

PART II.

SCOTLAND.

1. If it appears to any auditor to whom the accounts of any insurance committee in Scotland (including the accounts of any officer or servant of the committee) have been submitted under this Act that any item of account is contrary to law, or that any money or income which ought to have been, is not brought into account, the auditor shall by an interim report under his hand, report thereon to the Board setting forth the grounds of his opinion as aforesaid; and the Board shall cause such interim report to be intimated to the committee or person affected thereby; and after such enquiry as the Board think fit they shall decide all questions raised by such interim report, and shall disallow all unlawful items of account and shall surcharge the amount of any unlawful payment or expenditure or of any loss or deficiency, upon any member, officer or servant of the committee or other person by whose negligence or misconduct that payment or expenditure has been made or authorised or that loss or deficiency has been incurred.

2. If the Board are of opinion that any disallowance or surcharge might lawfully be made, but that in the circumstances of the case it is equitable that the disallowance or surcharge should not be made, they may abstain from making the same:

Provided that where the payment or expenditure relates in whole or in part to moneys for the application of which provision is made by scheme, vote or regulation, the Board shall have regard to the terms of that scheme, vote or regulation.

3. Every sum determined by the Board under the provisions hereof to be due from any person shall be paid by such person to the Board within thirty days after such determination has been intimated to him, and if such sum is not so paid the Board may recover the same as a civil debt ; and the costs of any proceedings for the recovery of any such sum so far as not recovered from the person surcharged shall be charged to the insurance committee.

On any such proceedings a certificate purporting to be signed by the Secretary of the Board or some person authorised by the Board to act on behalf of the Secretary shall be conclusive evidence of the facts certified.

4. Any person who knowingly recharges to the funds of an insurance committee any sum which has been disallowed by the Board under the provisions hereof shall be liable on summary conviction to a fine not exceeding three times the amount of the sum so recharged.

FIFTH SCHEDULE.

Section 93 (3).

PROVISIONS OF ACT AUTHORISING REGULATIONS IN RESPECT OF WHICH SPECIAL POWERS ARE GIVEN.

Section of Act.	
Section 12 (6)	- Administration of medical treatment and attendance.
Section 24 (7)	- Issue of certificates by medical practitioners.
Section 37 (2)	- Dissolution of societies.
Section 38 (2)	- Withdrawal of approval.
Section 39	- Amalgamation, transfer of engagements, &c., of societies.
Section 40 (1)	- Secessions, expulsions and establishment and dissolution of branches.
Section 54 (2)	- Deposit contributors.
Section 59 (2)	- Navy, Army and Air Force Insurance Fund.
Section 66 (3)	- Crediting of reserve values.
Section 83 (1)	- Provision of funds for insurance committees.
Section 101 (2)	- Provisions as to death certificates.
Section 104	- Persons of unsound mind.

Section 120.

SIXTH SCHEDULE.

SANATORIUM BENEFIT IN NORTHERN IRELAND.

Section of Act.	Amendment.
Section 12	In subsections (1), (4), and (5), after "medical benefit," wherever those words occur, there shall be inserted "and "sanatorium benefit."
Section 15	In paragraph (*a*) of subsection (1) after "medical" there shall be inserted "or "sanatorium".
Section 17	In subsection (1) at end there shall be inserted "or of a sanatorium or similar "institution approved under this Act." In paragraph (*b*) of subsection (2) at end there shall be inserted "or if he is an "inmate in receipt of sanatorium benefit, "is a sanatorium in which treatment "under this Act is provided."
Section 48	In subsection (4) after "medical benefit" there shall be inserted "or sanatorium "benefit".
Section 49	In subsection (1) after "medical" there shall be inserted "or sanatorium".
Section 54	In paragraph (*d*) of subsection (1) after "medical benefit" there shall be inserted "and sanatorium benefit".
Section 56	In paragraph (*a*) (iii) of subsection (1) after "medical benefit" there shall be inserted "and sanatorium benefit".
Section 58	In paragraph (1) after "medical benefit" there shall be inserted "sanatorium "benefit".
Section 59	In subsection (3) after "medical benefit" there shall be inserted "and sanatorium "benefit".
Section 68	In subsection (2) after "medical benefit" there shall be inserted "or in respect of "the cost of sanatorium benefit".
Section 69	In subsection (3) for "medical benefit" there shall be substituted "sanatorium "benefit."

Section of Act.	Amendment.
Section 83	In subsection (1) at the beginning there shall be inserted "All sums available for "sanatorium benefit in a county or "county borough and".
Section 85	In subsection (3) after "medical" there shall be inserted "or sanatorium".
Section 98	In subsection (1) at end there shall be inserted "or sanatorium benefit".

SEVENTH SCHEDULE.

Section 133.

ENACTMENTS REPEALED.

Session and Chapter.	Short Title.	Extent of Repeal.
1 & 2 Geo. 5. c. 55.	The National Insurance Act, 1911.	The whole Act, except subsections (1), (2), and (3) of section sixty-four, sections seventy-two and seventy-three, paragraphs (3), (4), (5), (12) and (13) of section eighty, paragraph (14) of section eighty-one, and the short title in section one hundred and fifteen.
3 & 4 Geo. 5. c. 37.	The National Insurance Act, 1913.	The whole Act, except section one, subsections (1), (3), and (4) of section forty-one, and so much of subsection (2) of that section as relates to expenses defrayed in the exercise of any power of dealing with tuberculosis or other disease, subsection (2) of section forty-two, and subsection (1) of section forty-three.
5 & 6 Geo. 5. c. 29.	The National Insurance (Part I. Amendment) Act, 1915.	The whole Act.

Session and Chapter.	Short Title.	Extent of Repeal.
5 & 6 Geo. 5. c. 96.	The Government War Obligations Act, 1915.	Section three.
7 & 8 Geo. 5. c. 15.	The National Insurance (Part I. Amendment) Act, 1917.	The whole Act.
7 & 8 Geo. 5. c. 62.	The National Health Insurance Act, 1918.	The whole Act.
8 & 9 Geo. 5. c. 55.	The School Teachers (Superannuation) Act, 1918.	Section seventeen
9 & 10 Geo. 5. c. 20.	The Scottish Board of Health Act, 1919.	In subsection (1) of section four, the words from "And provided also" to the end of the subsection.
9 & 10 Geo. 5. c. 21.	The Ministry of Health Act, 1919.	Proviso (ii) to subsection (1) of section three and section nine.
9 & 10 Geo. 5. c. 36.	The National Health Insurance Act, 1919.	The whole Act.
10 & 11 Geo. 5. c. 10.	The National Health Insurance Act, 1920.	The whole Act, except subsection (4) of section two and subsection (1) of section twenty-one.
11 & 12 Geo. 5. c. 25.	The National Health Insurance Act, 1921.	The whole Act.
12 & 13 Geo. 5. c. 38.	The National Health Insurance Act, 1922.	Section two.
14 & 15 Geo. 5. c. 16 (Northern Ireland).	The National Health Insurance Act (Northern Ireland), 1924.	Sections three and four.

CHAPTER 39.

An Act to give effect to a Protocol on arbitration clauses signed on behalf of His Majesty at a meeting of the Assembly of the League of Nations held on the twenty-fourth day of September, nineteen hundred and twenty-three.

[7th August 1924.]

WHEREAS at a meeting of the Assembly of the League of Nations held on the twenty-fourth day of September, nineteen hundred and twenty-three, the