



GOVERNMENT OF BERMUDA

Department of Employee & Organizational Development

# Overseas Contract Officers' Relocation Resource Guide



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**Department of Employee & Organizational Development**

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Department of Employee & Organizational Development  
3rd Floor, Ingham and Wilkinson Building  
129 Front Street  
Hamilton HM 12, Bermuda

Telephone: (441) 279-2820  
Email: [hr@gov.bm](mailto:hr@gov.bm)

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## Introduction

Welcome to Bermuda and congratulations on being appointed to your post within the Government of Bermuda (also referred to below as the Government).

The purpose of this document is to be a resource guide to assist you in making the relocation to the island as smooth as possible.

The content of this document covers basic information about Bermuda and general employment information. It also includes links to other resources that may be of assistance to you during the relocation process.

Every effort has been made to quote the most up-to-date information available; however, you may find upon arrival certain information may have changed; therefore, you are advised to consult your Head of Department if any clarification is required.

Information contained in this document does not in any way precede, replace or overrule the provision in the employment contract, Conditions of Employment and Code of Conduct, the Collective Bargaining Agreement or any applicable employment related legislation.



Astwood Park, West End, Warwick



Sessions House, Parliament Street, Hamilton

## Information about Bermuda

Bermuda is a British overseas territory in the North Atlantic Ocean located off the east coast of the United States. Its nearest landmass is Cape Hatteras, North Carolina, about 640 miles (1,030 km) to the west-northwest of the island. The island is approximately 21 square miles (54.4 km<sup>2</sup>), consisting of about 150 small islands. Bermuda's population is approximately 64,300 individuals; as recorded in the 2010 census. The capital of Bermuda is the City of Hamilton.

Bermuda has an affluent economy with finance (international business) as its largest market sector followed by tourism, giving it one of the world's highest GDP per capita; thus, the prices for living expenses and consumables can be considered high.

The Bermuda dollar (BMD) and the American dollar (USD) are valued on par and both are used interchangeably as currency on the island.

Bermuda's climate is subtropical. The hottest part of our year is May through mid-October; temperatures hover between 75 °F and 85 °F (23 °C and 29 °C). During the winter months, temperatures average between 70 °F and 47 °F (21 °C and 8.3 °C).

Hurricanes are not as prevalent in Bermuda as they are in the Caribbean and southern east coast of the United States, but they do visit the island.

Basic information about Bermuda can be found at:

**[www.gov.bm](http://www.gov.bm)**

**<http://www.gotobermuda.com/about-bermuda/our-island/>**

**<http://www.bermuda4u.com/maps/>**

Information on Bermuda's Consumer Price Index can be found at:

**<http://www.gov.bm//bermuda-business-statistics>**

Bermuda's economy: **<http://www.bermuda4u.com/essential/economy/>**

Bermuda population: **<http://www.bermuda4u.com/essential/population/>**

Daily weather reports can be found at: **[www.weather.bm](http://www.weather.bm)**

Hurricane information can be found at: **[www.weather.bm/tropical.asp](http://www.weather.bm/tropical.asp)**



## General employment information

The offer and acceptance of employment under a contract with the Government of Bermuda will not give or lead to the appointed officer having any right to remain in Bermuda beyond the period of service specified in the contract. Any such employment will be dependent upon the Government obtaining and retaining permission for the appointed officer to be employed and to reside in Bermuda for such a purpose.

## Documents governing employment

Employees of the Government of Bermuda should ensure that they are conversant in the documents listed below which govern the employment of Civil Servants, i.e. employees in posts represented by the Bermuda Public Service Union (BPSU). These documents should always be referred to for clarity on issues concerning the Public Service.

All Government Heads of Department are required to ensure these documents are available to all employees either by providing individual copies or making a copy accessible within the department.

### ***The Employment Act 2000***

The purpose of the Employment Act 2000 is to promote the fair treatment of employers and employees by providing minimum standards of employment by establishing procedures and notice periods for the termination of employment; by providing employees with protection against unfair dismissal, and by establishing the Employment Tribunal.





## ***Public Service Commission Regulations 2001 and Public Service (Delegation of Powers) Regulations, 2001***

The Public Service Commission Regulations 2001 and the Public Service (Delegation of Powers) Regulations 2001 are the legislative frameworks that govern employment within the Government.

The Public Service Commission Regulations 2001 and the Public Service (Delegation of Powers) Regulations 2001 are the instruments under which the Public Service Commission operates to ensure that all appointments, promotions, dismissals and disciplinary matters within the Public Service are conducted efficiently, fairly and without political interference.

## ***Conditions of Employment and Code of Conduct***

The Conditions of Employment and Code of Conduct sets out the provisions which collectively represent the terms and conditions of employment that relate to or are applicable to appointments to offices within the Civil Service.

## ***Collective Bargaining Agreement***

An agency shop agreement exists between the Government and the BPSU.

The Collective Bargaining Agreement normally covers a two-year period. A booklet setting out the principal terms and conditions of employment under this Agreement is issued and available to all employees.

## ***Dignity at Work Policy and Complaints Procedure***

The aim of the Dignity at Work Policy and Complaints Procedure is to ensure that all employees are treated with dignity and respect, irrespective of race, position within the Public Service, ethnicity, sexual orientation, age, religion or any other factor that would be used to undermine or demean the worth of a person through differential treatment or status. These documents provide a clear statement on the Government's stance and an intervention strategy to address this issue. They provide guidance for the complaints procedure in order to actively address these challenges.

The goal of the Dignity at Work Policy and Complaints Procedure is to encourage the respectful treatment of Public Servants and reduce incidences of inequality, harassment, bullying, victimization and discrimination in the workplace.





## Relocation allowance

As an overseas contract worker (officer) you are provided an allowance to assist you in the expense of relocating to and from the island. The amount of these allowances is dependent on whether you are relocating as an individual, adult couple or as a family. Reimbursement within the constraints of the allocated relocation allowance will be given provided that the officer's family or spouse and their belongings have arrived in Bermuda within 12 months of the officer's start date of employment.

### *Air Passage and Freight Allowance*

An officer recruited from overseas shall, on first appointment, be given airfare from his/her place of recruitment to Bermuda for himself/herself, his/her spouse and children if they either accompany the officer on arrival to the island or follow within 12 months from the officer's start date of employment. Travel expenses must be arranged by the most economical and direct route available.

On first appointment you will be entitled to freight allowance toward the cost of transporting your personal and household effects from your original place of departure to your residence in Bermuda. The allowance received towards the cost of transporting personal effects is on the following basis:

<b>Married Officers: (relocating with spouse)</b>	This allowance is 300 kilos (660 lbs.) and is calculated on the current air freight charge, plus the cost of door-to-door haulage.
<b>Single Officers:</b>	This allowance is 150 kilos (330 lbs.) and is calculated on the current air freight charge, plus the cost of door-to-door haulage.

All costs associated with packing, packing materials, documentation, insurance, storage, agency handling charges and customs duty **shall not** be paid. Payment will only be made upon presentation of original receipts within six (6) months of moving to Bermuda. This allowance is not applicable if recruited locally.



## Settlement allowance

Officers will also be entitled, on their first appointment, to receive a settlement allowance for you and your dependents (if applicable) once you commence employment. The Department of Employee & Organizational Development will arrange the payment. This settlement allowance is not applicable if recruited locally or re-appointed.

<b>Married Officers: (relocating with spouse: The Settlement Allowance allocations are as follows: employee settlement allowance – \$600; allowance for spouse, once spouse has an issued dependent entry/re-entry permit and has arrived in Bermuda – \$300.)</b>	\$900
<b>Single Officers:</b>	\$600
<b>Each child, (up to two children, who has not attained the age of 18 years) and once child/children has an issued dependent entry/re-entry permit and has arrived in Bermuda.</b>	\$100

The payment of this allowance will be made at the earliest opportunity upon the officer taking up appointment in Bermuda, but may not be sufficient to cover initial incidental costs involved in setting up a home in Bermuda.

Upon completion of a non-Bermudian officer's contractual employment, he/she and his/her dependents will be required to relocate from Bermuda back to his/her legal address outside of Bermuda as outlined in the Immigration Application Form. The Government of Bermuda will provide economy airfare for the return flight of the officer and his/her dependents who accompanied him to the island.

At the end of your contract, you will be entitled to freight allowance toward the cost of transporting your personal and household effects from your home in Bermuda to your initial place of departure to Bermuda. This allowance is calculated on the current air freight charge plus the cost of door-to-door road haulage. All costs associated with the storage, insurance, packing, documentation, agency handling charges and custom duty **shall not be paid**.

If a non-Bermudian officer's contract is renewed or extended, or if he/she accepts another job in Bermuda, or if he/she becomes a permanent resident in Bermuda, he/she and his/her dependents will not be entitled to return airfare or freight allowance entitlement.

## Shipping household effects

Air cargo space to Bermuda is limited, causing potential greater expense and delays in shipment arrivals. Sea freight shipment is a slower but can sometimes be a more economic and reliable choice. It is generally based upon consignment through a major port, usually New York.



Below are links to other moving and shipping companies:

[www.bermudaforwarders.com](http://www.bermudaforwarders.com), [www.bdashipping.bm](http://www.bdashipping.bm), [www.best.bm](http://www.best.bm),  
[www.teamfast.bm](http://www.teamfast.bm)

### ***Customs duty: transfer of residence allowance***

An officer who is coming to Bermuda to reside may import duty free, goods intended for their personal or professional use or for the use of his/her spouse and dependent children.

The transfer of residence allowance does not extend to motor vehicles, trailers, motorcycles, pleasure boats, private aircraft or industrial, commercial or agricultural equipment or alcohol or tobacco in excess of the prescribed personal allowances.

Qualifying goods must have been in the possession of the importer for a period at least six months before taking up residence.

The importer will be responsible for paying the customs duty due on goods in excess of the duty free allowances.

For detailed guidance on claiming the transfer of residence allowance refer to the Customs Public Notice 28, available on the Department of Customs' website [www.gov.bm/exemption-duty-when-moving-bermuda](http://www.gov.bm/exemption-duty-when-moving-bermuda).

### **Importing animals**

Officers who wish to import an animal should apply for an import permit as far in advance as possible of arrival by contacting the Department of Environment and Natural Resources, Veterinary Services and Animal Control Section.

Animals arriving without proper documents will be refused entry and will be returned to the point of origin as there are no quarantine facilities in Bermuda.

The importation of an animal cannot be claimed as part of an officer's relocation allowance.

More information about animal importation can be found at:

[www.gov.bm/importing-animals-bermuda](http://www.gov.bm/importing-animals-bermuda)



## Employment for spouses

Opportunities for non-Bermudian persons to seek and secure employment in Bermuda are extremely limited. If the spouse of an officer recruited from overseas wishes to work in Bermuda then he/she must first ensure that his/her prospective employer has obtained permission from the department responsible for immigration matters and has been issued with a work permit.

Before such permission and a work permit can be sought, the employer must advertise the job vacancy locally. Only after it has been established that there are no available Bermudians suitably qualified can the employer then apply for permission to employ a non-Bermudian.

Such permission to employ a non-Bermudian is only granted for a temporary period and the job must be periodically advertised to provide Bermudians the opportunity of employment in Bermuda.

More information on Immigration policies can be found at:

Department of Immigration: <http://www.gov.bm/department/immigration>

## Education

Bermuda's public school system is based primarily on the British system with middle schools based on the North American system. Schooling is compulsory for all children between the ages of five and 18 years. Most of the public schools are Government maintained or aided. There are also a number of private or fee paying schools on the island.

Public education for children up to senior school level is provided free by the Government of Bermuda. The island also has a number of private nurseries and schools offering specialized to traditional educational programmes for a fee. The Government of Bermuda does not provide any financial assistance towards the education of the children of any officer.

An officer being recruited from overseas is advised to contact the Ministry of Education directly for specific detailed information concerning the enrolment of his/her children in a Bermuda school. By clicking on the link below you will have access to the necessary documents and contact information needed for enrolling children in the Bermuda public school system.





Tertiary education is available at the Bermuda College for a fee. It is a two year college but four year degrees can also be obtained there through its affiliations and on-line access with other colleges and universities overseas.

The Government of Bermuda encourages the professional development of public officers by providing in-house courses. More information about in-house courses can be found in the link below.

Additional information can be found at:

Ministry of Education: <http://www.moed.bm>

## Health insurance and medical services

### ***Health insurance***

All officers must be enrolled in the Government Employees Health Insurance (GEHI) Scheme. Bermuda Law – Health Insurance Act 1970 requires that the non-employed spouse of every employee ordinarily resident in Bermuda be insured and GEHI is an option, unless one opts for insurance coverage provided through another insurance provider. Dependent children ordinarily resident in Bermuda may also be enrolled in GEHI.

A dependent is:

1. The spouse of a Government employee or a retired Government employee.
2. The unmarried child of a Government employee (see eligibility in the link below).

GEHI contributors are entitled to benefits under the Scheme.

More information can be found at:

GEHI: <http://www.gov.bm/government-employee-health-insurance-gehi>



King Edward VII Memorial Hospital, Paget

## Medical facilities

Bermuda has two main medical facilities and one urgent care centre; they are located in the central, western and eastern zones of the island. Bermuda also has Community Health Clinics around the island.

- ▶ King Edward VII Memorial Hospital (KEMH) is the only general hospital in Bermuda.
- ▶ Mid-Atlantic Wellness Institute (MAWI) specializes in mental health and psychiatric care.
- ▶ Lamb Foggo Urgent Care Centre deals with minor injuries and illness, and is equipped to perform basic diagnostic tests. It is only open during specific times of the day. To view opening hours please see the link below.
- ▶ Bermuda has four Community Health Centres which are operated by the Government. They are dedicated to providing medical services to the public.
  - Hamilton Health Centre
  - Warwick Health Centre
  - Somerset Health Centre
  - St. George's Health Centre

More information about local medical facilities and organizations can be found at:  
Bermuda Hospitals Board: [www.bermudahospitals.bm](http://www.bermudahospitals.bm)

Information on the Community Health Clinics can be found by clicking the Ministry for Health and Environment link below. This link may also assist you with finding support services and organizations for any special health needs you or your family may have.

Ministry of Health: <http://www.gov.bm/health-clinics-bermuda>



## Banking in Bermuda

As an officer of the Government of Bermuda you will be required to open a local bank account as all salaries are paid by direct deposit into the employee's bank account. There are three retail banks in Bermuda; HSBC Bank of Bermuda, Butterfield Bank and Clarien Bank. To assist you in your decision on which bank to choose, the relevant bank links have been provided for your information.

Bermuda Exchanged Control Regulations require that residents (including contract officers) be paid in Bermuda dollars. Earnings may be converted to foreign currency at any time during or upon completion of your contractual employment. Such conversions are subject to:

- Payment of normal bank commission
- Payment of Foreign Currency Purchase Tax

More information about banking in Bermuda can be found using the links below:

Banking and Investing in Bermuda:

[www.butterfieldgroup.com/personal/Everyday-banking/Pages/Moving-to-Bermuda.aspx](http://www.butterfieldgroup.com/personal/Everyday-banking/Pages/Moving-to-Bermuda.aspx)

[www.hsbcbm.com](http://www.hsbcbm.com)

[www.clarienbank.com](http://www.clarienbank.com)



Bermuda Monetary Authority, Victoria Street, Hamilton



St. James' Court, Flatts

## Housing and Utilities Information

### *Housing*

The Government's Estates Section will assist in finding suitable accommodation for the contract officer if required. The contract officer is responsible for entering into the lease agreement and paying the initial deposit and first month's rent to secure the accommodation.

The extent of the furnishings in a furnished accommodation can vary from property to property. It should be assumed that furnished accommodations will provide the basic items only and that the tenant would need to provide all soft furnishings and small kitchen appliances.

### *Electricity*

The electrical supply to household outlets in Bermuda is 110 volts, 60 cycles. We recommend that electrical devices of a different wattage that cannot be adapted should not be shipped to Bermuda.

Bermuda has only one electrical power company, the Bermuda Electric Light Company. Please see the below links for information about opening an account for billing and other sources of power on the island.

Additional information can be found at:

Bermuda Electric Light Company: <https://www.belco.bm>





## ***Telephone, cable and internet***

There are a number of local telephone, mobile devices, cable and internet providers in Bermuda. The market is quite competitive in some respects. Some service providers provide multiple products and package deals (bundling of services) to customers at special pricing.

The local phone and internet infrastructure and devices are complementary to that of what is in the United States and Canada. Therefore, devices from other parts of the world may not work quite as effectively in Bermuda.



Below are some of the companies that offer the above services:

Bermuda Telephone Company: <http://www.btc.bm>

Digicel: <https://www.digicelgroup.com/bm/en/mobile.html>

Link Bermuda: <http://www.link.bm>

TeleBermuda: <http://www.telebermuda.com/residential/>

WOW: [www.wowbermuda.com](http://www.wowbermuda.com)

One Communications (CellOne, Logic Communications and Bermuda Cable Vision):  
<http://www.onecomm.bm>

Blue Wave Communications Ltd: [www.bluewave.bm](http://www.bluewave.bm)



## Food and sundry items

Most food and sundry items available in Bermuda are imported. Due to its size, the island is not able to produce enough food to sustain the population.

Retail prices are somewhat higher than in the U.K., U.S.A., or Canada. Food and household supplies can be purchased at local grocery stores, warehouse stores and sometimes directly from distributor companies.

Fresh local produce, meat, fish and other food products are in limited supply due to the size of the island and seasonal availability. They can be purchased from grocery stores, farmer's markets and directly from local farmers, fishermen and producers.

## Transportation

There are many forms of transportation available. Officers have the choice of using public transportation, buying a private vehicle or renting a motor cycle.

Bermuda's motorists drive on the left side of the road.

### ***Private transportation***

There are several different models of cars and motorcycles available in Bermuda from local dealers. The law allows only one car per household, but household members are free to own as many motor cycles as they wish.

Used motor vehicles are sold by private owners. A new car may be bought for upwards of \$20,000 and a new motorcycle upwards of \$6,000; excluding insurance and licence fees.

Officers who are interested in purchasing a vehicle will be required to obtain the appropriate insurance coverage and qualify for a valid Bermuda driver's licence.



More information about owning your own vehicle and obtaining a driver's licence can be found at:

Department of Transport Control: <http://www.gov.bm/department/transport-control>

### ***Shipping a vehicle***

Officers interested in shipping a personal vehicle from overseas must take the following into account. The cost of shipping, the liability for customs importation duty and the strict controls of the Transport Control Department on the age, physical condition and engine size of the vehicle make it very unlikely that an officer would want to ship his/her existing car to Bermuda.

More information about shipping your own vehicle and obtaining a driver's licence can be found at:

Department of Transport Control: <http://www.gov.bm/importing-vehicle>

Department of Customs: [www.gov.bm/department/customs](http://www.gov.bm/department/customs)

### ***Renting vehicles***

Rental cycles and Twizy's are available. Upon arrival to Bermuda, they can be ridden up to three months using an international driver's licence. After that time a Bermuda driver's licence must be obtained to continue using the cycle.





## Public transportation

Public transportation in Bermuda includes an island-wide bus and ferry service. Both the buses and ferries do not accept dollar bills. They will only accept coins, tokens, tickets and passes for payment which are available at the respective terminals and any post office. Children under five years old are allowed to ride for free. Although both run regularly on seasonal schedules, the ferry service can sometimes be suspended due to inclement weather.

Taxis are also available throughout the island.



More information about public transportation can be found at:

Transportation Rates: <https://www.gov.bm/department/marine-and-ports>

Public Transportation Schedules: <http://www.gov.bm/bus-routes-and-maps>

Taxis: <http://www.bermudayp.com>

Refer to the Bermuda Telephone Book Yellow Pages





## Entertainment

Although live entertainment is limited in comparison to the metropolitan areas of the United Kingdom, United States and Canada; Bermuda has a thriving community of classical, visual and performance artists. Their works and performances can be enjoyed at local galleries, clubs and theatres. Bermuda also has a number of public beaches, parks, museums and annual cultural events for your enjoyment. The movie theatres typically show American movies.

The local nightlife is most active during the weekend and the island has a wide variety of restaurants from casual local fair to ethnic cuisine to fine dining.



Gombey



Annual Cup Match, St. George's



Horseshoe Beach, Southampton



More information about local entertainment can be found at

Family Entertainment: <http://www.mamabermuda.com/>

Movies: <http://nothingtodoinbermuda.com/cinema-listings.html>

Other things to do in Bermuda:

<http://www.bermuda.com/activities>

<http://nothingtodoinbermuda.com/bermuda-events-calendar.html>

<http://bdatix.bm>

## Sports

The island has a number of sport organizations, clubs and bars that are associated with different sports and annual events. Bermuda's most popular sports are soccer (locals refer to as football) and cricket with road sports, netball, basketball and water sports running a close second.

## Religion

Most of the religions of the modern world are represented in Bermuda. Many churches advertise the times of their services in the local newspapers.

Additional information can be found at:

Please refer to the Bermuda Telephone Book yellow pages [www.bermudayp.com](http://www.bermudayp.com)

We hope this document is a valuable resource guide in the relocation process.





**DEPARTMENT OF EMPLOYEE & ORGANIZATIONAL DEVELOPMENT  
3<sup>rd</sup> FLOOR, INGHAM AND WILKINSON BUILDING  
129 FRONT STREET • HAMILTON HM 12, BERMUDA**

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