



Seniors  
&  
Benefits

## AOV (Old Age Pension)

AOV stands for “Algemene Ouderdomsverzekering”. It is a general insurance, based on the principle of solidarity, which guarantees a basic pension to those who have reached retirement age.

Solidarity principle means that:

- Anyone who enjoys an income in the (former) Netherlands Antilles must pay AOV Premium.
- Everyone who has lived in the (former) Netherlands Antilles is entitled to AOV benefits regardless of nationality or employment status.

### Who

Anyone who has been insured for AOV and has reached the pensionable age, is entitled to receive AOV. You are insured when you lived registered in the (former) Netherlands Antilles and/or were declaring income tax in the (former) Netherlands Antilles.

As a result of 10-10-10 every island of the former Netherlands Antilles has to pay only for the portion of pension equivalent to the years build up on that specific island.

#### Please note:

- The AOV benefit is granted upon application.
- The benefit amount depends on the number of years that you have been a resident of the (former) Netherlands Antilles before reaching the retirement age.
- Everybody born before January 1, 1958, have 60 years as their pensionable age.
- Everybody born after December 31, 1957 have 62 as their pensionable age.
- SZV will only be paying for the years that were build up on the island of St. Maarten. If you have lived on one of the other islands of the former Netherlands Antilles, you will have to also apply for your pension over there.

### Procedure

*If you are living in St. Maarten upon reaching the pensionable age:*

1. Contact SZV for the requirement list
2. Make an appointment with SZV  
We advise to do so 6 months in advance of reaching pensionable age as this is a lengthy process.
3. Bring all required documents with you to ensure a one stop service
4. After applying SZV will contact you within 3 to 6 months if there are any questions about your application
5. If there are no questions your decision letter will be sent to your mailing address.
6. SZV will deposit your AOV allowance monthly on your bank account

*If you are living abroad upon reaching the pensionable age:*

1. Contact SZV for the requirement list
2. Email a copy of the requirements together with the application form to SZV and send the original application form together with copied requirements by post to SZV
3. After applying SZV will contact you within 3 to 6 months if there are any questions about your application.
4. If there are no questions your decision letter will be sent to your mailing address
5. After your pension is granted you will have to send a Life Certificate to receive payment. SZV will deposit your AOV allowance monthly on your bank account after receiving your Life Certificate in the appointed periods.

#### Please note:

- You should apply for AOV benefits 6 months before reaching the pensionable age.
- You should read your decision letter as quick as possible as there may be instructions in it.
- In case the AOV is paid abroad, the associated costs of transfer will be

deducted by the bank from your pension benefit.

- To avoid your pension being blocked:
  - You must make sure to inform SZV immediately if there are any changes in your personal information, circumstances, or banking information. You can use the pension mutation form for this purpose.
  - If you are living abroad, please make sure to submit your Life Certificate in the periods stipulated in your decision letter to ensure continuation of your monthly pension benefit payments.

### What to bring

If you are living in St. Maarten, you need to bring:

- Valid form of identification
- Detailed registration form from the SXM Civil Registry (not older than 3 months)
- Tax compliance declaration from the Tax Office
- Bank book or Bank statement showing name and account number
- Properly filled out AOV request form

- If married: Valid ID/passport of spouse
- If married: Copy of marriage certificate/book or registration of the marriage at the Civil Registry (not older than 3 months)
- When in possession of all the requirements, proceed to the SZV Seniors department to apply for your pension

If you are living abroad, you need to send:

- Copy of valid form of identification
- Tax compliance declaration relating to SXM income
- Copy of Bank book or copy of Bank statement
- Properly filled out AOV request form
- If married: Valid ID/passport of spouse
- If married: Copy of marriage certificate/book or registration of the marriage at the Civil Registry (not older than 3 months)

#### Please note:

- By Law, if you are residing on St. Maarten and married, your marriage must be registered at SXM Civil Registry.
- The right to the AOV pension starts on



the first day of the month after reaching the pensionable age. If one should apply for the AOV pension benefits more than 1 year after reaching the pensionable age, the AOV pension benefits will be granted retroactively by SZV with a maximum of 1 year counting from the month after the date on which the application was submitted.

- Once a pension has been granted if you do not collect your AOV pension within two (2) years from the first day that you are entitled to collect this pension, it will expire. Your right to collect the Christmas bonus expires after six (6) months.

## FAQ's

### When can I expect my old age pension to be paid?

By Law, the first of every month.

### Can someone continue working after the pensionable age?

Yes, however, it is important to know that the AOV premium must not be withheld from your monthly wages in that case. If AOV premium is still withheld by your employer, you should be refunded the amount of premium paid upon submitting your income tax return.

### When does an AOV pensioner receive a Christmas bonus?

All pensioners who have a right to AOV pension benefits by the 1st of September of each calendar year are entitled to a Christmas bonus. The Christmas bonus is paid together with the pension for the month of December. For new pensioners: if you reach the pensionable age before the September 1st, you are entitled to receive the Christmas bonus for the first time in December of that year. If you reach the pensionable age on or after September 1st, you will be entitled to receive the Christmas bonus for the first time in December of the calendar year thereafter.

### Who is entitled to unclaimed AOV pension amounts?

If for any reason there are any unclaimed AOV pension amounts after a pensioner passes away, the heirs of the deceased pensioner can

claim these funds (if applicable). Application should be done within six months after the passing of the pensioner. [See Lump Sum After Passing for more information.](#)

### When will a deduction be applied on your AOV benefit?

The full old-age pension benefit is based on a period of 45 insured years. For each year that you haven't been insured in that period (for example, because you didn't reside on St. Maarten or you didn't declare income taxes), a deduction will be applied on your AOV-pension benefit.

Because the AOV insurance started on September 1, 1960, there will be people who won't be able to build a full/maximum benefit. These missing years will be counted as insured years under three conditions:

- Dutch nationality and,
- Residence in St. Maarten and,
- Living in St. Maarten for 6 years after the age of 54.

### If you receive AOV benefits, what percentage is deducted for the AVBZ premium?

If you live on St. Maarten, you must pay the AVBZ premium in the amount of 1% of your AOV-pension. If you live outside of Sint Maarten, no AVBZ premium will be deducted from your AOV-pension.

### What is a Life Certificate?

A life certificate is a legal document signed and validated by an authorized person stating that this person is alive. SZV accepts as authorized persons: Justices of Peace, a Notary Public, a Civil Law Notary, the Dutch Embassy, the Civil Registry of one of the other countries in the Kingdom of the Netherlands and SVB offices in Aruba, Curaçao and BES.

### What are the AOV maximum amounts for the year?

Please see our website [here](#) for the maximum pension amounts for the current year.

## AWW (Widow(er) Pension)

Widows, Widowers, and Orphan's pension benefit (AWW) is a general social insurance benefit intended for spouses when his/her partner passes away and for children when their father/mother passes away.

Everyone is insured for the AWW if they:

- Have reached the age of 15;
- Are a resident;
- Are a non-resident but are being assessed for the income taxes as being a Sint Maarten resident;
- Are a non-resident who cannot be considered as permanently living outside of Sint Maarten but work outside of Sint Maarten and enjoys a salary or wages paid by Sint Maarten.

### Who

A widow(er) is entitled to receive AWW benefits when:

- His or her spouse dies and said spouse was insured at the time of death and
- The widow(er) is younger than the pensionable age at the time of passing of the spouse and
- The widow(er) got married to the spouse in question before the pensionable age.

The maximum pension benefit depends on the age of the widow or widower and if they have children who receive orphans pension.

#### Please note:

- The AWW pension benefit is granted upon application.
- The right to the AWW pension starts on the first day of month after the death of the spouse. If one should apply for the AWW pension benefits more than 1 year after the passing of deceased, the AWW pension benefits will be granted retroactively by SZV with a maximum of 1 year counting from the month after the date on which the application was submitted.

- You are not entitled to AWW benefits if you are responsible and have been convicted for the death of your spouse.
- You are no longer insured for AWW benefits, when you leave Sint Maarten and stay outside of the island for more than 6 weeks.

### Procedure

1. Contact SZV for requirement list
2. Bring all required documents with you to ensure a one stop service
3. After applying SZV will contact you within 3 to 6 months if there are any questions about your application
4. If there are no questions your decision letter will be sent to your mailing address.
5. SZV will deposit your AWW allowance monthly on your bank account

#### Please note:

- To avoid your pension being blocked:
  - You must make sure to inform SZV immediately if there are any changes in your personal information, circumstances, or banking information. You can use the pension mutation form for this purpose.
  - If you are living abroad, please make sure to submit your Life Certificate on time during the periods stipulated in your decision letter to ensure continuation of your monthly pension benefit payments.
- The right to AWW pension benefits ends:
  - a) On the day of death of the AWW pensioner. Please inform SZV immediately of the passing of a pensioner to avoid accumulating a debt caused by unrightfully collecting a deceased pensioner's benefits.
  - b) When the AWW pensioner reaches the pensionable age.
  - c) When the AWW pensioner remarries. When the person remarries, the AWW pension will be discontinued the month after the marriage occurred.



Please inform SZV immediately after the marriage has taken place to avoid accumulating a debt caused by unrightfully collecting benefits.

### What to bring

- Valid form of identification of applicant
- Detailed registration form the Civil Registry (not older than 3 months) for applicant and deceased
- Death certificate of the deceased
- If the deceased was not registered on St. Maarten, you need to bring an Income Tax Declaration of the deceased (to proof that the deceased had contributed to the AWW taxes up to his/her time of passing)
- Tax compliance declaration from the Tax Office
- Bank book or Bank statement showing name and account number
- Properly filled out Widow(er) Pension request form

### FAQ's

#### What consequences does moving abroad have for the AWW pension benefit?

If the pensioner decides to live abroad (including French Saint Martin) after he or she has started to receive the AWW pension benefits, he or she must submit a life certificate periodically to ensure continuity of the monthly pension benefit payments.

#### What are the AWW maximum amounts for the year?

Please see our website [here](#) for the maximum pension amounts for the current year.



## AWW (Orphan's Pension)

Orphan's pension benefit (AWW) is a general social insurance benefit intended for children when their father/mother passes away.

Everyone is insured for the AWW if they:

- Have reached the age of 15;
- Are a resident;
- Are a non-resident but subject to be assessed for income tax in St. Maarten.

### Who

Children are eligible for an Orphan's pension benefit when:

- The mother or father passes away and said mother or father was insured at the time of death.
- The children are registered as children of the deceased.

#### Please note:

- The AWW benefit is granted upon application.
- The right to the AWW pension starts on the first month after the death of the parent. If one should apply for the AWW pension benefits more than 1 year after the passing of deceased, the AWW pension benefits will be granted retroactively by SZV with a maximum of 1 year counting from the month after the date on which the application was submitted.
- The amount of the AWW benefit will depend on the age of the orphan.
- Children from 0 to 14 years old do not have to prove that they are enrolled in school.
- Children from 15 to 24 years old are also entitled to apply for an orphan's pension benefit if they are disabled, if they are receiving a full-time education or if they are receiving education during the greater part of their time. The orphan must then prove that he or she is following a fulltime education by submitting on a yearly or term basis a school declaration.
- Illegitimate children are entitled if they can provide a proof of maintenance (from the

Guardianship Board, a judicial sentence or authentic deed) that shows that he/she lived in family relations with the deceased.

- For children living abroad they have to submit a life certificate once a year

### Procedure

1. Contact SZV for requirement list
2. Bring all required documents with you to ensure a one stop service
3. After applying SZV will contact you within 3 to 6 months if there are any questions about your application
4. If there are no questions your decision letter will be sent to your mailing address.
5. SZV will deposit your AWW allowance monthly on your bank account

#### Please note:

- To avoid your pension being blocked:
  - You must make sure to inform SZV immediately if there are any changes in your personal information, circumstances, or banking information.  
You can use the pension mutation form for this purpose.
  - If you are living abroad, please make sure to submit your Life Certificate on time during the periods stipulated in your decision letter to ensure continuation of your monthly pension benefit payments.
- The right to AWW pension benefits ends:
  - a) On the day of death of the AWW pensioner.  
Please inform SZV immediately of passing of a pensioner so as to avoid accumulating a debt caused by unrightfully collecting a deceased pensioner's benefits.
  - b) When the AWW pensioner reaches the age of 25.
  - c) When the AWW pensioner between the ages 15-25 is not going to school anymore.

## What to bring

- Valid form of identification of applicant
- Detailed registration form the Civil Registry (not older than 3 months) for applicant and deceased
- Death certificate of the deceased
- Birth certificate of orphan(s)
- If the deceased was not registered on St. Maarten, you need to bring an Income Tax Declaration of the deceased (to proof that the deceased had contributed to the AWW taxes up to the time of his/her passing)
- School declaration for orphans in between 15 – 25 years
- Bank book or Bank statement (in case of minors, a joint account together with the living parent/guardian is also accepted)
- Properly filled out Orphan Pension request form

- In case both parents are deceased: the legal guardianship decision from court
- In case of illegitimate children: proof of maintenance (from the Guardianship Board, a judicial sentence or authentic deed) that shows that he/she lived in family relations with the deceased

## FAQ's

### What are the AWW maximum amounts for the year?

Please see our website here for the maximum pension amounts for the current year.



## Spouse Allowance

Spouses of pensioners who are under the age of 60 are entitled to an allowance if:

- The couple's combined income is less than ANG 13,000 per year.

### Who

Person younger than 60 years old who is married to someone who is already enjoying an old-age pension and who's combined income is less than ANG 13,000 per year.

### Procedure

You need to come to the SZV office with all the correct paperwork to file an application.

### What to bring

- Valid form of identification
- Submission of the combined annual income tax declaration (including proof of filing) of the previous year from the Tax Office

- Tax compliance declaration of younger spouse who is applying
- Detailed registration form from the Civil Registry (not older than 3 months)
- Bank book or Bank statement
- Properly filled out Partner Allowance request form

#### Please note:

- Once a spousal allowance is granted, the combined income tax declaration must be submitted yearly. The allowance will be temporarily halted for January of every year, awaiting the most recent income tax declaration.



# FZOG

FZOG is the “Fonds Ziektekosten Overheids Gepensioeneerden”.

## Who

Retired government workers or their widow(er).

## Procedure

You apply for FZOG after you have stopped working and have applied for your pension.

## What to bring

- Valid SXM ID card
- Copy of your dismissal letter from Government
- Last 2 salary pay slips from Government
- A copy of your last pension salary slip (if not yet granted a copy of your stamped submitted request to APS or Government salary administration)
- A declaration stating how many years you were employed with Government
- If married: detailed registration form from the Census (not older than 3 months) and copy of valid SXM ID card of your spouse
- If dependent children in the age group 0-24: a copy detailed registration from the Civil Registry (not older than 3 months)
- If dependent children in the age group 18-24: an original school declaration for the current school year or term

If you are the widow(er) of an FZOG insured applying for your own insurance under FZOG, then you need to bring:

- The death certificate of the head insured
- Your detailed registration form from the Civil Registry (not older than 3 months)
- A declaration that states you're a recipient of widow or widowers pension (obtainable from salary administration St. Maarten or APS)
- Copy valid ID
- Copy most recent widow or widowers pension pay slip

## FAQ's

**Can I have an FZOG card and insurance in the private sector?**

Yes.

**When do I apply for a reimbursement of premiums paid?**

When leaving the country or if you are not qualified to be FZOG insured.

**What to bring for a reimbursement?**

Evidence of the premium paid.

**Can I remain using my FZOG card after my spouse is deceased and he/she was the head insured?**

No, you must return all insurance cards to SZV and apply for your own insurance under FZOG.

**Do I have to pay premiums on the pension that I receive from APS or the Government Salary administration?**

Yes, you must pay FZOG premiums for your FZOG insurance card via the paying institution.

## 60+ Insurance

The intention of the 60+ insurance is to offer the senior an insurance as a last alternative when no other medical insurance is obtainable for him/her.

### Please note:

- The pensioner is subject to pay 10.4% of his/her taxable income (he/she pays up to the maximum of SZV current year wage limit).
- The AOV pension recipient must authorize SZV to withhold the premium for sickness insurance from his/her Old Age Pension benefits.
- If the pensioner is not in receipt of an Old Age Pension or the Old Age Pension is not sufficient, he/she is then obligated to pay the premium as an independent.

### **Who**

A senior who has no other alternative to obtain medical insurance.

### **Procedure**

Come to SZV with the required documentation to process the application.

### **What to bring**

- Valid identification (SXM ID/passport)
- Income declaration (including proof of filing) of the previous year from the Tax Office
- Your crib number
- Proof of any additional income
- Detailed registration from the Civil Registry of SXM (not older than 3 months)
- Properly filled out and signed registration form for sickness insurance (orange form)
- Properly filled out and signed authorization insurance for 60+/pensioner form
- Statement or denial letter from another institution stating that you are not eligible a/o not qualified for any other medical insurance
- If applicable: a valid residence permit

### Please note:

- You will be asked to sign a contract with SZV in which you agree that you are obliged to pay the premium and which stipulates what happens in case of non-payment.

### **FAQ's**

#### **Can I apply for 60+ before my 60st Birthday?**

No but you can start preparing the documents.

#### **Can my dependents be insured?**

Yes, if they are younger than 60 years old. Upon making the request you must bring: valid ID, properly filled out detailed registration form, school letter.

#### **Why did I not automatically receive the 60+ insurance together with my old age pension (application)?**

Because the 60+ Insurance is not automatically granted; it is a last resort that is granted upon request and after verification of compliance with the requirements.

## Family Member Registration 60+ Insurance

A senior with 60+ insurance is entitled to add his/her co-dependents his/her insurance.

### Who

As a senior with 60+ insurance, you can add the following co-dependents to your insurance:

- Your first legally registered spouse
- Your children up till the age of 24

#### Please note:

- That only your first legally registered spouse can be registered.
- That no other family members, grandparent(s), boyfriends, or girlfriends can be added.
- A child that has no residence permit but the parent is working cannot be insured unless the parent is OZR insured.

### Procedure

You can walk in at any time as a senior for family member registration. The head insured needs to be present and children age 12 and up need to be present too (to have a picture taken).

#### Please note:

- Unemployed spouses are insured for SZV sickness insurance until the age of 59 years.

### What to bring

- Valid form of identification (SXM ID/ passport) for the head insured and the dependents being registered
- Combined income declaration previous year (including proof of filing) from the Tax Office
- Proof of any additional income
- Detailed registration from the Civil Registry of SXM (not older than 3 months)
- Information of your dependent properly filled out on the registration form for sickness insurance (orange form)

- Original school declaration (for children in age group 18 - 24)
- Properly filled out dependent(orange) form
- If applicable: a valid residency permit

#### Please note:

- Only school declarations for full-time students attending an educational or vocational training at recognized schools are accepted.
- If your employer did not fill out an employee mutation form for you then your dependents cannot be registered.

# Card Renewal

## Who

Employed seniors who work for an employer or carry out contract work and their wages do not exceed the wage limit or seniors with 60+ Insurance.

## Procedure

As of 2 weeks prior to the expiration date of your SZV Insurance Card you can make an appointment to get your card renewed.

## What to bring

- Valid SXM ID or a Passport
- If applicable, a valid residency permit
- Your valid or expired SZV Insurance Card

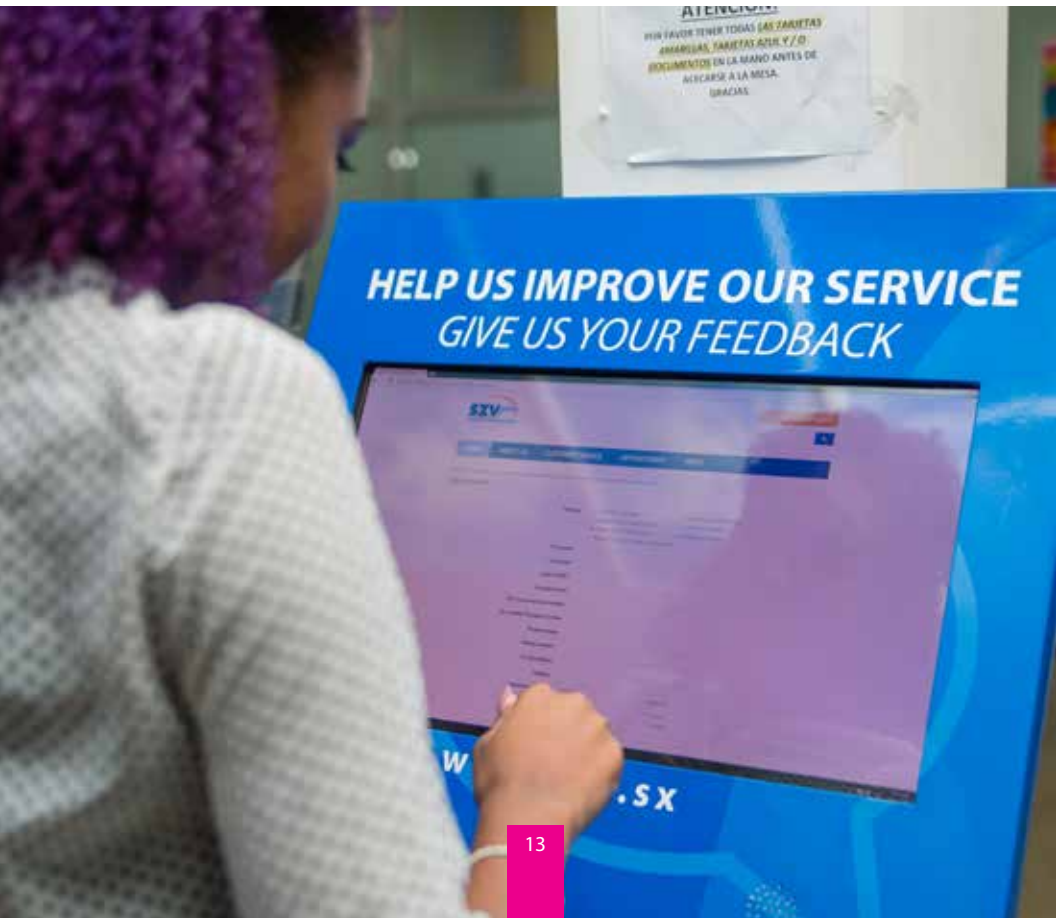
### Please note:

- The insured needs to be present
- For employed seniors: if your employer did not fill out an employee mutation form for you then your card renewal request will not be processed

## FAQ's

**Can I authorize someone to collect my insurance card because I'm working or I'm off island?**

No, each insured must be interviewed personally to receive the SZV card.



## Re-print Lost, Stolen or Damaged Card

### Who

Insured seniors who had a valid SZV Insurance Card.

### Procedure

1. Come to the Employees Desk and fill out request form for re-print
2. Pay ANG 10 at the SZV Finance Department
3. Report back to the Employees Desk with the cash receipt to get your card re-printed

### What to bring

- Valid SXM ID or a Passport
- The head insured needs to be present
- If applicable: a valid residency permit
- If applicable: police report

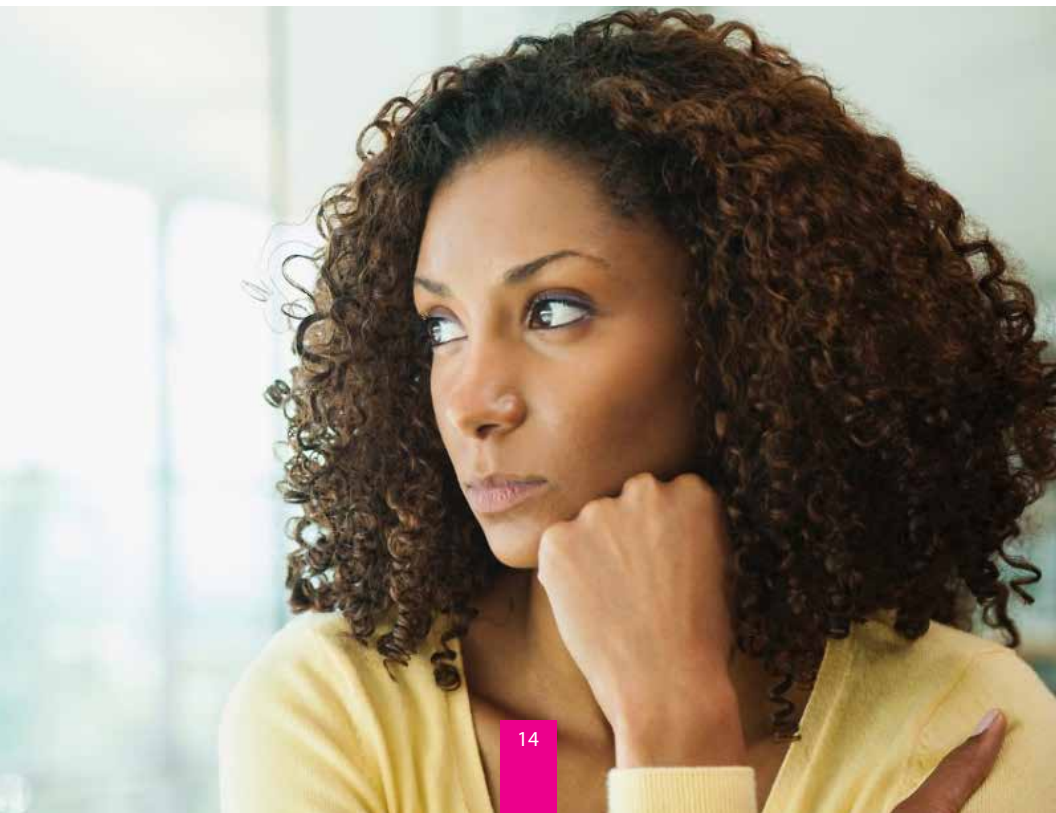
### Please note:

- For employed seniors: if your employer did not fill out an employee mutation form for you then your card re-print request will not be processed.

### FAQ's

#### Can someone else pick up my insurance card?

No, the head insured or the dependent spouse are the only ones who can pick up the card.





# Request Lumpsum After Passing

A Lumpsum After Passing refers to:

- A one-time payout equal to four (4) months of the maximum AOV pension benefit to cover funeral costs (it doesn't matter if the deceased pensioner was collecting less than the maximum)
- AOV benefits due but not collected by the deceased

## Who

Lumpsum to cover funeral costs – the person who paid for the funeral costs is the one who can request the funeral grant.

Please note:

- The person requesting the lumpsum for funeral costs can authorize Royal Funeral Home or Emerald Funeral Home to collect the lumpsum on their behalf

## Procedure

1. Make an appoint at SZV
2. Come in with the requirement paperwork and process your request

Please note:

- Application must be done within 6 months of death of pensioner.

## What to bring

- Valid form of identification
- Death certificate of the pensioner
- Detailed registration from the Civil Registry of pensioner if pensioner was registered on Sint Maarten and deceased abroad
- In case of funeral costs: receipts proving the applicant paid for most the funeral expenses
- Invoice from the funeral home
- In case applying from abroad: properly filled out lumpsum request form
- In case of AOV pension not collected: notarized documentation of legal heirs (attestation of inheritance)

Please note:

- SZV reserves the right to request additional information/documents to determine if the person or persons that applied is (are) the one(s) that should indeed receive this lump sum.
- If authorizing funeral home: a letter authorizing SZV to pay the lumpsum to the funeral home in question will be given at the time of application. This letter has to be taken to the funeral home for signature and stamp and returned to SZV.

## FAQ's

**If the pensioner is entitled to the funds to cover funeral costs why is it not given automatically?**

The pensioner is not entitled to these funds. The funds are meant for the person who was responsible for the funeral costs. This is not necessarily a direct family member.

## Life Certificate

Pensioners living abroad must send original life certificates ("Attestatie De Vita") on a regular basis. Failing to send your Life Certificate on time will result in blocking of pension payment until proof of life has been received by SZV.

### Who

Pensioners living abroad.

### Procedure

For pensioners residing in the Dutch Kingdom, but outside of Sint Maarten:

SZV's pension policy demands a Life Certificate 2X per year. The calendar year periods in which the pensioner should validate and submit their Life Certificate are:

- from November 15th, up and until December 15th and
- from May 15th, up and until June 15th.

For pensioners residing outside of the Dutch Kingdom:

SZV's pension policy demands a Life Certificate every 3 months. The Calendar year periods in which the pensioner should validate and submit their Life Certificate are:

- from February 15th, up and until March 15th,
- from May 15th, up and until June 15th,
- from August 15th up and until September 15th and
- from November 15th, up and until December 15th.

Once the Life Certificate is submitted in accordance with the above mentioned period the pensioner will receive their monthly pension benefits over the period covered by their Life Certificate. If the Life Certificate is submitted late, the pension benefits will be temporarily discontinued (blocked) and payments will be delayed.

### What to send

- The life certificate (if possible please use the SZV Life Certificate format)

A life certificate is a legal document signed and validated by an authorized person stating that this person is alive. SZV accepts as authorized persons: Justices of Peace, a Notary Public, a Civil Law Notary, the Dutch Embassy, the Civil Registry of one of the other countries in the Kingdom of the Netherlands and SVB offices in Aruba, Curaçao, BES.

#### Please note:

- The life Certificate can be scanned and emailed to SZV first, awaiting the originals by airmail. Scanned Life Certificates are valid for 2 months awaiting the arrival of the originals.

Life Certificates validated outside of the appointed periods have limited validity (equal to a Life Certificate issued in the preceding appointed period).

## School Declarations

All orphans collecting pension between the ages of 15 and 24 must submit a new original school letter every new school year or new term to prove that they are enrolled in school on a full-time basis.

### Who

All orphans collecting an orphan's pension locally and abroad who are between the ages of 15 and 24.

### Procedure

For orphans in yearly education cycles:

- An original school letter must be issued at the beginning of each new school year. The school letter must be an original document issued by the school and specifying whether it is a fulltime enrolment.

For orphans in term based education cycles:

- An original school letter must be issued at the beginning of each new term. The school letter must be an original document issued by the school and specifying whether it is a fulltime enrolment or how many study hours per term or subject.

### What to send

An original document issued by the school specifying whether it concerns a fulltime enrolment or how many study hours are involved per term or per subject.

#### Please note:

- GED and CXC courses are not considered valid educational cycles.
- Scanned copies of school letters are not accepted.
- All orphan pensions will be automatically temporarily blocked by the 1st of September of each year if the school declaration has not been received or is not in order. Pensions will be unblocked and payments reinstated upon receiving the correct school letter
- Blocked funds will be paid retroactively with a maximum of 2 years if the original school letters over that period are submitted.



## Request Temporary Representative

A pensioner can request a (temporary) representative.

### Please note:

- The authorization form gives the temporary representative authorization to handle all pension-related matters for the pensioner only if the pensioner is unable to so.
- The authorization is valid for a maximum of 1 year.
- Only the pensioner himself/herself can request a temporary representative.

### **Who**

The pensioner.

### **Procedure**

1. The pensioner comes to SZV together with the person he/she wants to appoint as temporary representative with the required documentation
2. The request is processed whereby the pensioner must sign the request form together with the representative

### **What to bring**

- Valid identification of pensioner and representative
- The authorization form (temporary) representative completely and properly filled out



## Request Cessantia

Cessantia, or severance pay, is the compensation that an employer is obligated to pay to an employee upon dismissal or discharge from an employment not due to any fault of the employee.

The Cessantia must be paid by the employer! You can only claim Cessantia payment from SZV in case no severance can be paid by the employer due to:

- Bankruptcy
- Suspension of payment ordered by the court

### Who

You are eligible for Cessantia:

- When you are terminated other than by your fault
- If you are terminated by your fault but due to circumstances of your employer
- When your employer can no longer pay his employees due to bankruptcy, a moratorium being enforced or when the employer ceases to exist

#### Please note:

- The Cessantia is not applicable for:
  - a) People employed by a Public Body
  - b) Employees or teachers employed in government subsidized denominational education

### Procedure

1. Make an appointment with SZV
2. Come to the SZV office with all the required paperwork to make the application.

#### Please note:

- Your application must be made within 12 months after termination of employment or after the final salary payment.

### What to bring

- Valid SXM ID/passport
- Crib number (new requirement)
- Pay slips of the last 3 months of employment
- Workbook and/or proof of employment (contract)
- Dismissal letter from the Department of Labor
- Dismissal letter employer c.q. curator
- Bankruptcy letter

### FAQ's

#### How is the Cessantia calculated?


The severance pay lumpsum is calculated as follows:


- For the 1st until the 10th full year of service – 1 week wage per year of service
- For the 11th until the 20th full year of service – 1 ¼ weeks wage per year of service
- For subsequent full years of service – 2 weeks' wage per year of service

Note that a period of more than 6 months after the first year of service is considered a full year of service.

**Disclaimer:**

The information contained in these documents is for general information purposes only and has been prepared with the utmost care to ensure a high level of accuracy and completeness. As we continuously improve our services, the information and/or services of SZV presented in these documents may differ over time and SZV cannot be held liable for the information presented and possible changes.

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