



EXPAT LIVING

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Are there expat advantages
in sending money offshore?

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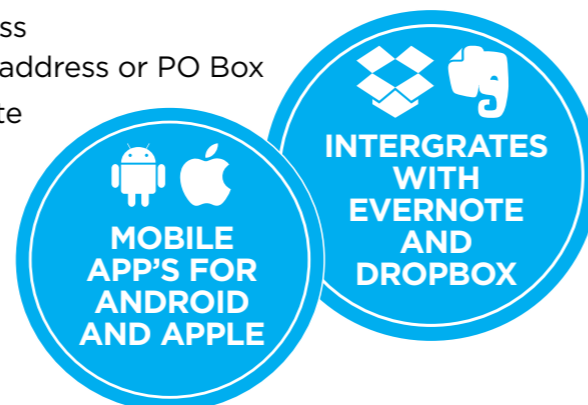
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Welcome To Expat Living

In this edition of *Expat Living* we have brought together a range of features and news which address the expat experience, whether you are heading for China to work, or Italy to relax.

We also look at property prospects if you are considering a move to the Americas and consider if offshore banking might be of benefit to you.

Plus, are you sure you are properly insured for your life as an expat?

Together with news of the latest contract awards abroad, we hope this e-magazine brings you the essential information you need for your life overseas.

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CRACKING CHINA

Is the People's Republic still a land of expat opportunity? Or are cracks starting to show in this vast country's façade as an attractive destination for foreign workers?

China Builds Foreign Talent Database

China is to build a database of overseas talent as part of a digital platform to match foreign experts with potential employers, a senior official has said.

China Daily reports that the platform, the first project of its kind in the country, will include all legally employed foreign workers' nationalities, areas of expertise and industry, their employer and city of residence, according to Zhang Jianguo, director of the State Administration of Foreign Expert Affairs.

He said he had noticed that more governments and companies in China are looking to hire foreign employees, while more expats see the country as a land of opportunity.

"Both the supply and demand sides are positive," he said. "But I also noticed that many employers can't find the right candidates. The key issue here is matching."

Between 2011 and 2015, foreign experts paid more than three million visits to China, including short trips and longer-term employment, according to China Daily. This is a 30 per cent increase compared with 2006 to 2010.

"In the past, overseas talent introduction was led by government policies and talent projects. But these cannot react to market changes dynamically," Zhang said. "The market should lead overseas talent recruitment, and the government should create a friendly environment for overseas talent such as a simplified visa application process."

As China develops, emerging industries are springing up and are facing a shortage of overseas talent. For example, data from Spring Professional, an international recruitment agency, show many automakers are developing new energy vehicles and need high-end foreign experts.

Christine Raynaud, Greater China CEO for Morgan Philips Group, a global recruitment company, said local and foreign companies in China are bad at international recruitment.

"Chinese firms and brands are internationalising to compete in global markets, and it means they have to attract and integrate foreign experts on critical projects," she said. "However, the traditional model of recruitment is too local in terms of sourcing habits and recruiter experience. It also doesn't leverage digital tools."

Those moving to China or thinking of doing so should be aware of some of the basic tenets of life there. The Chinese have a strong sense of belonging to a long and often intense history. Relationships of all kinds take time to develop. Families are close knit and relationships between and within families and institutions go back for generations. Nevertheless, the Chinese have learned through their long history that some flexibility is required to survive.

Through the many dynastic and political upheavals in Chinese society, the tenets of Confucianism have provided a constant underlying value system. Although some aspects of its influence on people's behaviour have at times been forcibly suppressed, most recently under the oppressive dictates of Chairman Mao, today it appears that Confucian values are paramount. These include the importance of education, family loyalty, morality, group harmony, respect for elders, and trusting relationships among people. Of utmost importance to them is filial piety – meaning respect for one's elders and for their wisdom. Hospitality, which includes offering food, is also a very important value.

Another important element of Confucianism is the ethic of proper social behaviour and relationships. The main concern is with 'saving face'; people strive to avoid embarrassment and shame and to allow others to avoid embarrassing situations and to recover from them with their dignity intact.

The spirits of the dead are a force to be reckoned with as well as taken care of, and the feng shui man must not be ignored. Feng shui – literally 'wind, water' – is a powerful force based on a belief that the combined forces of heaven and earth – including the yin and yang – have an influence on everything. Feng shui masters are consulted on matters ranging from how to arrange your furniture to what to name a new baby. Failure to do so would bring bad luck.

China is the world's most populous country. With over half of its population under age 25, there is a huge burden on its housing, education, and labour sectors. Since the late 1970s, the government has used coercion, economic penalties, and incentives to limit families to one child.

With some segments of society enjoying improved economic circumstances, a social phenomenon known as the 'little emperor' has emerged. This is the doted-on only son of usually middle class families. The child is protected and provided for in ways that to western eyes may exceed rationality.

The Chinese can seem excessively polite and reserved, and relationships will take some time to build. At one time, it was impossible to develop a friendship with a Chinese person. Rules have been relaxed, and relationships are no longer forbidden between foreigners and Chinese nationals – even romantic relationships are now tolerated. However, there is a law against any romantic liaison between unmarried persons regardless of nationality. If an unmarried couple is found sharing a room, a jail sentence could be imposed; usually however, a fine is assessed.

Residential compound gates are still routinely guarded, but more for security purposes. Continue to be circumspect in social relations, not only for your own safety, but also for that of your Chinese acquaintance.

There are many newly 'opened' cities which until recently seldom if ever saw a non-Chinese face. If you or your family members happen to be blond and blue-eyed, you may be subjected to much staring and pointing when visiting these areas. The very audacious may even try to touch you or your children. While your more sophisticated Chinese colleagues may be embarrassed on your behalf, this behaviour should not be taken personally. If you find it too intrusive, firmly but smilingly indicate that you do not wish to be touched.

Passports & Visas

Passport and visa requirements are subject to change. Use the following information only as general guidelines. The local Chinese embassy or consulate is the best source for current, detailed requirements.

Allow plenty of lead time to obtain detailed information and prepare the requisite credentials. Passport and visa applications must be accompanied by documents - such as passport-size photos, birth certificates, and fees - which vary by country.

Entering China

All foreign nationals require a valid passport and visa for entry. Depending on the status of your arrival (single entry or multiple entry), your passport must be valid for different lengths of time. For a single-entry, the passport must be valid for at least six months beyond the date of entry.

Exit visas are issued automatically with entry visas, and both visas are valid only for the stated gateways. If you are holding your return or onward travel tickets, be sure to reconfirm your reservation to ensure that your departure date coincides with the date on your exit visa.

Travel to Hong Kong

Travellers accustomed to arranging their China visas through agencies in Hong Kong should be reminded that Hong Kong is now officially part of China. The old arrangements for obtaining China visas through Hong Kong no longer apply. Hong Kong's visa requirements differ from those for mainland China.

Travel restrictions

Travellers from certain countries are not permitted entry; consult the nearest Chinese Consulate or Embassy for a complete list.

Although many more towns, especially near China's borders, have been opened to foreign travellers over the past few years, travel is still prohibited or restricted in and to certain other areas of China. Contact your country's embassy in China for information on areas to which foreigners are prohibited from traveling.

Dual nationality

China does not recognise dual nationality. Dual nationals may be subject to Chinese laws that impose special obligations. Some individuals with dual nationality traveling into China on a foreign passport have reported difficulty in entering and departing.

Consult a Chinese Embassy or Consulate for details on requirements for children born in China. Entry or exit restrictions may apply if one parent is a PRC national.

Visas

Three types of visas are most often required of expatriates entering China. These are the visitor's - or business - visa, the tourist visa, and the work visa. Citizens of Brunei, Japan and Singapore do not require visas if they are staying for 15 days or less.

Visitors/business F visa

This visa is used for short-term business visits. Business travel in China is largely by invitation and sponsorship.

An official invitation from related Chinese government departments - or companies or organisations authorised by Chinese Ministry of Foreign Affairs to issue visas - is required. Based on the official invitation with a letter from your company, you can apply for a single, a double-entry, or a multiple-entry visa.

Once official permission has been granted and an invitation has been issued, the PRC host organisation will notify you and supply all instructions.

Submit all the required information and documents to the PRC Embassy, consulate, or liaison office by registered mail at least one month before departure for China to avoid expiration of the visa.

Tourist visa

Tourist visas (type L) are issued by the PRC Embassy and consulates. They are normally arranged by a sponsoring organisation, such as the China International Travel Service (CITS), or your company's preferred travel service. Although processing time normally runs one to seven days, allow about one month before the departure date.

Requirements generally include a passport, passport photo, application fee, proof of sufficient funds to sustain your stay in China, and future (return) travel information.

Check with the embassy or consulate for current requirements. They will include the date of departure from your home country, the date of arrival in China, and the places you plan to visit in China.

It has become easier to travel to China on business using a tourist visa. Tourists have been able to get appointments with Chinese Foreign Trade Corporations, FTC, and with other commercial organisations. Appointments are, however, difficult to arrange, and usually are only an opportunity to make an introductory call on Chinese officials.

Work visa

Foreign nationals entering China for an extended work period require a work visa (type Z). The work visa - or employment visa, as it may be called - is typically valid for one year, and allows the foreigner to apply for residency. The work visa can be renewed.

Top Nine Tips For Expats In China

1. China is growing in popularity as an expat destination. Despite fears over air pollution, over 38,000 British expats and at least 70,000 Americans live there.
2. As the world's third largest country, China has a varied climate; however the whole country is fairly temperate. Temperatures drop in the north during winter and strong monsoon rains hit the south throughout the rainy season.
3. Many of China's larger cities have activity parks and zoos, which the Chinese love to visit on the weekends. They are not as popular with expats who are used to a more sophisticated entertainment in the West. The Chinese are also enthusiastic fans of soccer, ping pong, gymnastics, and basketball.
4. Mandarin is the official spoken language of China, however there are over 50 regional dialects and languages that are often completely unintelligible from one to the next. There is also a wide range of immigrant languages representing the wide range of immigrants and expats that live in China.
5. China has experienced a property boom over the past decade, this is now slowing considerably as China starts to experience much more normal levels of economic growth and housing stock begins to outstretch demand.
6. China's 1.3 billion population makes up one-fifth of the world population.
7. China's currency is the Yuan Renminbi.
8. Even though China is such a large country geographically, covering several time zones, all of China operates on a single Standard Time (GMT+8) all year round.
9. As the world's most populous country China has become a dominant economic force in recent years, second only to the USA in terms of GDP. Many economists predict that China will be the largest economy by 2018.

This article is an extract from a much more detailed guide to China. You can access the full guide in the Destinations section of www.expatsnetwork.com



Applicants for a work visa are required to produce an employment permit issued by China's Ministry of Labour, or by the State Bureau of Foreign Experts. Contact the embassy or consulate for a complete list of requirements.

Work visa applicants need to go to a Health Quarantine Station to get health certificates in order to apply for the Z visa (working visa). Getting the certificate requires a physical examination for all applicants over 16 years of age before the certificate can be issued.

Applicants should not eat breakfast or lunch before the examination, and should bring their passports and one passport photo. The health certificate is valid for six months from the date of issue.

The station's address in Beijing is:

The Beijing Health Quarantine Station No. 2,
Hepinglie Beijing Chaoyang District, Beijing 100013
Tel: 010 6427 4240.

Other visas

Visas are also required for students and travellers in transit. Separate permission is also needed if you intend to travel to Tibet; application for advance approval must be made to the Tourist Bureau of Tibet.

Renewing your visa

If you need to renew your visa, be sure to do so at the local police station or Public Security Bureau (PSB) before the expiration date; expect fines and complications if your visa expires before you have renewed it. Chinese authorities have requested the departure of certain individuals whom they claimed exceeded the terms of their visitors' visas.

For important, detailed information on entry requirements in China, the appropriate embassies, consulates, and online visa information databases are essential resources.



EXPATS' LOVE-AFFAIR WITH CHINA OVER?

According to a study by UniGroup Relocation, a global moving company, reported in Global Times, twice as many expats have recently moved out of China than into the country. The study said that reasons for the outflow included expiring work contracts, rising costs of living, air pollution and companies cutting labour costs in the wake of China's slowing economic growth.

The US saw 22 per cent fewer expats move to China compared to a year earlier. Because of rising living costs, stagnant or even declining expat packages, and fiercer competition with local employees and businesses in the wake of China's economic downturn, many expats are either leaving or preparing to leave. Yet others continue to believe that Beijing is still a land of opportunity.

Part of the problem is that companies do not regularly update their compensation packages to reflect increases in tuition and other living costs, with some even slashing their packages due to the economic downturn and the growing pool of local talent, said Lee Quane, the regional director for Asia of ECA International, a global consulting firm that provides data on mobility, pay, expat packages and the living costs of international assignees.

According to ECA International's 2015 cost of living survey, Beijing ranked as the second most expensive city in Asia, second to Shanghai and followed by Hong Kong, Seoul and Tokyo. Living expenses in the city are expected to continue to grow.

While it was once the case that foreigners could easily find work in China regardless of their skill set, that's becoming less and less true as local talent grows, and the allure of foreign workers decreases.

Foreign business owners are also facing fiercer competition from locals.

Blake Stone-Banks, the manager and director of the Beijing office of a German consultancy firm who has been in Beijing for over ten years, quoted in Global Times, said it's growing ever-more challenging to start a foreign business in China.

"One reason is that the local competitors are much, much stronger than they were in the past," said Stone-Banks. "Another reason is that China feels more confident that it can do many things on its own. That means a lot of kinds of incentives for foreign businesses have diminished over the past decade."



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OFFSHORE? WHAT FOR?

Are there advantages for expats in sending their money to banks outside their home country? Iain Yule explores offshore...

Do you need an offshore bank account? Truth is, you may well not benefit from one. But many expats will at some time, if not throughout their time abroad, find offshore banking useful in a number of ways.

First and foremost is the potentially huge tax saving you can make by placing your savings offshore. To take the example of Britons abroad, if you achieve UK non-resident status (see 'Pass The Tax Test' below) then you do not have to pay UK income tax on interest from your savings.

Trouble is, any savings income you earn from an account held back in the UK will automatically have tax at 20% deducted from it by the bank on behalf of the taxman.

So let's look at some of the key elements of a move to banking offshore:

- Using Offshore Centres
- Moving Your Money
- Getting The Right Currency
- Achieving Non-Resident Status

Using Offshore Centres

So you should consider sending your money to a bank account based in one of the offshore centres most trusted by expats – the Isle of Man, and the Channel Islands of Jersey and Guernsey – where no income tax is deducted from savings interest.

You should also, if you can, have your earnings from overseas employment paid straight into the same account, so that you earn gross (i.e. untaxed) interest as soon as possible.

If you have funds on deposit with a bank or building society in the UK, it is sensible to move these offshore as soon as you know you will be moving abroad. If you can delay the date when interest is credited until after you leave, you can start accumulating tax-free interest even before you travel.

You should also close any offshore account before you return so that all interest is paid while you are still outside the tax net.

Moving Your Money

Another reason to open an offshore bank account is that it is a handy, neutral base to keep your money if you are travelling the world from country to country.

You can leave your money there gathering untaxed interest rather than shift it around endlessly as you move, with the inevitable loss of interest and the possibility that you fall into a tax net.

With secure internet messaging you can still operate your offshore account from however remote a destination your move takes you to.

Getting The Right Currency

Another reason to choose an offshore bank is that you are likely to find services which are attuned to the internationally-minded.

You will find a range of currency facilities, allowing you to save – and often to borrow – in many different currencies.

Achieving Non-Resident Status

If you are leaving the UK to work abroad you are provisionally considered non-resident from the day you leave. But this beneficial status has to be confirmed by you remaining out of the country – except for relatively brief visits home – for a complete tax year, which runs from 6 April until 5 April the next.

To retain non-residency you must comply with the rules of the UK Statutory Residence Test. These are complicated rules and you may need to seek professional tax help to make sure you comply. (See 'Pass The TaxTest').

If you cannot prove you are non-resident, the taxman will want his cut of your money.



Offshore Disclosure

It is important that you declare any offshore savings to the UK taxman when you return home.

Over 100 countries have committed to exchange information on a multilateral basis under the Organisation for Economic Co-operation and Development Common Reporting Standard (CRS). The CRS dramatically increases international tax transparency.

On 31 December 2015 all HM Revenue and Customs (HMRC) offshore facilities closed. Up to that date, HMRC gave incentives to encourage people to come forward and clear up their tax affairs. That's no longer the case, but before automatic exchange and new sanctions come into force, the Worldwide Disclosure Facility (WDF) will be the final chance to come forward before the UK government uses CRS data and toughens its approach to offshore non-compliance.

The facility opened on 5 September 2016. After 30 September 2018, new sanctions under Requirement to Correct will be introduced that reflect HMRC's toughening approach. You can still make a disclosure after that date but those new terms will not be as good as those currently available.

Pass The Tax Test

You can still be liable for UK income tax even if you think you are safely non-resident. Make sure you pass the Statutory Residence Test.

The UK's Statutory Residence Test (SRT) is a welcome development after the old system, say advisers at expat specialists Blevins Franks, and provides much more certainty. However, for more complicated cases it can still be rather complex and it is important to understand the detail of the test.

All British expat need to be aware of this test and how it applies to them. It is possible for the taxman to determine that you are UK resident, even though you believe you are resident elsewhere. The test is a definite process to determine your UK residence status – a status that applies for income tax, capital gains tax and inheritance tax purposes.

To assess your residence status, you need to work through the following three tests in order. If you are non-UK resident under the first test, the other two will not apply. If the second applies, the third is ignored.

Whether you are an 'arriver' or 'leaver' plays an important part, and this is based on your residence status the previous three years. To determine residence for years prior to 2013/2014, the old rules continue to apply.

Note that all references to 'years' are a UK tax year, and a day in the UK is counted if you are there at midnight. ►



1. Automatic Overseas Test

If you meet any of the following conditions, you are automatically treated as not resident in the UK:

- You were not resident in the UK in any of the previous three UK tax years, and are present in the UK for fewer than 46 days in the current year.
- You were resident in one or more of the previous three years, and present for fewer than 16 days in the current year.
- You work overseas full time and spend no more than 30 days working in the UK (work day = three or more hours), and no more than 90 days in the UK in the relevant year.

2. Automatic Residence Test

You are automatically treated as resident in the UK if you meet any of the following conditions:

- You spend at least 183 days in the UK in the current tax year.
- Your only or main home is in the UK.
- You work full time in the UK for at least 365 days without a significant break from work of 31 days or more, subject to certain conditions.

An 'only or main home' is property available to be used by you for at least 91 days, if you have actually used it for 30 separate days or more.

3. Sufficient Ties Test

If your residence position is not determined by the above two tests, the number of days you can spend in the UK in the tax year without being UK resident depends on if you are an arriver or leaver, and the number of connecting ties you have with the UK. These are:

- Family - spouse and/or minor children live in the UK
- Accessible accommodation - if available to you for at least 91 days and you spend just one night there

- Work - if you spend 40 or more days working in the UK
- 90 days - if you spent 90 days or more in the UK in either of the two previous tax years
- Country - if you spend more days in the UK than any other single country (only applies to 'leavers').

This test operates on a sliding scale, so the more ties you have with the UK, the less time you can spend onshore without becoming UK resident. Conversely, the fewer ties you have, the more days you can spend there before becoming UK resident.

Top Offshore Savings Rates For Expats

The best current offering for sterling offshore savers is Standard Bank's 1.40%, if you have £10,000 and can give 196 days' notice of withdrawals.

For dollars, Standard Bank pays 1% for \$10,000 or more, with 196 days' notice.

Nationwide International is best for euros, paying 0.65% for €25,000 or more, with instant access.

If you want a monthly income from your offshore savings, the best offer currently comes from Skipton International. If you can give 200 days' notice of withdrawals on a minimum deposit of £10,000, then an annual equivalent rate of 1.30% is paid monthly.

Read the best offshore savings rates tables at www.expatsnetwork.com

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BEYOND TUSCANY



Finding *la dolce vita* in Italy is not all that difficult, armed with the right information and the curiosity to wander off the beaten track.

The Renaissance not only influenced Italy during the fourteenth and fifteenth centuries, but indeed influenced the entire Western World. Poets, artists, sculptors, composers, and musicians created an incredible richness that is visible today and forms the foundation of Italian culture.

Italy can boast writers such as Cicero, Virgil, and Horace before the birth of Christ, as well as Dante, Petrarch, and Boccaccio, who left their mark on succeeding generations of writers. Equally impressive are Italy's artists - Michelangelo, Bernini, Titian, Tiepolo, and da Vinci - and film directors - Roberto Rossellini, Vittorio de Sica, Michelangelo Antonioni, and Federico Fellini.

Italy's public policy is to welcome foreign investment, and Italian businesspeople have developed great respect for the representatives of successful foreign business. Italy's major trading partners are France and Germany. Italians also feel a certain kinship with Americans, possibly because of the large number of Italian-Americans in the US. Large numbers of Britons have also been welcomed into the country as property buyers - either for second homes or at retirement.

Best Places To Retire In Italy

Italy has become a popular destination for retirees from across the world, whether they aim for a villa in Tuscany or an isolated farmhouse in Abruzzo.

They can enjoy many benefits, according to property portal Gate-Away, such as an efficient healthcare system and an affordable quality of life, rich history, arts and culture, beautiful landscapes and hundreds of miles of coastline. And potentially great property deals.

But where to retire in Italy? Here are the best places to live in Italy, according to Gate-Away.

Le Marche

Cheaper and more tranquil than Tuscany but equally wonderful with 20 of the country's most beautiful villages, Le Marche is a good choice for the buyer who wants something more from life.

The cuisine is, of course, exquisite, and the views spectacular. The walled Renaissance city of Urbino, especially, is worth a visit.

With rich mountainous areas inland and the eastern border formed by the Adriatic Sea, buyers can choose between seaside homes and mountain views, served by the region's excellent public transportation system - making a journey to the coast from inland quick and easy - and sheltered in the area's famously peaceful atmosphere.

Le Marche is called 'Italy in one region' and it has been considered by many as one of the best places in the world to retire. Here international home hunters mainly decide to live in farmhouses rising on its rolling hills overlooking the sea just a few kilometres away

Abruzzo

With white-capped mountains and forested hills, bordered by a turquoise ocean and some of the best beaches in Europe, Abruzzo has a view for every palate.

Hidden in the heart of Italy, Abruzzo features a calmer, more peaceful tone than the modern world usually offers, one where life follows a slower pace.

The cost of living here is low enough to make it a tempting choice for retirees. Abruzzo has been mentioned by the Huffington Post as one of the world's 12 best places to live or retire in 2016.

Tuscany

Tuscany remains the region of Italy most beloved by international investors, and for this reason it is also more expensive buying a home here, especially if compared to other equally beautiful regions such as Marche and Abruzzo. However, it is still possible to find some good property deals, such as in the northern part of the region, in the Lunigiana area.

Piedmont

Piedmont boasts beautiful vineyards in the UNESCO World Heritage Sites of Langhe, Roero and Monferrato, producing excellent wines such as Barolo, Barbera and Nebbiolo.

Centrally located, with easy access to the airports at Turin and Milan, the region is also connected to Liguria for those who want some sea air.

The quality of life in this region is very high, and there are hundreds of farmhouses waiting for the right buyer to come along.

Sardinia

Living by the sea is always a plus, especially for those looking to spend their retirement in a sunny climate. Sardinia remains one of the most sought-after sea destinations in the southern regions, boasting wonderful beaches.

Sardinia offers some of the most sought-after and exclusive seafront destinations in, especially on the Emerald Coast to the north. It also includes noted celebrity hangouts such as Porto Cervo, for those who like to settle in an area with a touch of fame. But for those more interested in a quiet life, the south of the island provides unspoiled areas with low property prices.

Puglia

Puglia has only recently been discovered by international visitors, and its popularity is growing. But, despite the increasing interest in the area, it is still possible to find reasonably priced trulli houses, unique to the area, for sale.

Sicily

Nicknamed 'God's Kitchen', because of the island's amazing cuisine, Sicily has been settled for over fourteen thousand years, and has been a centre of the arts for centuries. It is dotted with archaeological sites and spectacular views, and property prices are low. ▶

For those who want their Italy seasoned with a touch of Greece and Africa, Sicily is a good retirement destination.

Top Ten Tips For Expats In Italy

1. Italy is a popular destination, while it is not as popular as some other European destinations many expats are drawn by the food, history and weather.
2. Italy's climate is mainly temperate, although, above the Alpine barrier in the north, winter is very cold and summers are cool. The Po River Valley has moderating temperatures, with rain and fog in the winter. In the south the climate is Mediterranean. The summers are hot and dry, sometimes cooled by sea breezes.
3. Italy does not require a visa for entry nor do you require a work permit if you are from the EU. If you are from outside the EU you can generally visit for up to 90 days, but you will need a visa if you plan to work, study or live in the country.
4. Family meals in Italy are quite elaborate and carefully prepared. Italian cooking relies on the abundance and high quality of the local produce.
5. Italian is the language of Italy. While you can 'get by' in popular tourist cities such as Rome and Florence without learning the language you will become much more connected to the local people and life will be much easier when out and about.
6. Property prices have continued to fall in real terms since 2012. The recovery is expected to be weak along with the broader economic recovery in Italy.
7. With 60 million inhabitants, Italy is the fourth most populous country in Europe. Italy is dubbed the 'Boot of Europe' owing to the shape of the main peninsular. Italy also consists of a number of islands including the two largest, Sicily and Sardinia.
8. Italy's currency is the Euro.
9. Italy is the eighth largest economy in the world, having recently been overtaken by Brazil. Italy continues to face problems over its national debt exacerbated by its apparent political dysfunction.
10. As with the rest of Europe, there is a general threat of terrorism in Italy. There have also been isolated incidents of domestic terrorism from extreme left groups, however these incidents tend to be towards official targets and only involved small devices.

This article is an extract from a much more detailed guide to Italy. You can access the full guide in the Destinations section of www.expatsnetwork.com



Passports & Visas

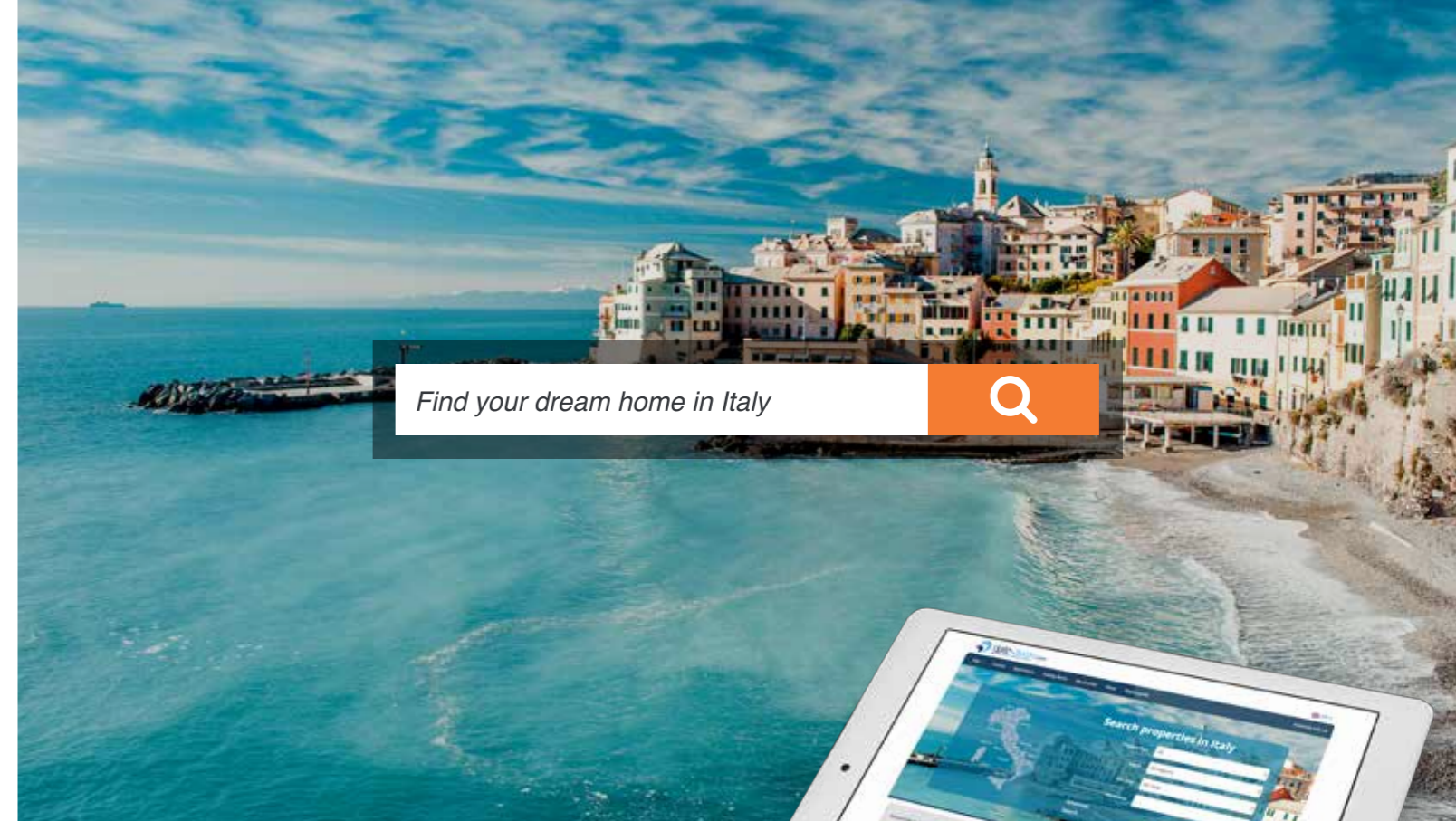
All visitors from non-European Union (EU) countries must have a valid passport to enter Italy. Adults traveling with minor children who do not have their own passports must include the children in one of the parents' passports. In the case of European Union (EU) visitors, only a national identity card is necessary for stays of up to three months.

For stays of up to 90 days for business or travel, visas are not required for citizens of many countries, including EU countries, Australia, Canada, Japan, and the United States. However, those who plan to study or seek employment in Italy will require a visa. Italy's Ministry of Foreign Affairs (http://www.esteri.it/visti/home_eng.asp) provides an interactive web page that allows foreigners to select their nationality and country of origin, and determine whether they need a visa based on the amount of time they plan to stay in Italy and their purpose.

For those who do require a visa, be advised that the application process can take a long time, and it is best to start the procedure as soon as possible. It is wise to take along documents that authenticate your educational or professional qualifications, financial statements, and health and vaccination documents for you and your children.

Those arriving without a visa, who then decide to remain in Italy longer than 90 days, can obtain an extension of an additional 90 days. Before the end of the first 90-day period, non-EU citizens should apply at any local police station for a Permit to Stay (Permesso di Soggiorno). Proof of official tourist status is required, in addition to proof of financial security. It is important to apply for an extension in a timely manner; failure to do so before the end of your first three months can result in hefty fines. The extension cannot be granted for study or employment purposes.

Business visas are for short-stay visits (up to 90 days) and are not renewable. Documents required when applying for a business visa typically include a passport, visa application, passport-size photo, proof of residence in home country, and a letter from employer outlining purpose of travel. You may also need to provide proof of sufficient funds and of medical insurance coverage. ▶



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Foreigners who arrive in Italy with a visa must visit the local police station - or *questura* - to apply for a Permit to Stay, or *Permesso di Soggiorno*, within eight days.

Some EU countries issue identity cards. Residents of such countries may travel and stay in Italy for up to three months by showing their EU identity card; a passport is not necessary. All others should carry their passports. Those who do not have identity cards should obtain one after residency in Italy has been established. Since carrying identification is compulsory in Italy, having an identity card makes it unnecessary to carry your passport everywhere.

An identity card, or *carta d'identità*, can be obtained at your local Bureau of Vital Statistics, or *Anagrafe*. Please note that Italian identity cards do not function as EU identity cards; the two are not interchangeable.

All visitors to Italy must register with the local police within eight days of their arrival in Italy. If the visitors are staying in a hotel, this formality is automatically arranged by the hotel management. Visitors staying for any length of time must obtain a Permit to Stay. Check with an Italian Embassy or Consulate for details and information on the length of time after which you must apply for the permit.

Banking

Bank accounts can be maintained in euro or in foreign currency. A euro account allows for automatic payment of utility bills, rent, and other local accounts. There are two types of euro accounts, one for residents and one for foreigners. Although both types of accounts are in euros, there are higher fees associated with the foreign account.

For a regular euro account, you must prove residency. You will be issued *Bancomat* and credit cards, if desired. *Bancomat* is a national card that allows for withdrawals from ATMs in Italy. It also works with a system called *Fastpay*, found in almost every shop as well as tollbooths and other places, to deduct funds directly from your account for a purchase. Cheques can be issued with this type of account; it also utilises the *Bancomat* card, which holders use for cash withdrawals. The *Bancomat* card can also be used as an international ATM card if it has been activated as such.

Foreigners who do not establish residency may still open local accounts. With this type of account, special cheques called *Assegni Conto Estero* or Foreign Account Cheques are issued, but there are high

transaction fees.

It makes sense to open a local account if you will be in Italy long. One benefit to having a local account is that it allows for automatic payment of utility bills, rent, and other local accounts. Long-term expats generally keep a chequeing account with an overseas bank as well.

To open a bank account, you must present your passport. Certain types of accounts will also require other documents, such as your permit to stay in the country - called *Permesso di soggiorno* or *PdS* - and a fiscal code, *Codice Fiscale* or *CF*.

EU citizens may obtain a *Codice Fiscale* from their provincial Italian tax office, *Ufficio Imposte Dirette*, by presenting their passport or identity card. Non-EU citizens must also present the work visa on which they entered Italy. Often a non-EU citizen will be advised to first get the *Permesso di soggiorno*, for which you must have a work visa, and then obtain the *Codice Fiscale*.

Thinking of Settling in Italy?

Make sure you understand the real estate market first, says Expat Living's property expert Christopher Nye.

There is no restriction on buying property in Italy and it has some of the most breathtakingly beautiful older property in the world, at surprisingly cheap prices (especially if you're up for a bit of renovating).

But it also has an unmotivated and creaking bureaucracy so if a problem occurs, for example with old buildings without planning, it can take an age to sort out. It is important, therefore, to engage an independent solicitor from the start.

Italian estate agents' (*agenzie immobiliari*) fees of 3-8% plus 22% VAT are shared between both buyer and seller. It is a good idea to make sure from the start exactly what you will pay as a buyer as there can be charges for, for example, conducting extra viewings that in some countries might be a normal part of the service.

There's more on buying property in Italy under Property Buying Guides in the Property section at www.expatsnetwork.com



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SURE YOU'RE INSURED?

Can expats do without insurance cover?

The staggering potential cost of needing emergency medical treatment abroad is highlighted in a new report.

While the average travel insurance claim is just over £700, emergency medical and repatriation costs when overseas can be much higher. This is according to a report by the Association of British Insurers (ABI).

Despite the high costs of emergency medical treatment overseas, an estimated one in five Britons go abroad without insurance.

With some of the highest treatment and medication costs of any country, emergency medical bills in the USA can be considerable. For example:

- An insurer recently paid a medical bill of £322,000 for treating a swollen blood vessel in the brain;
- Treatment for an abscess in the abdomen resulted in the insurer covering the £101,000 medical cost;
- Over £500,000 was paid for treating a multiple fracture of the leg and artery tear in the USA with an air ambulance back to the UK.

Other examples of emergency medical bills faced by Britons abroad that were covered by travel insurance include:

- £300,000 for the treatment of multiple injuries following a fall from a waterfall in Thailand;
- £40,000 to cover the medical costs in treating a traveller to Indonesia who was bitten by a mosquito and contracted Dengue fever;
- £31,000 treating a broken leg that became infected in Nepal;
- £16,000 to treat a fractured hip caused by a motorcycle accident in Thailand;
- £11,000 treating a brain tumour in Spain.

The ABI's Mark Shepherd said: "Falling ill abroad can be very stressful without the added worry about how you will pay potentially very expensive medical bills.

"Anyone travelling overseas should always take out appropriate travel insurance for the duration of their trip, and declare medical conditions when they take out their policy. A valid European Health Insurance Card (EHIC) when travelling in Europe is also strongly recommended. Though not a substitute for travel insurance, the EHIC is free and provides access to state-provided healthcare on the same basis as a resident."

Expats Are Lax On Health Cover

Nearly 60 per cent of Britons moving abroad do not secure medical insurance cover before they go.

Over four-fifths of respondents to a survey by AXA PPP International feel concerned about accessing quality healthcare while abroad. Yet three-fifths do nothing about it.

The urge to live and work abroad is growing, with the research finding that reasons include seeking a new adventure, a better balance of life and work, and good job opportunities

But the survey shows that moving abroad comes with worries for expats-to-be and that many are not prepared to deal with them. Over 80 per cent of people moving abroad worry about finding a good doctor. But only 42 per cent organise healthcare for when they arrive. 19 per cent think they can cover healthcare costs with travel insurance.

"Those who are used to having a state health service may not realise that in other countries everyday costs, such as medical practitioner charges and prescriptions, are not covered," said Tom Wilkinson, managing director of AXA PPP International. "Likewise, in certain countries even emergency services, such as ambulance transport, must be paid for upfront."

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Compulsory Cover

Many countries insist that expats have medical expenses insurance in place before they can live there. Dubai has one such scheme.

Now, employers in Saudi Arabia who do not provide health insurance to employees and their dependents may be banned from recruitment permanently, Al-Madinah Arabic daily has reported.

The Council of Cooperative Health Insurance (CCHI) has formed an inspection committee with the Ministry of Labor and Social Development to ensure that all employers in the Kingdom provide health insurance to their employees and their families, said CCHI spokesman Yasser Al-Maarik.

“The law applies to all employees whether Saudis or expats. There are penalties for breaching the law. Employers may face fines up to the cost of insurance and may be banned from recruitment rights permanently or temporarily,” said Al-Maarik.

He said that inspection teams will regularly inspect employers to ensure that they adhere to labour laws and the CCHI rules and regulations.

“We constantly try to improve our services to provide the best for our clients. Clients can benefit from our service by using their national IDs or residence permits without the need for any other card once they register,” said Al-Maarik.

He also said the council is working on improving its system to track violations.

“We are working on digitizing the whole process of recording violations so we have a permanent record of violators and their penalties. Employers with violations will not be allowed to recruit any new employees or provide health insurance to new employees until they pay off their dues for the violations they committed,” said Al-Maarik.

“We are working on raising awareness about the importance of health insurance and the rights and responsibilities of both the employers and the employees when it comes to health insurance,” said Al-Maarik.

Private sector employers will have to sign one health insurance contract, which should include employees and their dependents.

‘Anywhere’ Expat Travel Cover

New travel cover has been devised for the internationally mobile and expats worldwide, based on a familiar UK model.

GlobalVoyager is claimed to be the world’s first flexible comprehensive ‘UK style’ international travel insurance available for individuals, families and groups of expats and international citizens travelling on leisure or business from virtually ‘anywhere to anywhere’.

Voyager Insurance Services, which devised the new cover, says it is available to residents of almost every country around the world.

Health Cover For Expats – What You Need To Know

Expathealthcare.com is a new resource you can use to find out all about health care and insurance cover for expats, what you need to know and where to find assistance.

On the new site you will find explanations of the main reasons you may need to consider taking out a policy to cover you in case you fall ill or are injured while abroad. Bear in mind that in most parts of the world you will not be able to access medical treatment unless you pay upfront.

The site also explore the different types and levels of cover you may need to suit your individual circumstances.

This information is provided independently by the experienced team at Expat Network.

Visit the new site at www.expathealthcare.com



AMERICA DREAMING

The United States is the most common destination for expats around the world, but how can you buy property there?

Data from more than 2.1 million members of InterNations shows that in May 2016 the USA was the most frequent country of residence for people who live and work abroad. Apart from the United States, the most common destinations were Germany, the UAE, and the UK.

While the main reason for moving to the USA was being sent there by an employer, an above-average number of expats who are currently residing in one of the other countries found a job on their own.

With 124,600 expats from the InterNations network now calling the USA their home, the destination also

dominates as the primary country of residence. While the USA thus hosts 8 per cent of the expat population, 7, 6 and another 6 per cent have found a new home in Germany, the UAE, and the UK, respectively. About eight out of ten expats living in one of these countries consider themselves generally satisfied with their life abroad.

While English-speaking as well as South American InterNations members clearly prefer the USA as their new destination, the European nations are evenly split between the American and the European continent. For example, Belgians and Dutch expatriates tend to migrate to the USA, whereas Italian expats mostly move to the UK. ▶



Buying Property In The USA

The buying process in the USA follows a British model – more accurately a Scottish one – rather than a continental European model, writes Christopher Nye. This means it is cheaper than in most countries, typically adding less than 3% to the purchase price.

One big difference to other countries is the Multiple Listing Service (MLS), an online database where you

can quickly see every property for sale in the area, from every agent, without needing to contact each individually. Since every country now has a dominant portal (Rightmove, Immoscout, Seloger etc), this is no longer such a rarity, but still very useful.

In the USA there are buyers' agents and sellers' agents. As a buyer you normally sign up to just one agent and it is they who will go to the sellers' agents to find you a property. They have access to every home on the MLS,

so avoid going to a sellers' agent as it will be in their interests to show you only their own clients' property.

If you buy, the commission is paid from the sales price and divided between both agents. A realtor is not just any broker, it is the trademark of a licensed member of the National Association of Realtors, trained, qualified and continuously retrained.

The exact processes and costs vary between States. In some states a lawyer is essential while in others it isn't, for instance. As an overseas buyer it makes sense to have an independent lawyer working just for you.

It is also sensible to talk to a tax and inheritance specialist about your ownership structure before making any offers. It may seem odd to plan for selling the property when you haven't even bought it yet, but it could save you a lot of money if you plan ahead.

Americans are very fond of the Open House approach, with all the viewers invited at once. If looking at a showhome check if the furniture package you are buying is of the same quality as shown or will cost extra. If planning to rent out a property, for example near DisneyWorld, make sure the area is zoned to allow such rentals. Not everywhere is.

When you have chosen the property, you make an offer orally via your own realtor to the seller's agent or the seller personally. Via offer and counter-offer hopefully you reach agreement on the price and other conditions such as the date or the deal being contingent on getting

a mortgage, for example. At this point, if not before, you will need a lawyer.

While it is still just a verbal offer, you can withdraw or the seller can accept a higher offer. However, within a day or two your agent will be sent details of the property, such as condominium agreements and finances.

Within the next ten days the lawyers on each side should have made basic checks and resolved any issues. The buyer is then ready to sign the contract and pay 10% of the purchase price into an escrow account held by the seller's lawyer. This is non-refundable except in circumstances already agreed between the parties.

Closing normally happens after 30 days, though it could be 45 or 60, as agreed between both parties. The seller will have proved that the title is clean, that they are genuinely the owner of the property and there are no liens (although the buyer should still take out title insurance).

They – or a representative – will also do a final visit to the property to do a visual check. The buyer will pay the balance of the purchase price plus all taxes and fees. After signing the keys will be handed to the new owner.

There's more on buying property in many popular expat destinations under Property Buying Guides in the Property section at www.expatnetwork.com

Or, Buy Property In Canada

Buying property is rarely a joy, but the process in Canada comes closer than most countries, says Christopher Nye. Everything is in English (or French), the process is straightforward and well regulated, the buying costs are cheap and there is no shortage of data and information out there.

Canadian homes are big and getting bigger. The average size of a new Canadian home has almost doubled in the past 40 years to 1,950 square feet, while in the UK, for example, new homes now average just 925 square feet. The average price of a home across Canada is C\$433,000, but in British Columbia it's C\$600,000, in Ontario C\$460,000 and in Alberta £380,000. Most of the other provinces average below C\$300,000.

The Canadian real estate market has many of the same advantages as the USA, including the Realtor system, where estate agents are qualified and regulated and have to undergo continuous training. Your realtor (or REALTOR®, as they like to call themselves) will know the local market, have access to all the properties, and should negotiate on your behalf. Realtors use a huge online index called the Multiple Listing System (MLS®) that includes every property. So when you choose an agent they are working for you, not the seller, and you only have to deal with one agent, not a whole high street of them.

When you find the right house your realtor will design an offer with you, to include the offer price, the date by which you wish to complete and details of what the sale includes. It will also list any conditions attached, such as getting a mortgage or

needing to sell your own home first. The offer will be in writing. Your realtor will normally do this so you don't need to employ a lawyer at this stage. It is usually best to be pre-qualified if using a mortgage and, as an expat, ensure that you have all the paperwork with you in Canada. This will include tax returns and bank statements.

With the offer the buyer pays a deposit of 10% of the property value, which will be held in a secure escrow account. The seller may accept, decline or make a counteroffer, also in writing. If and when agreement is reached, it will be written as an Offer of Purchase and Sale, which must be signed by both parties. The lawyer checks the Offer document and ensures that the property has no debts owing and complies with government regulations. Conditions such as home inspection reports must be ready before completion.

When ready, usually within 60 to 90 days of the original offer, the lawyer will confirm the balance of the selling price and any extra costs in a Statement of Adjustment. The buyer pays this amount by certified cheque, the money is transferred to the seller and the deeds and keys handed over to the new owner.

You should budget for up to 3% in buying costs. In most provinces there is a land transfer tax of between 0.5 and 2% of the property price. Legal fees are a minimum of C\$500 and usually add between 0.5 and 1%. The realtor's fees of 3-7% are usually paid by the seller, but may be split.

In Quebec, notary fees are around C\$1,200.

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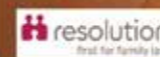
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EXPAT CAN BRING CLAIM UNDER UK EMPLOYMENT LAWS

Strong connection to the UK can override general rule that place of work determines which laws apply to employees.

Solicitors Penningtons Manches report that in the recent case of *Jeffery v The British Council* the Employment Appeal Tribunal (EAT) considered the question of when an individual living and working outside the UK may bring claims under the Employment Rights Act 1996 and the Equality Act 2010.

These two pieces of legislation do not specifically mention the extent to which their provisions apply to employment outside the UK. Instead, this question has been explored in case law which has established that, as a general rule, the place of work is decisive when determining whether an employee is covered by UK employment law.

The courts have also held however, that in exceptional cases the scope of UK employment law may be extended to those working abroad if they can establish a 'sufficiently strong' connection with the UK. In the case of employees who are 'truly expatriate' – those who not only work, but live, abroad – an especially strong connection with the UK is necessary before an exception to the general rule can be made.

The claimant was a UK-appointed employee of the British Council, who worked in Bangladesh as a teaching centre manager. He resigned and made a claim at an employment tribunal for, among other things, unfair dismissal and detriment by reason of public interest disclosure, seeking to rely on the provisions of the Employment Rights Act and Equality Act. Jeffery's claim was dismissed on the grounds that he was not entitled to bring a claim before an employment tribunal.

On appeal, the EAT overturned the tribunal's decision and ruled that the claimant had established an 'overwhelmingly stronger connection with Great Britain and with British employment law than any other system'. He was therefore entitled to bring a claim at an employment tribunal under the Employment Rights Act and Equality Act.

The EAT held that the tribunal had stated the law correctly but had not considered a range of factors that ought to have influenced its decision. The key factors were as follows:

- He was a UK citizen, recruited in the UK to work for a UK organisation.
- His contract of employment expressly stated that it was governed by the laws of England and Wales.
- He was entitled to a civil service pension. The EAT pointed out that this was exceptional for an employee who was wholly expatriate, and had created a strong link to the UK and UK employment law.
- His salary was payable in sterling and there was a notional deduction for UK income tax designed to maintain comparability with those working at the same level in the UK. Again, this was considered an exceptional feature to find in the contract of an expatriate employee.
- The teaching centre in Bangladesh where he worked was considered part of an operation of the British Council, a UK charity and public body that serves as the UK's international organisation for cultural relations and educational opportunities.
- His contract of employment referred to the Official Secrets Act 1989, which the EAT said was difficult to envisage in the contract of an expatriate 'unless his employment had an exceptional connection with the UK'.

These factors, taken together, were enough to establish an exceptional degree of connection with the UK and UK employment law, and meant that the claimant could bring a claim under the Employment Rights Act and Equality Act.

This case is relevant for UK-based companies with employees posted abroad, often for long periods of time. While the general rule remains that the applicable laws are those of the place of work, this case helpfully outlines some of the features a tribunal ought to consider when determining whether the connection with the UK is sufficiently strong to entitle an individual to bring a claim under UK employment laws, even if he or she is 'truly expatriate'.

TAIWAN TOPS FOR EXPAT LIFE

Taiwan, Malta and Ecuador top the list of the best places to live abroad in the third annual InterNations Expat Insider survey.

The survey ranks countries by a variety of factors such as the quality of life, personal finance, working abroad, and settling in. After ranking first for two years, Ecuador has been dethroned by career boosters Taiwan and Malta. While Ecuador has dropped from seventh to 30th position in the working abroad index, mainly due to heavy losses in the job security subcategory, Taiwan and Malta come in second and fifth for working abroad.

Taiwan also holds first place for personal finance and quality of life, and second place for its working conditions. An impressive 85 per cent of expats are satisfied with their financial situation, compared to a global average of 64 per cent. An even higher percentage of expats in Taiwan praise the quality and affordability of the local healthcare system, with 94 and 95 per cent respectively.

Malta, ranking second this year, has jumped from 42nd to sixth position for personal finances, despite the fact that one-third of working expats in Malta say their income is generally lower than back home. This may be due to the high rankings for general cost of living and affordable housing, which are both rated very well by 30 per cent of the survey respondents, as opposed to a global average of only 14 and 13 per cent respectively.

The result of the EU referendum may pose a problem for Britons on the continent. The survey results show that Spain (8 per cent), Germany (6 per cent), and France (5 per cent) are the top three countries of residence for UK nationals living abroad. A better quality of life was the most important reason for those moving abroad (15 per cent), followed by moving to live in their partner's home country (14 per cent).

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CONTRACT NEWS

The latest intelligence on where and when contracts are being awarded worldwide.

Aker Solutions Secures EPCIC Statoil Contract

Aker Solutions will provide engineering, procurement, construction, installation and commissioning (EPCIC) services to enable a tie-in of the Utgard gas and condensate field to the Statoil-operated Sleipner facilities in the North Sea. The work, valued at about NOK500 million, is for platform modifications at Sleipner to tie in the Utgard subsea field.

[Read more](#)

Gazprom, CNPC Win Siberia Pipeline Construction Deal

Gazprom and CNPC have signed an EPC contract to construct underwater crossing of Power of Siberia. The contract is to construct a crossing under the Amur River within the cross-border section of the Power of Siberia gas pipeline. According to the contract, the crossing will be built using shield tunnelling methods. China Petroleum Pipeline, CNPC's pipe-building subsidiary, is the contractor for the project.

[Read more](#)

Short-Term Cover For Contractors

Policies from international insurance broker Bellwood Prestbury now offer contractors the option of taking out health cover for periods of three, six, nine or 12 months, rather than always having to take out annually-renewable policies. All International Contractors Plan policies are renewable and may be extended without re-underwriting, subject to there being no break in cover.

[Read more](#)

Jacobs Wins Contract From INEOS For LAO Unit In Texas

Jacobs Engineering Group has received a contract from INEOS Oligomers to design and build a large linear alpha olefin (LAO) unit at the INEOS petrochemical complex in Chocolate Bayou, Texas. The LAO unit is expected to come online in November 2018, with a production capacity of 420,000 metric tons per annum.

Jacobs is providing engineering, procurement and construction services for the new unit, which is based on proprietary and differentiated INEOS Oligomers technology.

[Read more](#)

Wartsila Nets Contract For Four Swedish LNG-Powered Tankers

The ships are to be built at the Avic Dingheng shipyard in China, on behalf of three Swedish owners: Furetank (two vessels), Älvtank, and Thun Tankers, a fully-owned subsidiary of Thunbolagen. The vessels will be commercially managed by Furetank Chartering in the Gothia Tanker Alliance. The contracts were signed in the second quarter of 2016.

The ships will fulfil the IMO's Tier III requirements and will be fuelled primarily by liquefied natural gas (LNG).

[Read more](#)

Amec Foster Wheeler Wins Contract For Second Philippines CFB Unit

Amec Foster Wheeler has been awarded a contract by JGC Corporation to design and supply a circulating fluidised-bed (CFB) steam generator for the SEC210 Phase 2 Project in the Philippines for Sarangani Energy Corp. (SEC), part of Alsons Power.

Its Global Power Group will design and supply the 105-MW second unit of the baseload CFB power plant including auxiliary equipment and onsite technical advisory services for the project located in Maasim, Sarangani in the Philippines.

The ships will fulfil the IMO's Tier III requirements and will be fuelled primarily by liquefied natural gas (LNG).

[Read more](#)

Pöyry Awarded Laos Hydropower Plant Contract

Pöyry has been awarded an extension to owner's engineer services assignment for the Xayaburi hydropower plant on the Mekong River, Laos PDR.

The project will provide clean, renewable energy to Laos PDR and Thailand and, with an installed capacity of 1285 MW, replaces the existing inefficient diesel power plants in the Luang Prabang and Xayaburi provinces. It is the first large power plant on the lower Mekong river and has, over the past few years, successfully achieved a number of important milestones and is ahead of schedule.

[Read more](#)

Statoil Drills World's Hottest Geothermal Well In Iceland

Statoil and partners in the Iceland Deep Drilling Project have started to drill a geothermal research well. The goal is to explore if high temperature water can be extracted from deep reservoirs for power production.

The concept of the research well at Reykjanes is to explore the opportunity to extract renewable energy by drilling wells into reservoirs with high-temperature water heated by the earth's magma.

[Read more](#)

Toshiba Wins Eco-Friendly Power Plant Project In Turkey

Toshiba Corporation has won a major order to supply a flash steam turbine system and generator (STG) for Unit 2 of the Kizildere III Geothermal Power Plant in Turkey. Zorlu Energy, an independent power producer and member of Turkey's Zorlu Energy Group, will construct the plant in Kizildere, in the Aydin province of West Anatolia, Turkey. Toshiba will deliver the generation equipment in July 2017. Support for this major low-emission project will allow Toshiba to expand its green footprint in Turkey and support Turkey in deploying low-carbon power solutions.

[Read more](#)

Commercial Construction – Auckland, NZ

Form Building & Developments Ltd is a well-established main contractor in the Auckland market. With over 65 years of project experience, Form is a solid commercial contractor across the Bay of Plenty, Auckland and Waikato markets. Due to continued growth of Form and the construction industry in Auckland we are in need of skilled professionals with a background in commercial construction.



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To apply – email your CV outlining previous experience to leanne@formnz.co.nz or call 0064 7 975 0974 to discuss further. Interviews will be held in Australia during October/November 2016.

Mott MacDonald Awarded Bahrain Supervision Role

Mott MacDonald is supervising construction of major infrastructure works on Bahrain's Al Madina Al Shamaliya Islands 10, 11 and 12 on behalf of the country's Ministry of Housing.

The scope of the works includes site grading, highways, storm water drainage, electrical, potable water, sewage and irrigation networks, telecommunication ducting and roadside landscaping. Two vehicular bridges connecting Islands 9 and 10 will also be built, as well as one vehicular bridge and one pedestrian bridge connecting Islands 11 and 12.

[Read more](#)

Centrica Signs New LNG Deal With Qatargas

Centrica has entered into a new five-year supply agreement with Qatargas for the purchase of up to two million tonnes per annum of Liquefied Natural Gas (LNG).

The new LNG contract will start in January 2019, following expiry of Centrica's existing contract with Qatargas at the end of December 2018. With the decline in North Sea production and the recent growth in global LNG supply, the UK is increasingly becoming an attractive destination for LNG.

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