



A Guide for new arrivals in Malta and Gozo

Changes in legislation, contact details etc happen regularly and we suggest that you regularly check, the websites, local papers, TV, radio and talk to your neighbours.

For those of you who have not yet purchased a property in Malta or Gozo, it is recommended that anyone thinking of moving to Malta/Gozo should rent a property for six months to experience the island life and determine the area in which you would like to eventually live.

A full list of Embassies and Consulates, with contact details and addresses, can be found on this website

www.malta.com/en/local-information/public-service/embassy

IMPORTANT TELEPHONE NUMBERS	
Emergency Services	112
Ambulance	196 *
Police	2122
Fire	112
Mater Dei on Hospital Malta	2545 0000
Gozo General Hospital	2156 1600
Malta Passport Office	2590 4100
Gozo Passport Office	2156 0770
ARMS	8007 2222
*	You must request a doctor if needed during the ambulance trip
REMEMBER TO ICE YOUR MOBILE – see page 14	

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Book 1

Malta Government

A very good source of information for lots of different subjects is to be found on the following websites

www.gov.mt

<http://www.mgoz.gov.mt/en/pages/Home.aspx>

www.justlanded.com/english/Malta

Banks

There are a number of Banks represented in the Maltese Islands

www.maltabankers.org/listofmemberbanks?l=1

www.financemalta.org/sections/banking

You may be asked to provide a letter of introduction from your current bank in order to open an account.

You are also advised, if you are a couple, to each have a separate individual account with an 'emergency' fund available in case anything happens to one of you, thereby ensuring funds are accessible. In the event of death of one partner, funds in a joint account are frozen pending the will being proven (which can take some time).

Council Offices

Local Council Offices are a valuable source of information with regard to refuse collections, bus services etc. (as are local newsagents and neighbours).

A complete list, with contact details, can be found online at

www.gov.mt/en/Government/Local%20Councils/Pages/Local%20Councils.aspx

Healthcare

Possession of the appropriate documentation is essential to be eligible for no-charge treatment at a State hospital or clinic in the Maltese Islands. Healthcare documentation is also necessary when applying for your e-Residency card to prove no financial liability on the State.

www.healthcare.gov

If you plan to permanently settle in Malta, and you are not of State Retirement Age, you must obtain private healthcare insurance in order to get residency status.

You cannot use an EHIC Card issued by another country in Malta once you are resident as an EHIC is only to be used by tourists.

UK citizens

The UK NHS is a residence-based healthcare system. This means you are no longer entitled to medical treatment under normal NHS rules once you have moved away from the UK permanently.

However, you may be entitled to state healthcare paid for by the UK if you are living in another EEA country and you receive a UK State Pension or any other benefit that can be paid to you when you move abroad (exportable benefit).

You will need to apply for an S1 form (certificate of entitlement) from the International Pension Centre, which can be reached on +44 (0)191 218 7777. Once issued, register the S1 form with the relevant foreign authorities before you register with your local GP surgery.

Once you receive your form S1 you need to take it to The Entitlement Unit, Ground Floor, Ex-Out-Patient Block, St Luke's Hospital (just inside the hospital entrance on the left) G'Mangia Hill, PTA 1010, Malta. You can catch a bus from Valletta to the hospital or get a taxi. Open Mon-Fri 8-12:30, fill out an application form for Reciprocal Health Agreement (RHA), and show your passport (they will make a photocopy of your passport), prove your residency by showing them a copy of your rental agreement (or proof of property ownership), the RHA will then be sent to you in the post.

Once you have registered your S1 abroad, you will be entitled to apply for and use a UK-issued EHIC to access necessary state-funded medical treatment when you visit other EEA countries outside the country you are currently residing in, including when you return to the UK.

The Certificate of Entitlement/Reciprocal Health Entitlement can be renewed on a Wednesday at the Almoner's Office at Gozo General Hospital. The initial certificate can only be obtained at St Luke's Hospital but thereafter Gozo General can renew.

Non E/U citizens

Non E/U Nationals who are not in employment must provide evidence of, or take up private medical insurance. If you are employed then you and members of your family are entitled access to the public healthcare system, as long as your employer purchases National Insurance stamps on your behalf.

Please note

All non E/U nationals must also be able to provide evidence of private medical insurance when applying for an e-Residence card after 90 days stay in Malta/Gozo. The e-Residence card must then be presented in the case of persons seeking future employment, and when applying for a National Insurance number, which is needed to benefit from the public healthcare system.

Applications for an Insurance Number can be made in person at local Departments of Social Security in Malta/Gozo.

Information regarding the above can be found on:- www.identitymalta.com/citizenshipexpatriates, and www.expatfocus.com

Hospital Treatment

There is one general hospital in Gozo in Triq l'Arcisqof Pace, situated on the edge of Victoria and well signposted.

The main hospital in Malta is Mater Dei, situated at Triq Dun Kam, Msida, Malta.

If you require any in-patient treatment you will be asked to present your Certificate of Entitlement and your e-residency card.

Care in private hospitals, clinics doctors and specialist surgeries

Treatment in any private facility has to be paid by the person seeking treatment, including attendance at GP and specialist surgeries usually available at Chemist facilities. The only exception is where an eligible EU/EEA citizen (or their dependant) is transferred by a Government facility to a private facility for Government bought services.

Clinics

Polyclinics are able to offer first aid, flu vaccination and medical services where you can see a trained nurse/doctor. This service is free of charge provided you can show your Certificate of Entitlement and e-Residency card. The clinic in Gozo is situated on Triq Anton Debona, Victoria just off St Francis Square. Tel: 21561600.

There is a list of polyclinics in Malta on the following website;

www.malta.com/en/local-information/health-care/clinic.

If you click on the individual clinic you need it will give directions and a telephone number.

Pharmacies/clinics

You are advised that you cannot purchase every day medications such as Paracetamol and cold remedies in shops or supermarkets. All medicines have to be purchased at a pharmacy. Most pharmacies have clinics with different doctors/specialists visiting. The consultants will charge for the consultation and there may be a pharmacy charge too. The pharmacist will advise and will make an appointment for you. There will be a charge for the consultation. Most pharmacies throughout Malta and Gozo mostly keep normal shop hours:- 8:30am-12:30pm then 4:00pm-7:pm. A duty rota for Sunday's are usually listed in the local paper or on pharmacy windows.

List of main local pharmacies (some villages have more than one):-

www.pharmacy.com.mt/localities/

www.malta.com/en/local-information/health-care/pharmacy

The pharmacist can advise you where the nearest GP can be found. Many GPs have consulting rooms at a pharmacy – others are positioned near a pharmacy.

Prescriptions

Medicines are not free of charge here for everyone unless certain conditions are diagnosed. If you hold a Certificate of Entitlement (see page 7) or pay NI contributions to the Government of Malta and have any of the chronic or terminal conditions contained in Schedule V, your doctor will set in motion the necessary paperwork to enable you to be considered for the Yellow Card system. Sometimes where a patient has more than one condition included on the Schedule V, more than one card will be issued. Once approved, medications relating to your specific condition(s) will be made available to you at no cost.

There is now a Pharmacy of Your Choice system in place, which allows collection of your Yellow Card medications when you register with a pharmacy operating within this scheme.

See:- www.ehealth.gov.mt/

Please note some medicines are not on the Schedule V list and will have to be paid for, some can be expensive. A Consultant or GP may suggest an alternative drug

Obtaining oxygen cylinders for health purposes.

On Malta, oxygen cylinders are supplied and re-filled from Poligas at Hal-Farrug Tel: 25585503/2. Hence a patient on oxygen only needs to go to Mater Dei Hospital pharmacy on the first and last time visit. Opening hours of Poligas are Mon-Sat 7am-7pm, Sunday and Public holidays 7am- 1pm.

Patients living on Gozo are asked to attend Gozo General Hospital Pharmacy and go to The Pharmacy of Your Choice window and ask for information regarding the procedure for obtaining the cylinders (as advised by a local pharmacist).

Telecare

“Telecare” services / “Telecare Plus” is a government initiative, which provides an instant alert system for elderly persons living alone, and for persons with a disability and for people with special needs, The system provides peace of mind for the user and relatives and can also prompt the taking of medications. For further information Tel: 2557 5000 or 2557 5101 or 2148 3600

Dental Services

There is a list of dentists in Malta /Gozo on the following website:-

www.findit.com,mt/en/directory/133/0/0/dental-clinic.htm

Opticians

There is a list of opticians in Malta and Gozo on the following website:-

www.findit.com,mt/en/directory/301/0/0/opticians

Certificate of Entitlement

This is the document issued by the Maltese Health Department to signify your qualification for healthcare, which needs to be renewed as instructed by the expiry date on your certificate. All people must register with the Entitlement Unit. At present there is only one office, which is situated in Malta. The Unit is based at: The Entitlement Unit, Ground Floor, Ex-Out-Patient Block, St Luke's Hospital (just inside the hospital entrance on the left), G'Mangia Hill, PTA 1010, Malta. You can catch a bus from Valletta to the hospital or get a taxi. Open Mon-Fri 8-12:30

The Certificate of Entitlement does not provide for long-term care, it provides cover in State facilities for most healthcare needs.

When applying for the Certificate of Entitlement you do not need an appointment. The documents you require are:-

- Application form, which the staff will assist you to complete.
- Valid passport
- Both copies per person of S1 form if applicable issued by relevant EU/EEA country
- Proof of private medical insurance if you do not qualify for an S1 form.

Renewal of Certificates:- Currently Certificate of Entitlement is issued for a period of 3 years.

The renewal process can commence one month prior to the expiry date either in person or by sending the original certificate (take a copy) with a covering letter. However the Entitlement Unit will make personal contact with each individual applying before re-issuing to ensure the request is valid. To prevent misuse the Unit is obligated to the Relevant Competent Authority to check if that person is still resident in Malta/Gozo and also still alive.

Termination of Certificate of Entitlement

If you leave the Maltese Islands to live elsewhere you must surrender the Certificate of Entitlement to the authorities in Malta and also advise your Competent Authority. If you are moving to another EU/EEA country, your Competent Authority will issue new documentation.

(If you are a UK citizen, you should be aware that the UK Health Service is based on residency and, if you are planning to return to the UK to live, familiarize yourself with the process for re-establishing residency and getting eligibility to the NHS services again as a UK resident).

Any Certificate of Entitlement held when someone dies should be returned to the Entitlement Unit in Valletta and also the relevant Competent Authority should be advised of a death.

It is always advisable to carry with you a copy of the Certificate of Entitlement or the Reciprocal Health Agreement Certificate as you can be asked to show a valid document if you attend a State facility for free healthcare. Some facilities keep a record of documents presented but not all. Most people copy and reduce their certificates and put them in a plastic cover to carry in a handbag or wallet.

Cross Border Healthcare

The Government of Malta has policies in line with EU Regulations –

Details can be found on www.ehealth.gov.mt

Planned healthcare across borders:-

Each EU/EEA country has a National Contact Point, which will provide you with that country's policies and document requirements.

There are two ways to cover the costs:

- 1) Your health insurer can cover all the cost directly.
 - This system applies to public health providers – it may not cover private treatment.
 - You must ask your insurer for prior authorisation before travelling for treatment. If granted, you will then be provided with the appropriate application form (called an S2 form).
 - The full cost will then be covered by your insurer.
 - Reimbursement will usually be arranged directly between the institutions involved so you won't have to pay for the treatment.

- 2) You can pay for the treatment yourself and claim reimbursement afterwards:
 - This option covers all providers, whether public or private.
 - You will be reimbursed up to the cost of that treatment in your home country, but only if that treatment is one you are entitled to at home.

NB: You might still have to apply for prior authorisation – check with your National Contact Point.

Summary

Essentially there are 3 documents/cards/forms, which are of interest to ex pats living in or visiting Malta – and the significance/validity of each depends upon your age, circumstances or domicile.

- 1) Reciprocal Health Agreement or Certificate of Entitlement obtained after receipt of Forms S1 from UK
- 2) Private Healthcare Insurance
- 3) EHIC

e –Residency

All EU countries are entitled to request anyone taking up residency in their country to obtain official residency documentation. Malta has such a requirement in Law and members need to apply once they have completed three month's residency.

e-Residency cards: Since March 2013 these cards are issued through the Department for Citizenship and Expatriate Affairs (DCEA) to ensure there is a standard and recognizable residency document format in the community. The e-Residency Card is also used as a form of identification – something which is very important in the Maltese Islands in such as banks, utilities and other services which will require verification of who you are and where you live etc. If over 60 years the e-Residency Card entitles the holder to reduced transport costs and discounted charges on the Gozo Channel ferries if resident in Gozo. E-Residence Cards supersede any form of previous identity document. Anyone who has not applied for an e-Residence Card should be aware that the old-style ID cards ceased to be recognised as proof of identity at the end of 2015. Once applications are made, acknowledgement of residency submission is sent to you as a temporary document. Once the card is ready for collection you will be sent a request to collect it and you will at that point be required to hand in any old style ID Card you may possess.

Residency schemes are handled through two different departments within Government

1. Department of Citizenship and Expatriate Affairs (which is within the Ministry of Home Affairs and Security). See full categories and forms on www.mhas.gov.mt click Residency. Forms can be downloaded or collected from the Departments office.

2. Inland Revenue Department, International Section- The IRD handles schemes, which offer special incentives to both EU/EEA and 3rd country nationals. Current schemes require application through a Registered Mandatory professional, and residency documentation requirements will be part of that service, as will taxation reporting. Full details of schemes and appointed Registered Mandatories can be found on www.ird.gov.mt Scheme details are modified from time to time by the issue of Legal Notices but the Registered Mandatories are required to keep their clients informed on all aspects at all times.

Documentation required for application for e-Residency Card

All applications for residency are on an individual basis and have to be supported by a variety of documentary information listed on the forms, which includes proof of adequate medical cover. In this respect any one of the following documentation is acceptable for each applicant (Copies of each document are required):-

- Valid Certificate of Entitlement
- Valid Reciprocal Health Agreement Certificate for UK citizens only (or short term provision issued to facilitate initial processing)
- Valid medical insurance for persons under UK State pensionable age
- Passport and 2 passport size photos for each applicant
- Proof of income or Capital. At least 6 months copies of bank statements. It is advisable to highlight your income on the statements and write on a separate sheet your source of income, the amount and name and address of your income providers.
- If you are a couple then you will need two sets of bank statements.
- if working need to show ETC number and work contract I believe, but then don't need to show health cover

E/U/EEA/Swiss nationals may apply by post with the required documents, however non E/U nationals need to visit the Department in person since biometrics will need to be taken in the form of photographic image, fingerprints and signature.

Where to go:-

Malta- Evans Building, St Elmo's Square, Valletta. Tel:- 25090 4800/2590 4871
Email e-residence.@gov.mt

Gozo- The Ministry, St Francis Square, Victoria. Tel:- 2215 6212
Email e-residence.mgoz@gov.mt

ARMS (Electricity & Water/Drainage)

ARMS is the combined utility provider for electricity, water and drainage.

www.smartutilities.com.mt/ or call free 800 72222.

Electricity and water rates vary and are dependent upon property registration tariff.

Refuse Collection

Details of collection dates are published at the council offices.

There are no bins for collection of household waste as it is put out on a frequent basis in black bin backs on a regular basis.

Recycling rubbish is put out in a clear, grey or green bag once a week and cardboard boxes can be put out at this time.

Glass is collected on a monthly basis.

Book 2

Taxation and Inland Revenue – Expat Section

It is required that you register with the Inland Revenue Department even if you do not pay tax in Malta/Gozo or have a local income. This can be direct with the Inland Revenue Expat Office in Floriana, Malta Tel 2296 2106 or via the Inland Revenue offices in Victoria Gozo Tel 2296 2934

A list of 65 countries who have signed up a Double Taxation Treaty with Malta, can be found on this website.

www.financemalta.org/double-taxation-agreements

If you are looking for an accountant then you can find a list of them here on this website

www.miamalta.org/Page.aspx?pageid=71

There are two other websites for information related to Taxation on the Maltese Islands:

ird.gov.mt

www.act.com.mt

Driving Licenses

All the latest information about driving licences and motor vehicles can be found on this website www.transport.gov.mt/search.aspx?tag=true&query=Private+Vehicles&lc=en

You can drive in the Maltese Islands on any valid EU/EEA member state driving licence and also on a Swiss or an Australian driving licence; you can also exchange any above mentioned licence for a Maltese EU licence once you have lived here for a period not exceeding 12 months.

A recent change in legislation in 2015 stated that you cannot apply to change your driving licence to a Maltese one until 6 months after the issue of your e-residency card

If you cannot renew your driving licence in the country of issue (e.g.; the UK does not allow this if you are not resident in the UK), it is recommended you exchange your licence for one issued in Malta well before expiry. If you do not, you will be required to sit the written and practical driving test here when changing your licence.

If you do not hold a EU/EEA/ Swiss/Australian licence, you may drive on your valid country driving licence for up to one year. Whilst holders of a Swiss or Australian licence can exchange their licences as above, all other 3rd country nationals have to sit a written and practical test to obtain a Maltese EU licence.

It is also recommended that you apply for a Maltese EU licence prior to the age of 70.

Depending on the range of vehicles on your UK/EU licence you may be required to obtain confirmation of your eyesight, hearing and mobility from a GP, before the Maltese EU licence is issued.

The Malta Vehicle and Driving Licence Office is at Hornworks Ditch, Floriana.

The Gozo vehicle and driving licence office is located in the quadrangle of the Ministry of Gozo off St Francis Square Victoria.

www.transport.gov.mt/land-transport/driving/exchanging-your-foreign-driving-licence

Utilities

Gas - Most properties use gas cylinders for either cooking or heating and vary in size and price. Replacement cylinders can be obtained from a weekly delivery lorry (day varies with each village). These are also available in Xewkija on a Saturday morning.

To signal a refill, leave the empty cylinder outside your property on delivery day whereupon the driver will sound his horn as he arrives in the street to alert you of his presence.

Payment is to the lorry driver-note that a supplement is charged for delivering to any floor above ground.

For reimbursement of a replacement gas cylinder no longer needed you must retain your receipt from original purchase.

Telephones

There are no longer any residential telephone directories with information being available on the information provider's websites. Yellow pages do publish a comprehensive business directory every two years.

"GO" and "Melita" are the two companies who provide both landline and mobile telephone services, along with Internet. Vodafone Malta also provides mobile services. It is recommended that you include an entry on your mobile phone contact list of ICE (In case of emergency) being the number of your next of kin.

Television

There are no longer any Government licensing requirements for television users. GO and Melita provide cable and Internet services. Local (Maltese language) and Italian TV can be accessed via aerial installation or cable. Satellite dishes are allowed as long as they conform to the size regulations. For further information check the website:-

www.mepa.org.mt

Passport Renewals

You are able to renew a UK passport up to 6 months before expiry.

All UK passport renewals are now done online at www.gov.uk/apply-renew-passport

The process can take some time, and in the case of emergency you can apply for an emergency travel document:- www.gov.uk/get-a-passport-urgently

For all other nationalities, please check with your High Commission or Consulate office.

Veterans Scheme

Special arrangements are, however, in place relating to those persons who were born on or before 2nd September 1929. Special forms can be obtained from the British High Commission in Malta. Renewal is free of all charges.

Swimming pools

All swimming pools require an annual licence – obtained from Malta Authorities, further information is available on the website:- www.mra.org.mt/

If you have a pet

A list of vets in Malta and Gozo can be found in www.findit.co.mt and Yellow pages
For all aspects of animal welfare etc.- it is recommended that you consult with

The SPCA in Malta www.spcamalta.org/

The SPCA in Gozo -Tel 2155 3769 - www.gozo-spca.org

It is law now in Malta that you clean up your dog mess and so it is recommended that you carry plastic bags for this purpose, including a spare once one has been used, because the local wardens can impose a fine on you if you don't.

Note: You are advised when out walking, especially with a dog, to keep to the public footpaths as the local farmers do not look kindly to people walking on their land, and they may carry shotguns during the hunting seasons.

All dogs 4 months and older must be micro chipped and the chip registered locally, plus at any age wears an ID tag on their collar/harness when in public. Having no chip is punishable by a € 300 fine, fine also for no ID tag. You also significantly reduce the chances of getting your dog back if you don't. If you import a dog you must get the chip locally registered

If your dog is lost, you need to make both a police report, and, assuming its chipped and registered locally as per the law, inform the chip registrars. This notification has to be made to the Micro chipping Office at the Veterinary Regulation Directorate on 22925301 or vafd.msdec@gov.mt, and has to be done within 48 hours. They will then inform the sanctuaries, vets and the animal welfare department. If your dog isn't chipped, you still need to make a police report, but you will need to inform all the sanctuaries, vets and the animal welfare department yourself.

Residential Care Homes

A new system of regulation for all care homes is currently under review. Government Homes are shown on www.activeageing.gov.mt The list also shows the privately run residential homes where Government place residents when the Government Homes are full. Government places are not free, with residents having to contribute a portion of their income. Waiting lists are very long. It is recommended that members consider looking at private residential care options when they have the time to make any transition a little more comfortable. Private residential care homes are listed in the Yellow Pages.

Aged over 75 Benefit Allowance

Euro 300 is paid annually by the Government to citizens in Malta/Gozo aged 75+ who stay in their own homes. It is available to resident EU/EEA citizens not living in any form of residential care and has to be claimed when reaching 75 and then at the beginning of each following calendar year.

It is not available to anyone in any form of residential care environment (including those in the Prince of Wales facility in Sliema). Call 159 for more information and have your e-residence card number available.

Life Certificate (for UK Citizens)

A 'Life Certificate' is a form the Department of Works and Pensions might send you when residing abroad to check you are still eligible for the State Pension. If you are sent a 'Life Certificate', you'll need to get it signed by a witness and send it back as instructed on the form. Your payments may be suspended if you don't send it back. Check the list of people who can witness a life certificate. This is now the same as the list of people who can 'countersign' a passport photo. They do not need to live in the UK, or have a passport from a specific country.

www.gov.uk/countersigning-passport-applications [Voting and citizenship](#)

VOTING

You can vote in the UK elections if you retire abroad, your UK citizenship will not be affected.

To register apply to:- www.gov.uk/voting-when-abroad

European ex-pats are allowed to vote in EU elections. You can request an application form to register on producing your e-Residency card, in Malta at the office for Citizenship and Expatriate Affairs Department in Valletta, and in Gozo at the European Union Office within the Ministry in Victoria.

However there is no policy at present for 3rd country nationals to vote, but this has been under discussion in the European Parliament

Other useful services

Information on access to services offered for the elderly is available through:-

www.activeageing.gov.mt (for Malta)

mgoz.gov.mt/en/Pages/Departments/DG%20Operations/Customer%20Services/Care-for-the-Elderly.aspx (for those in Gozo).

These include Telecare/handyman/Incontinence/Meals on wheels and Home help and residential care homes.

Transport

Gozo Channel Ferry Services (Tel 2210 9000)

Gozo Channel Ferries operate a regular service between Mgarr (Gozo) and Cirkewwa (Malta). The fare is paid at the Gozo end for all vehicles and passengers.

The ferry schedule varies by “season” – being Summer, Mid-Season and Winter. Generally speaking the ferries operate every 45 mins from early morning until the evening – thereafter adopting a less frequent service. Timetable leaflets are available in the terminals, on the ferries, or can be viewed on-line www.gozochannel.com/en/home.htm where details of costs, weather conditions and forecasts are also available.

Passengers in vehicles only pay on the Mgarr to Cirkewwa leg). If you require a wheelchair or assistance for the ferry crossing, this can be arranged by telephoning the above number in advance.

Bus services (Tel 2156 5171)

The main bus stations are in Victoria, Gozo and Valletta, Malta where you can obtain a timetable or make enquiries – this detail can also be obtained by telephoning the above number or viewed on-line www.publictransport.com.mt

Tallinja Bus Cards

The tallinja card is a plastic intelligent card, which can hold pay as you go credit. It may be used to travel on any one of the Malta Public Transport buses in both Malta and Gozo and is a much cheaper way of travelling than buying tickets on the bus.

Registration for a card is made online at www.publictransport.com.mt/
There are cards available for travel in Malta and Gozo, Gozo only, children and concession for over 60's. The card needs to be topped up before travel and further top ups can be made online, at the bus stations or at various participating outlets.

While you are waiting for your appropriate bus card to arrive (which may take a few weeks from application) there are 2 cards of different valuations, available at the Airport, and Bus stations.

Without the card the fares are €2 per journey during summer, €1.50 in winter and €3 on the Malta night routes. There are no night routes on Gozo.

Further information and the workings of the Tallinja card system are available on the website above.

Others

Taxis and hire cars are also readily available.

Directions/Road signs

Although most major road signs are in English the street signs may not be. Small maps can be purchased in the local newsagents or more detailed versions from the larger stationers. (The Street Atlas is known as “The Maze” and covers all islands)

Wills

British Citizens are advised to make a Will in the UK through a Solicitor and then also register that Will with a Notary in Malta. A Will produced in this manner (not a DIY pack bought at a UK stationer) will be honoured in Malta.

The Will is registered at the Public Registry by the Notary.

The EU introduced new legislation on Wills in August 2015. All countries apart from UK, Denmark and Ireland signed up.

EU Countries Nationals, please refer to e-justice.europa.eu/content_successions_166-en.do

Local Notaries have received training in Brussels, but legal advice should be sought regarding the current situation regarding Inheritance Law in all participating EU countries. Non EU nationals should take advice from a local Notary, especially if property/Bank accounts are held abroad.

Death and Last Wishes in the Maltese Islands

In anticipation of the inevitable - this is a subject that many find difficult to think about, but for those left behind to arrange a funeral and our wishes, it is a good idea to have planned ahead and left instructions for your wishes.

Things to do so that your relatives have information regarding your wishes
Research Funeral Directors on the islands and find out what each company can arrange.

There are companies that can arrange repatriation to other countries.

Consider whether you want a local funeral and burial, cremation, repatriation for cremation or burials, burial at sea, donate your body to the University for scientific research and whether you wish to be an organ donor.

Local funeral and burial – only burial is available in the Maltese Islands at present. Plots for family graves are in short supply and there is a waiting list for plots.

Government Graveyards - these are communal. In both cases the graves are cleaned out every two to three years. The bones of the body of the oldest burial are gathered and put into an ossuary bag (which takes up much less room) and placed either back in the family plot or if from a Government grave, in a communal ossuary.

Cremation – at present, there is not a crematorium on the Maltese Islands. There are arrangements with the UK and Sicily. The procedure in the UK is a little more organised than in Sicily. The ashes can be returned to Malta if required. Funeral Directors have negotiated flights and crematorium rates.

Burial at sea – this takes place 5 nautical miles offshore.

Donation of body for Scientific Research – the university needs to be informed of this intention and then as soon as a person has died.

Full details can be seen in Appendix 2

Repatriation to another country.

If you intend to have the body repatriated to another country, decide whether you wish to have a burial or cremation and in which locality. You will also need to choose the funeral director that will be organizing the burial or cremation in the final resting place.

Some companies in Malta can recommend their agents to provide this service in the country of destination, however, it is recommended that the family choose their own funeral directors in the location where the final burial or cremation will be taking place.

All preparations at the Malta side, including all permits and flight arrangements, can easily be organized by some funeral directors who can look after everything from A to Z and they will liaise with the chosen Funeral Director abroad.

It is very important to choose a company that is experienced in this field to prevent problems at such a difficult time so research carefully or contact your consulate for advice.

Organ Donation

Registration as a donor is made via www.transplantsupport.com.mt/donor registration or phone 2122 3026 to register.

Let your family know that this is your wish.

There is a White Paper in Malta proposing that Malta becomes an Opt Out System for organ donation rather than an Opt In – if you have not opted out of being a donor, you will be considered a donor. A body of an organ donor will be released to the Funeral Director without any further paperwork required.

Funeral Payment Plans and Pre-organised Plans

These are available in Malta. Discuss your requirements with the Funeral Director of your choice.

Individual Bank Accounts

As mentioned in the information booklet 1, it is recommended to have a bank account in one name only as a joint account will be frozen until all the documentation after death is completed. This can take up to 8 or 9 weeks.

Box for next of kin

It would be useful if all relevant documents, certificates are kept in a designated place to enable your relatives/executors to be able to deal with registration and your wishes with ease.

Suggested contents:-

Birth certificate/s

Parent's birth, marriage and death certificates

Marriage certificate

Divorce paperwork, if applicable

Copies of valid passport

Copies of valid I.D card

Copies of valid Health Entitlement/Reciprocal Health Agreement card

Deeds of property – if applicable

Rental Agreement – if applicable

Bank Account details

Copy of Will

Details of Solicitor/Notary in all countries applicable

Address of the Embassy/High Commission of your nationality to register death

Name and address of chosen funeral director and details of any pre paid plans/ pre organised documents

Address of Utilities companies for Executor to refer to change details

Address of any Private Pension/s Provider and pension details

At time of death

Expected death at home – if the person has been under treatment and death is expected then call GP who will certify death and funeral director will collect body and deliver to hospital mortuary.

Sudden death – the doctor or the family usually call the police. The body will be removed by the police and taken to the mortuary. The funeral director does not get involved until the post mortem is complete although it is suggested that the Funeral Director is informed so that plans can be laid out as to what will happen right after the Post Mortem.

Beware “Cold Calling” Funeral Directors at this time – sadly some companies can use this time to try to get business. Make sure your choice of Funeral Director is known by the next of kin.

Hospital or nursing home death – inform hospital/nursing home which funeral director is chosen

Death Certificate

The doctor will issue 1 death certificate. The same one is used for funeral and registration of death in the case of a local burial.

If the family intends to repatriate or send overseas for cremation, the doctor must be informed of this and asked to issue 4 original copies, which are required for such arrangements.

Register Offices

Malta

Public Registry

Evans Building

Merchants Street

Valletta

VLT 2000

(356)25904200

Mon – Fri 07.15 – 14.00

Wed also 15.00 – 18.00

Sat 07.30 – 11.00

Gozo

Passport Office

Ministry of Gozo

St Francis Square

Victoria

(356) 22156247

(356) 22156270

Mon – Fri 07.30 – 13.30

Sat – 07.30 – 11.00

Also inform the Embassy/High Commission of the nationality of the deceased so that registration is also made in that country.

Website with addresses in Book 1.

Notarised copies of the Death certificate can be obtained from the Public Registry Office or at www.certifikati.gov.mt after 30 days at least.

This Notarised Death Certificate is the certificate required to close bank accounts, alter joint accounts to a single account and all other post demise legal requirements and should be accepted internationally for any bank accounts abroad. It is advised to request at least 10 copies.

Credits

We are grateful for the assistance of the following people:-

Johann Camilleri, MD at Camilleri Funeral Directors

Professor Marie Therese Camilleri Podesta, MD, M.Phil, Ph.D(Lond), Professor of Anatomy, Faculty of Medicine and Surgery, University of Malta

David Grima, Principal Medical Laboratory Scientist, Mater Dei Hospital, Malta
Passport Office staff, Ministry of Gozo

We hope you have found this information leaflet of interest and value.

DISCLAIMER

The following people and organisations have contributed to the contents of this brochure:-

Alison Rutland, Hazel Marsh, Ann Rose, Lynne Adey, Paul Rutland, Roger Chessell, British Residents' Association (BRA), Society for Prevention of Cruelty to Animals Gozo (SPCA), Friends of the Sick and Elderly Gozo (FSEG)

Every effort is made to ensure that the information given was correct at the time of publication.

If you have information you think would be useful please contact Alison Rutland on rutlandalison@gmail.com or Roger Chessell on roger.chessell@gmail.com

Space below left blank for your notes

Appendix 1

Information for family members/ Emergency information

Alert your family or a close friend of existence of this list so that this information is available in the event of death or serious illness.

Date completed	
Surname	
Maiden name	
First names	
Date of birth	
Place of birth	
Nationality	
Profession	
Religion	
Place of worship/Priest	
Single/Husband's or Partner's name/Widow(er)	
Names of father	
Names of mother	
Mother's maiden name	
Who has the key/is allowed into your property ?	

Give full details of family members, relationships, name, address and fax/mobile/phone (country, city incl.)/email to notify in the event of death or serious illness.	
Give full details of family members, relationships, name, address and fax/mobile/phone (country, city incl.)/email to notify in the event of death or serious illness.	
Location of documents (if not enclosed)	
Birth/Marriage certificates	
Passports/ ID card numbers	
Other relevant papers	
Wills; if you have made a will either in Malta (Gozo), Britain (elsewhere) or both, give full details of the Executor, name, address and Fax/phone (country, city incl.)/email.	
Wills; if you have made a will either in Malta (Gozo) , Britain (elsewhere) or both, give full details of the Executor , name, address and Fax/phone (country , city incl.) / email.	
Please give details of any arrangements which may have been made for funeral in a local cemetery appropriate to your	

religion or any other related information.	
Medical information Needed in the event of serious illness or an emergency	
Give full details of your Doctor, name, address And fax/mobile/phone/email	
Medical conditions, diabetes, high blood pressure, heart problems.	
Medication, drugs, treatments, dialysis.	
Pacemaker, hearing aid, dentures, glasses.	
Known allergies.	

Appendix 2

L-UNIVERSITÀ TA' MALTA
Msida - Malta
ID-DIPARTIMENT TA' L-ANATOMIJA



UNIVERSITY OF MALTA
Msida - Malta
DEPARTMENT OF ANATOMY

REF. TAGHNA:
OUR REF:

REF. TIEGHEK:
YOUR REF:

Dear Mr/Mrs ,

Thank you for your enquiry. If you wish to donate your body to the University, you should insert a codicil in your will stating that you would like to donate your body to the Anatomy Department, University of Malta & send us a copy. Should you decide to change your will in this respect please inform us immediately so that we will abide by your wishes.

You would have to inform your **family doctor & your next of kin &/ or your relatives and friends** so that they would inform us when the inevitable event occurs. We can be contacted at the Anatomy Department on:

- By email on: anatomy.ms@um.edu.mt
- Tel. **(00356) 2340-2091 or 2340-2280** during office hours between 8am & 5pm
- [Prof. Jean Calleja-Agius \(Head of Department\)](#) - (00356) 9985-6177
- [Mr. Sherif S. Suleiman \(Lab Manager\)](#) - (+00356) 795-667-34
- [Ms Graziella Azzopardi \(Administration\)](#) – (+00356) 77499162

We will make all the necessary arrangements for transportation. Your family doctor would have to sign the death certificate & hand it over to us. Once donated the body remains within the University as long as it is used for research & medical education. Burial will eventually be carried out by the University itself

The Anatomy Department wishes to appeal to your generosity and ask if you would wish to make a financial donation to the Department. This would help us to meet some of the expenses involved. Of course donations are entirely voluntary and we will continue to accept all bequeathed bodies.

We thank you for your generosity.

Yours sincerely

Prof Jean Calleja Agius
MD MSc Clinical Embryology (Leeds) MRCOG MRCPi PhD (London)
Head, Department of Anatomy,
Faculty of Medicine & Surgery,
University of Malta

Telephone: (00356) 21-319-527.

E-mail: anatomy.ms@um.edu.mt

Website: <http://www.um.edu.mt/ms/anatomy/>