



A Guide for new arrivals in Malta and Gozo

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Pre Brexit edition

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Introduction

OK ! - So you've made a potentially life changing decision to consider living in Malta / Gozo – either full time or part time.

There are now a few items you would be well advised to address – their relevancy and priority depending upon your circumstances and previous life.

- i) If you are new to the islands, have not previously visited , only sampled the island culture on brief holidays, and have not already found your dream home, then do consider renting a property for 6 months to familiarise yourself with the lifestyle, before selecting a home and making a commitment. But beware – once smitten, you may find it difficult to revert!!!!
- ii) Regardless of whether you are renting or buying, whether relocating full time or part time, whether retired or still working , there are a few formalities you should consider , review and address :-

Note – this edition predates any changes applied by Brexit negotiations.

IMPORTANT TELEPHONE NUMBERS		
Emergency Services	112	
Ambulance	196	See note 1
Police	2122	
Fire	112	

Note 1 You must request a doctor if needed during the ambulance trip

Section 1

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.

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.

Certificate of Entitlement and Reciprocal Health Agreement Card

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.

https://health.gov.mt/en/cbhc/Documents/application_form_for_rha_entitlement_card_040614_updated.pdf

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.

Cross Border Healthcare

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

Details can be found on <https://health.gov.mt/en/cbhc/Pages/Cross-Border.aspx>

Planned healthcare across borders:-

Each EU/EEA country has a National Contact Point, which will provide you with that countries 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.

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).

www.nhs.uk/NHSEngland/Healthcareabroad/movingabroad/Pages/Introduction.aspx

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 1999.

Once you receive your form S1

For those living in Malta:

Submit the S1 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.

Open 8.30 a.m. to 12.30 p.m.

For those in Gozo:

Submit to The Almoners (Billing) Office, Gozo General Hospital, Victoria.

Weekday mornings 9.00 a.m. to 1.00 p.m.

Take your passport and a photocopy of the passport data page, proof of property ownership or rental agreement.

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.

Reciprocal Health Agreement for those below UK state retirement age and not employed in Malta or Gozo

This can be applied for at the same offices in Malta and Gozo as the Health Entitlement Card. It is important to bear in mind the points below and arrange private medical insurance for long term treatment locally and good travel insurance including when in the UK.

- 1) If you have RHA, you cannot have NHS treatment.
- 2) If you are ill and unable to be treated by Malta, you are not entitled to free UK (or elsewhere) treatment.
- 3) You are not covered for any long term health problems.

From the RHA application form:

"RHA Entitlement Card holders will not be entitled for treatment abroad including the UK, the European Health Insurance Card or long-term care and other things and services provided for under the Social Security Act and other legislation."

and from Health Malta:

"RHA Entitlement Card holders will not be entitled for treatment abroad including the UK"

Health Entitlement Cards and Reciprocal Health Agreement cards can be renewed at the same offices above

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.

Hospital Treatment

Malta:

Mater Dei, Triq Dun Kam, Msida, Malta.

Gozo:

Gozo General Hospital, Triq l'Arcisqof Pace, Victoria

If you require any in-patient treatment you will be asked to present your Certificate of Entitlement / Reciprocal Health Agreement Card 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 / Reciprocal Health Agreement Card and e-Residency card.

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

<https://health.gov.mt/en/phc/Pages/Health-Centres/Overview.aspx>

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

The Polyclinic in Gozo is situated on Triq Anton Debona, Victoria just off St Francis Square. Tel: 21561600.

Pharmacies/clinics

Every day medications such as Paracetamol and cold remedies are not available 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 keep normal shop hours:-
8:30am-12:30pm then 4:00pm-7:00pm. 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/

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

Free of charge medicines are only available for those with certain diagnosed conditions.

If you hold a Certificate of Entitlement 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 :- <http://health.gov.mt/en/poyc/Pages/Home.aspx>

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:-

<https://www.yellow.com.mt/headings/Dental-Surgeons>

Opticians

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

<https://www.yellow.com.mt/headings/Opticians-Dispensing>

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. See full categories and forms on www.identitymalta.com/citizenships-expatriates/. 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

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

Taxation and Inland Revenue

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

www.lrd.gov.mt

www.act.com.mt

<https://www.maltaenterprise.com/why-malta>

Section 2

General Information

Malta Government

A very good source of information for many 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

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.

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

Driving Licences

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 for up to 12 months. You can also exchange any above mentioned licence for a Maltese EU licence once you have lived here for a period of 185 days in the last 12 months but note a recent change in legislation which prevents exchange to a Maltese licence until 6 months after the issue of an 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

Gas Bottles

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). Outside these scheduled days, gas bottle refills can be obtained from depots in San Lawrenz and Xewkija on certain days / times.

See also web site :-

www.ligigasmalta.com

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.

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.

Passport Renewals (UK)

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.

Pets

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 it's 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.

Refuse Collection

Details of collection dates are published at the council offices.

Green baskets for use in the kitchen and food waste bags have been introduced during 2016. These food waste bags are collected 3 times weekly. Check with your local council office which days these are collected.

Recycling rubbish of plastic, tins, paper and card is put out in a clear grey bag once a week and cardboard boxes can be put out at this time. Check the day of collection with your local council office.

All waste that cannot be put into the food waste or recycling bags is put into a black plastic bag and is collected twice weekly. Check with your local council office which days these are collected.

Glass is collected from your home on a monthly basis, but can be deposited in various designated recycling points.

Swimming pools

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

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

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 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.

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, Bus stations and various retail outlets.

Without the card the fares can be paid on the bus but is higher than the rate using the Tallinja card.

There are some night routes in Malta, mainly servicing the Paceville. 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. The white taxis cost more than those pre-arranged by phone/online.

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).

Voting

When you have e residence you are eligible to vote in local elections. Check you are on the local electoral role at your local council office.

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.

UK Citizens

You can vote in the UK general and referendum elections if you move/retire abroad for 15 years, your UK citizenship will not be affected.

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

Care of the Elderly Services and Facilities

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.

Social Workers

Malta

<https://fsws.gov.mt/en/sapport/Pages/social-work-services.aspx>

Gozo

<https://mgoz.gov.mt/en/Pages/Departments/DG%20Operations/Customet%20Services/Child-and-Family-Welfare.aspx>

Aged over 75 Benefit Allowance

Euro 300 is paid annually by the Government to citizens in Malta/Goza 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.

Other useful services

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

Malta:

www.activeageing.gov.mt

Gozo

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

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

Some services provided by Department of Rights of Persons with Disability and Active Ageing are available on both Malta and Gozo – check the website www.activeageing.gov.mt for services.

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 as the theory does not appear to work in practice!

Non EU nationals should take advice from a local Notary, especially if property/Bank accounts are held abroad.

Advice from International Will Makers has been to have a Will drawn up in each country you have assets, even if it just a bank account. This includes separate Wills for Jersey, Guernsey and Isle of Man as each has its own Probate Laws and require attendance at the Probate Court. It is suggested that the Legal Firm drawing up the Will be appointed representative to save executors etc having to travel to various Probate Courts.

Be very careful to ensure that the Wills are compatible with each other.

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 (see appendix 2) and whether you wish to be an organ donor – see details regarding registration below.

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 leaflets can be obtained at all Polyclinics and Health Centres or online at www.organdonation.gov.mt

Helpline 2595 3324

Email :- organdonation.health@gov.mt

A body of an organ donor will be released to the Funeral Director without any further paperwork required

Let your family know that this is your wish.

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 Banks Section, 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
- Copy of Deeds of Property – if applicable
- Rental Agreement – if applicable
- Bank Account details
- Copy of Will(s)
- 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
VallettaVictoria
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**

**(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.

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**

Disclaimer

Every effort has been made to ensure that the above information is correct at time of publication, but you should verify accuracy from the various web sites etc. as legislation frequently changes.

Contact for comments etc rutlandalison@gmail.com

Appendix 1 Template for “Next of kin box “**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	
Partner's / ex partner's name (if applicable)	
Names of Father	
Names of Mother	
Mother's maiden name	
Who has a key / access to your property?	
Give full details of family members, relationships, who should be notified in the event of death or serious illness.	
Location of documents (if not enclosed)	
Birth / Marriage Certificates	
Passport / ID card	

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 inc) / e mail.	
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 details of your Doctor.	
Medical conditions, eg diabetes, blood pressure, heart problems.	
Medication, treatments.	
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. TAGĦNA:
OUR REF:

REF. TIEGĦEK:
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

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