



# RIGHTS and OBLIGATIONS OF THE INSURED PERSON GUIDE



REPUBLIC OF CYPRUS



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## Explanation of the terms used

### **Actual basic insurance:**

The insurable earnings for each year on which contributions have been paid up to the amount of the basic insurable earnings.

### **Actual insurance/actual insurable earnings:**

Insurable earnings on which contributions have been paid.

### **Assimilated insurance:**

Insurable earnings on which the insured person has no obligation to pay contributions, such as:

- for any period of full time education after the 16th year of his/her age;
- for the periods of National Guard service;
- for periods he/she receives sickness, unemployment, maternity or injury benefit, or invalidity pension from the Social Insurance Fund;
- for the period of absence from his/her work with parental leave.

When calculating the right of entitlement and the amount of old-age pension and widow's pension for the death of an insured person who passed away during or after the pensionable age, only up to six years (6 insurance points) of assimilated periods of insurance regarding full-time education period is taken into consideration. However, in case of entitlement to other benefits, all periods of full time education are taken into account without any restrictions. An insured woman is entitled for the purpose of entitlement to a pension or for the purpose of increase of her pension, assimilated periods of insurance for each child, delivered or adopted, for a period up to 156 weeks within a period of 12 years from the birth of each child, in order to fill any gaps in her insurance record.

### **Basic insurable earnings:**

The amount of insurable earnings, which is determined each year and is increased by Order of the Council of Ministers which is published in the Cyprus' Government Gazette, in accordance with the increase of the average of the insurable earnings in the previous contribution year compared to the preceding contribution year.

### **Basic Insurance:**

The insurable earnings for each year, up to the amount of the basic insurable earnings, i.e. up to one insurance point.

### **Contribution year:**

For employees, whose salary is fixed on a monthly basis, it means the calendar year and for the other insured persons it means a period of fifty-two (52) or fifty-three (53) weeks, beginning the first Monday of each year and ending the Sunday prior to the first Monday of the following year.

### **Dependent of the insured person:**

- For a male beneficiary, his spouse is a dependent if she lives with or has been maintained by him and receives no pension from the Social Insurance Fund. In case the wife works, if the claim concerns old-age, invalidity or disability pension with reference period as of 1/1/2013, the wife is not considered to be dependent of the insured male person;
- Children under the age of 15 years;
- An unmarried daughter aged between 15 and 23 years in full-time education;
- An unmarried son aged between 15 and 25 years in full-time education or in National Guard service;
- Children, regardless of age, who are permanently incapable of self-support;
- For a female beneficiary, her spouse is a dependent if he is unable to support himself, is wholly maintained by her and receives no pension from the Social Insurance Fund;
- The parent, who is unable to work and who is maintained by the insured person;
- A minor younger brother or sister, if he/she is maintained by the insured person.

### **Insurable earnings:**

The amount of earnings, on which the insured person pays contributions.

### **Insurance point:**

The result of the conversion of actual and assimilated insurable earnings into insurance points.

### Period of interruption of employment:

Any two (2) days of interruption of employment, consecutive or not, within a period of six (6) consecutive days and any such periods of interruption of employment including an interval of not more than thirteen weeks.

In a calendar period it is necessary not only at least 13 weeks to pass, but it is also necessary an employment period of at least 13 weeks to pass.

### Reference period:

The period beginning on 5/10/1964 or if the person reaches the age of 16 after 3/10/1965, the period beginning on the first day of the contribution year in which the person reaches the age of 16 and ending the last week before the week on which he/she becomes entitled to pension (relevant time). That period begins on 7/1/1957 or on the first day of the contribution year in which the person reaches the age of 16, whichever date is later for insured persons who in order to be entitled to a pension need insurance periods before 5/10/1964 to be taken into account, if the applicant only by their inclusion acquires a right, or if their inclusion increases the amount of the pension.

### Relevant contribution year:

The last contribution year, prior to the benefit year, which includes the date of fulfilling the relevant insurance conditions (i.e. for the first semester of 2014 the relevant contribution year is 2012 and for the second semester of 2014 the relevant contribution year is 2013).

### Relevant date:

In relation to any benefit, it means the first day on which a person would be entitled to the benefit, if he/she would apply within the prescribed period.

### Supplementary insurance:

The insurable earnings for each year over the amount of the basic insurable earnings, i.e. above the first insurance point.

### Weekly value:

The valuation of the insurance point into insurable earnings, on the basis of the weekly amount of the basic insurable earnings.

## INSURED PERSONS

### Compulsorily insured persons

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**Each employed person in Cyprus is compulsorily insured under the Social Insurance Scheme.** The compulsorily insured persons are classified into two categories: the employed and the self-employed persons. Every employed or self-employed person should register on the Social Insurance Scheme within one month.

Every person who is employed in the service of an employer, such as workers, employees in the private sector, public employees, semi-public employees and apprentices fall under the category of employed persons.

Every person who performs any activities for his/her own account, such as traders, industrialists, artisans, farmers etc. fall under the category of self employed persons.

### Voluntarily insured persons

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Every compulsorily insured person, such as employed or self employed, whose employment is terminated, has the right to continue to be insured under the Cyprus Social Insurance Scheme on a voluntary basis. In order to be eligible to become a voluntary contributor he/she must have **real insurance** equal to at least one (1) insurance point, i.e. to have paid contributions on insurable earnings not lower than the yearly amount of basic insurable earnings.

Every person who has his ordinary residence in Cyprus and is employed in the service of a Cypriot employer abroad can be voluntarily insured even if he has no previous insurance in Cyprus.

The amount of annual basic insurable earnings increases annually.

### Persons serving in the National Guard

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For those persons serving in the National Guard contributions are paid by the Republic of Cyprus.

# CONTRIBUTIONS

## General

**The social insurance contribution is determined as a percentage** on earnings (wage/ salary or earnings) taken into consideration for social insurance purposes known as “**insurable earnings**”, paid by the employed persons, the employers and the State.

## Employed persons' contribution

**For the employed persons the rate of contribution is 17.9%**; 6.8% is payable by the employer, 6.8% by the employee and 4.3% by the State.

**The contribution rate for employees will change as follows:**

1. 20.2%, of which 7.8% is paid by the employee, 7.8% by the employer and 4.6% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st January 2014;
2. 21.5%, of which 8.3% is paid by the employee, 8.3% by the employer and 4.9% from the Consolidated Fund of the Republic of the contribution year beginning on or after 1st of January 2019;
3. 22.8%, of which 8.8% is paid by the employee, 8.8% by the employer and 5.2% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2024;
4. 24.1%, of which 9.3% is paid by the employee, 9.3% by the employer and 5.5% of the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2029;
5. 25.4%, of which 9.8% is paid by the employee, 9.8% by the employer and 5.8% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2034; and

6. 26.7%, of which 10.3% is paid by the employee, 10.3% by the employer and 6.1% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2039.

**When an employed person is covered by an occupational pension scheme by his employer without the payment of any contribution** on the part of the employee, 10.15% of the rate of the Social Insurance contribution is payable by the employer, 3.45% by the employee and 4.3% by the State.

**The contribution rates for employees who cover an occupational pension scheme, without the payment of contribution from the employee will change as follows:**

1. 20.2%, of which 3.95% is paid by the employee, 11.65% by the employer and 4.6% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2014;
2. 21.5%, of which 4.2% is paid by the employee, 12.4% by the employer and 4.9% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2019;
3. 22.8%, of which 4.45% is paid by the employee, 13.15% by the employer and 5.2% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2024;
4. 24.1%, of which 4.7% is paid by the employee, 13.9% by the employer and 5.5% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2029;
5. 25.4%, of which 4.95% is paid by the employee, 14.65% by the employer and 5.8% from the Consolidated Fund of the Republic of the contribution year beginning on or after 1st of January 2034; and
6. 26.7%, of which 5.2% is paid by the employee, 15.4% by the employer and 6.1% from the Consolidated Fund of the Republic for the contribution year beginning on or after 1st of January 2039.

**In the case of apprentices working without pay**, the employer is liable to pay both its own contribution and the contribution of the apprentice. The apprentice is obliged to pay contributions only on his actual earnings.

The insurable earnings of an employed person, i.e. the earnings that are taken into consideration for social insurance purposes, include the basic wage or salary, cost of living allowance, overtime, commissions, 13th/14th salary, 53rd/56th week, the contribution of the employer to the Central Holiday Fund and to the Trade Unions' holiday funds etc. The only exceptions are exceptional commissions and ex gratia payments.

**The maximum amount of insurable earnings** for the purpose of payment of contributions is fixed by Regulations. This amount is usually revised every year. In case that the wage or salary is higher than the maximum amount, no contribution is paid on that higher amount.

For apprentices who work and earn less than the half of the amount of basic insurable earnings, the contribution is calculated on a theoretical amount of earnings, equal to the half of the amount of the basic insurable earnings.

The employer is obliged to pay the contributions (his rate and the rate of the employee) to the Social Insurance Fund. He is entitled however, to deduct the rate of contribution of the employee from his wages or salary on the day he pays the employed person. If the employer omits to deduct the contribution of the employed person on the day he pays the employed person, he has no right to deduct it from future wages or salaries.

## Self-employed persons' contribution

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**For the self-employed persons the rate of contribution is 16.9%** of insurable earnings, 12.6% is payable by the self-employed person himself and 4.3% by the State.

### **The contribution rate for self-employed will change as follows:**

1. 19.2%, of which 14.6% is paid by the same and 4.6% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2014;
2. 20.5%, of which 15.6% is paid by the same and 4.9% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2019;
3. 21.8%, of which 16.6% is paid by the same and 5.2% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2024;
4. 23.1%, of which 17.6% is paid by the same and 5.5% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2029;
5. 24.4%, of which 18.6% is paid by the same and 5.8% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2034; and
6. 25.7%, of which 19.6% is paid by the same and 6.1% from the Consolidated Fund of the Republic, from the first Monday of the contributions' year 2039.

The insurable earnings of self-employed persons are fixed by Regulations according to their specific occupational category. For each category of self-employed persons a **compulsory minimum insurable income** is prescribed (notional income). If a self-employed person proves that his actual income is lower than the minimum insurable income of his occupational category, after submitting a relevant application, may be allowed to pay contributions on his actual income.

An insured person who is simultaneously employed as an employed and a self-employed person he is obliged to be insured for both his employments. However, in case he works in two employments as a self-employed person, he is insured for the employment with the higher amount of insurable earnings.

### **The occupational categories of the self-employed are shown below:**

#### Occupational category

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1. Medical Doctors, Pharmacists, Health professionals.
2. Accountants, Economists, Lawyers and other Liberal professions.
3. Managers (Businessmen), Estate Agents, Wholesalers.
4. Teaching Professionals (University, Secondary education, Primary and Pre-primary education, Teaching Associate, Special education teaching professionals)
5. Builders and related occupations.
6. Farmers, Dairy and Livestock producers, Poultry producers, Fishermen and related occupations.
7. Drivers, Excavator operators and related occupations
8. Technicians, Mass Media Associates, Stationary-Plant (not related to building occupations) and Metal, Rubber, Plastic, Wood and related products assemblers.
9. Clerks, Typists, Cashiers, Secretaries.
10. Artisans not coming under any other occupational category.
11. Shopkeepers.
12. Butchers, Bakers, Pastry-cooks, Meat, Milk, Fruit, Tobacco product makers/preservers and related occupations.
13. Street vendors, Mail carriers, Garbage collectors, Miners and quarry workers, Deck, Underwater workers, Riggers and cable splicers, Sweepers, Service providers and Salesmen
14. Cleaners, Messengers, Watchpersons, Dry Cleaning Owners
15. Graphic designers, Computer equipment operators, Ships' engineers, Agents and related occupations, Musicians, Magicians
16. Persons not coming under any other occupational category

## Voluntarily insured persons' contribution

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**In the case of voluntarily insured persons the contribution is 14.8%** on declared earnings, 11% is payable by the voluntarily insured person himself and 3.8% by the State.

**The contribution rates for voluntarily insured persons (home) will change as follows:**

1. 17.1%, of which 13% will be paid by the voluntarily insured person and 4.1% by the Consolidated Fund of the Republic, from the first Monday of the contribution year 2014;
2. 18.4%, of which 14% will be paid by the voluntarily insured person, and 4.4% by the Consolidated Fund of the Republic, from the first Monday of the contribution year 2019;
3. 19.7%, of which 15% will be paid by the voluntarily insured person and 4.7% by the Consolidated Fund of the Republic, from the first Monday of the contribution year 2024;
4. 21%, of which 16% will be paid by the voluntarily insured person and 5% by the Consolidated Fund of the Republic, from the first Monday of the contribution year 2029;
5. 22.3%, of which 17% will be paid by the voluntarily insured person, and 5.3% by the Consolidated Fund of the Republic, from the first Monday of the contribution year 2034; and
6. 23.6%, of which 18% will be paid by the voluntarily insured person and 5.6% by the Consolidated Fund of the Republic, from the first Monday of the contribution year 2039.

The voluntarily insured person chooses the amount of insurable earnings on which he pays contributions, which cannot be higher than the weekly amount of his insurable earnings during the last year or the weekly average of the insurable earnings of the last three years. If the amount is less than the amount of the basic insurable earnings, the insured person may choose to pay contributions on the amount of the basic insurable earnings.

Voluntarily insured persons working abroad in the service of Cypriot employers pay contributions of 13.6%, out of a total of 17.9%, on either the basic insurable earnings or on their normal earnings, as agreed in the respective contract of employment, up to the maximum amount of insurable earnings. An additional contribution of 4.3% is payable by the State.

**The contribution rates for voluntary contributors working abroad will change as follows:**

1. 20.2%, of which 15.6% will be paid by the voluntarily insured person and 4.6% from the Consolidated Fund of the Republic from the contribution year beginning on or after 1st of January 2014;
2. 21.5%, of which 16.6% will be paid by the voluntarily insured person and 4.9% from the Consolidated Fund of the Republic from the contribution year beginning on or after 1st of January 2019;
3. 22.8%, of which 17.6% will be paid by the voluntarily insured person and 5.2% from

the Consolidated Fund of the Republic from the contribution year beginning on or after 1st of January 2024;

4. 24.1%, of which 18.6% will be paid by the voluntarily insured person and 5.5% from the Consolidated Fund of the Republic from the contribution year beginning on or after 1st of January 2029;
5. 25.4%, of which 19.6% will be paid by the voluntarily insured person and 5.8% from the Consolidated Fund of the Republic from the contribution year beginning on or after 1st of January 2034; and
6. 26.7%, of which 20.6% will be paid by the voluntarily insured person and 6.1% from the Consolidated Fund of the Republic from the contribution year beginning on or after 1st of January 2039.

## Contribution for Persons serving in the National Guard

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Special contributions payable by the State for the period of service in the National Guard are considered as insurable earnings equal to the amount of the basic insurable earnings. These earnings are regarded as actual insurable earnings for the purpose of invalidity pension, widow's pension and orphan's benefit and as assimilated insurable earnings for the other benefits.

## Termination of liability for the payment of contributions

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Liability for the payment of contributions **ceases on the day the insured person reaches the pensionable age (65 years).**

An insured person, however, who reaches the pensionable age and does not satisfy the contribution conditions for old age pension, may continue to pay contributions until conditions are satisfied. Under no circumstances contributions are payable after the age of 68.

A person, who has not paid any contributions before the date of completion of the pensionable age, is not eligible to be insured.

## ASSIMILATED INSURABLE EARNINGS

### Periods treated as periods of insurance

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**Apart from periods for which contributions are payable, every insured person can be credited with assimilated insurable earnings for:**

- a. any period for full time education or approved training from the Director of Social Insurance Services after the age of 16;
- b. any period of unemployment or incapacity for work due to sickness, injury, maternity or invalidity for which benefit is payable;
- c. any period of unemployment or sickness, for which benefit is not entitled and duration does not exceed the 26 weeks;
- d. the period preceding the day he first becomes insured up to the first day of the preceding contribution year;
- e. any period of parental leave.

### Periods treated as periods of insurance in case of death or permanent incapacity for work

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The period from the day an insured person passes away or becomes permanently incapable for work until the age of 63, is considered as a period of insurance. For this period the insured person is credited with insurable earnings based on the weekly average of paid and assimilated insurable earnings in the supplementary insurance from 6/10/1980 or from the beginning of the contribution year in which he attained the age of 16, or from the date he reached the age of 25 years (provided that both dates are after 6/10/1980), or on the basis of the weekly average of the paid and assimilated insurable earnings in the

supplementary insurance during the period of the last five years, if this is more favourable to the insured person.

### Periods treated as periods of insurance to insured women for each child

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Assimilated periods up to 156 weeks are granted, for the purposes of payment of pensions, to women born on or after 1.1.1930 that gave birth to or adopted a child within the period of the first twelve years from the date of birth of each child for the purpose of filling gaps in her insurance record.

### Basic and supplementary insurable earnings

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The insurable earnings of an insured person for each year include the basic insurance, i.e. the insurable earnings up to the amount of the basic insurable earnings, and the supplementary insurance, i.e. the insurable earnings above the basic insurable earnings.

For this purpose, insurable earnings are converted into insurance points. Each insurance point is the equivalent of the yearly amount of the basic insurable earnings. The first insurance point (up to '1') is assigned as basic insurance and any insurable point in excess of '1', is assigned as supplementary insurance.

## CONTRIBUTIONS TO THE OLD SCHEME

The contributions which an insured person paid or was credited with in the old Scheme i.e. before 6/10/1980 are taken into consideration in the Earnings Related Scheme. For this purpose, every weekly contribution is converted to insurance points and is equal to the weekly amount of the basic insurable earnings.

## REVISION OF INSURABLE EARNINGS

The basic insurable earnings as well as the supplementary insurable earnings are adjusted to the movement of the general level of insurable earnings every year.

The above adjustment is mandatory if the said level increases by 5% or more and it also applies to past insurable earnings, which are thus revalued to the prevailing level of earnings.

# BENEFITS

## General

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The benefits of the Scheme and the categories of insured persons are shown below:

### **BENEFIT – BENEFICIARIES:**

#### **Marriage Grant (if the marriage took place before 1/1/2013)**

Both spouses, employed, self-employed and voluntarily insured persons based on the contributions of either of them.

#### **Maternity Grant**

Mother, based on her own or on her husband's contributions, employed, self-employed or voluntarily insured person.

#### **Funeral Grant**

Employed, self-employed and voluntarily insured person, pensioners.

#### **Maternity Allowance**

Employed, self-employed women and voluntarily insured women in the service of Cypriot Employers abroad.

#### **Sickness Benefit**

Employed, self-employed and voluntarily insured persons in the service of Cypriot Employers abroad.

#### **Unemployment Benefit**

Employed and voluntarily insured persons in the service of Cypriot Employers abroad.

#### **Missing person's Allowance**

Employed, self-employed and voluntarily insured persons

#### **Invalidity Pension**

Employed, self-employed and voluntarily insured persons in the service of Cypriot Employers abroad.

#### **Old age Pension**

Employed, self-employed and voluntarily insured persons.

#### **Widow's Pension**

Employed, self-employed and voluntarily insured persons.

#### **Orphan's Benefit**

Employed, self-employed and voluntarily insured persons.

## **Benefits for employment accidents**

### **Injury Benefit**

Employed persons

### **Disablement Benefit**

Employed persons

### **Death Benefit**

Employed persons

**All periodical benefits, i.e. benefits excluding grants, are composed of both the basic benefit and the supplementary benefit as well.**

The basic benefit, which includes increases for dependants, is related to the insurable earnings of the insured person up to the first point. Such increases are payable for up to maximum three dependants.

The supplementary benefit is related to the insurable earnings of the person concerned in the remaining points after the first point. No increases for dependants are payable on the supplementary benefit.

## GENERAL INFORMATION FOR BENEFITS

For the payment of a benefit, the beneficiary should **submit a claim on a specific application form** accompanied by **original** certificates and other necessary documents.

For every benefit the legislation determines the deadline for submission of the claim. If the claim is submitted after the deadline, the beneficiary may lose part of or the whole benefit. The application forms can be obtained from any Social Insurance District Office or Citizen Service Centre or through the website of the Social Insurance Services.

## Payment of benefits

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The payment is made through transfer to the bank account of the beneficiary.

## Right to more than one benefit

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The general principle of the right to only one benefit / pension / grant, applies to the Scheme. This means that, where there is entitlement to more than one benefit for the same period, the benefit with the higher rate is paid. This does not apply where there is entitlement at the same time to widow's pension and short-term benefit (sickness, unemployment, injury or maternity allowance).

When a person is entitled simultaneously to more than one disablement pension for different industrial accidents or occupational diseases, he is paid both pensions but the total amount cannot be higher than the amount of pension for disablement of 100%.

## Revision of pensions

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The rates of basic pensions are reviewed at the beginning of each year in accordance with the percentage of revision of the basic insurable earnings, while the rates of the supplementary pensions are reviewed, in accordance with the increase of the cost of living index (comparison of the second semester of the year with the second semester of the previous year).

Furthermore, the rates of pensions are increased every July in accordance with the increase of the cost of living index (comparison of the first semester of the year with the previous one), if the latter is at least 1%. This increase is taken into account when determining the increase of the rates of pension at the beginning of the year.

## Deadlines for submission of application forms for benefits

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**An application form, together with the relevant certificates, as required in relation to the specific claim should be submitted within a prescribed period as mentioned in the table below.**

Benefit	Deadline for submission of application forms
Marriage Grant	One year
Maternity Grant	One year
Funeral Grant	One year
Maternity Allowance	Twenty-one days
Sickness Benefit	Twenty-one days
Unemployment Benefit	The first day of unemployment
Missing person's allowance	Three months
Invalidity Pension	Three months
Old age Pension	Three months
Widow's Pension	Three months
Orphan's Benefit	Three months
Employment Injury Benefits	Deadline for submission of application forms
Injury Benefit	Twenty-one days
Disablement Benefit	Three months
Death Benefit	Three months

For more information you can visit the Social Insurance Services' website  
[www.mlsi.gov.cy/sid](http://www.mlsi.gov.cy/sid)

or contact the telephones below:

Head Offices:	22401600		
Social Insurance District Office of Lefkosia:	22409710	Citizens' Service Centre Lefkosia:	22446686
Social Insurance Office of Agios Andreas (Lefkosia):	22878085	Citizens' Service Centre Lemesos:	25829129
Social Insurance District Office of Lemesos:	25804319	Citizens' Service Centre Larnaka:	24815555
Social Insurance District Office of Larnaka:	24805201	Citizens' Service Centre Pafos:	26822400
Social Insurance District Office of Pafos:	26821242	Citizens' Service Centre Ammochostos:	23300300
Social Insurance Office of Polis Chrysochou:	26321532	Citizens' Service Centre Polis Chrysochou:	26821888
Social Insurance Office of Ammochostos:	23816550	Citizens' Service Centre Pelendri:	25813400

