Notes for Jersey

The Island of Jersey

Jersey is the largest of the Channel Islands situated 100 miles from England, and just 14 miles from France. The island covers 45 square miles, and has a permanent population of 90000. Jersey can trace its modern day roots back to William the Conqueror who took the Channel Islands with him when he became King of England, annexing them to the English Crown. It is now a ‘Crown Peculiar’, and as such is part of the British Isles but not technically part of the UK. It is self governed, but relies on the UK for its defence and foreign policy, and whilst not technically being part of the European Union, it chooses which European laws to follow – for example there is no European Working Time Directive. European citizens may work on Jersey without a visa. The island is dominated by the sea and its coastline, but there is also a rich countryside consisting largely of open fields, woodlands, small country “green” lanes (many with a 15mph limit and priority to pedestrians/cyclists), and farms or houses largely untouched since before the war. There are no fewer than 12 main beaches, with many more small coves, the majority of which are great for surfing or other water sports. The main population live in St Helier – the size of a small town which has everything you would expect, including a beach 5 minutes walk from the centre, restaurants, pubs, museums, cinemas, shops, etc.

Accommodation

Accommodation is provided by the hospital in Westaway Court which is just two minutes walk across a park from the main entrance. There are bed-sit flats for £50/month, and 1 bed flats for couples for £350/month, although if you can prove that you are not renting out a house in the UK for which you are paying a mortgage, you receive a 100% discount on the accommodation costs. There are larger flats too for families. Phone bills & electricity are extra. The flats were refurbished 10 years ago, and although not the height of luxury, they are clean, warm, and reasonable. They come fully furnished, and with (some) kitchen equipment/bedding. Electricity sockets are all UK standard. Parking is permit only on a first come first serve basis, and you will need to take out contents insurance if you want to insure your personal possessions whilst on Jersey.

Employment

The hospital is generally comparable to a small district hospital in the UK. It’s friendly and busy, but there is still time to learn. There is a sizeable annual study budget (£1000-1200), and annual study leave allowance (10days). It’s a good opportunity to attend courses both in Jersey and in the UK. Jersey runs inhouse ATLS, APLS and ALS courses regularly. You will receive inhouse protected time teaching in both A&E and O&G. The hospital is a five minute walk from the coast, and on-calls in the summer can be spent on the beach.

Partners of doctors may apply for jobs as in the UK, but there are employment laws restricting some employment, and you are advised to investigate fully before heading for Jersey, rather than assume you will find work when you arrive.
Tax

Tax is a headache. Form P85 needs to be filled out on leaving the UK, and form P86 needs to be filled out on return to the UK. Generally speaking you will be taxed about 18% in Jersey. It remains unclear as to whether you will need to pay catch up tax when you return to the UK. Previously people staying 12 months or more have not had this problem. It would be wise to contact your tax office or accountant to ask about your particular case.

On arrival on the island you will need to register with social services and obtain an HSS number to ensure you are taxed appropriately (and pay the Jersey 6% National Insurance). You must also expect to complete Jersey Tax Self Assessment forms.

The cost of living on Jersey is generally accepted to be about 15% higher than mainland UK. Shopping is generally cheaper but many household products and food is noticeably more expensive than the UK. Jersey used to be VAT free but there is now a 3% Goods and Service Tax (GST) on most purchases. To compensate for the high cost of living you get paid a 15% supplement on top of basic pay.

Banking

Jersey uses Sterling although they mint their own money which is only valid in the Channel Islands, so you can spend UK cash in Jersey, but can’t spend Jersey cash in the UK. There are branches of all the main banks on the island and you can pay cheques in and seek assistance at these branches. There are however no UK building societies on the island, so banking with one such as Nationwide is awkward. Most shops accept all major cards and there is no charge for payments.

Vehicles

I would recommend you bring a car to Jersey or buy one here. The public transport isn’t great especially in the winter months. Jersey drives on the left as in the UK. Petrol is generally cheaper but the UK and it’s impossible to use a lot of it on a 9 by 5 mile island!

You do need to be aware of a couple of things though regarding driving.

Firstly, paying for parking in town and at the beaches is done an odd and unique Jersey way. You have to purchase paycards (single or in books) for 1 hour, 2 hours, 4 hours etc. They are available from most shops and newsagents. You have to scratch them off to show what time you arrived and leave them displayed on your dashboard. Take note that the Parking Control men are pretty quick to issue parking tickets for £60 (£30 if you pay promptly)

Secondly not all UK car insurance companies will cover you to drive in Jersey. If your company doesn’t you could consider insuring your car with a Jersey company. Jersey car insurance is generally cheaper than in the UK. This is probably due to the fact that there’s no where to hide a stolen car in Jersey plus there’s a 40mph speed limit so there are less high-speed crashes!

Additionally, there is no such things as an MOT, tax discs or road tax in Jersey. Be aware that UK car insurance is only valid providing your car is MOT’d and UK taxed. I would advise you to talk to your insurance company if your MOT or tax disc run out whilst you’re over here. They may be happy with your car having a Jersey style service instead of an MOT or you might have to take it back to the UK to get an MOT. You could get your car registered as a Jersey car but this is a waste of time if you’re only here for a year as you’d only have to get it re-registered as an UK car when you go back. The best idea is to check with your own insurance company before coming over here. Note that you cannot ‘SORN’ your vehicle whilst it is on the road in Jersey as you will not be insured.

Medical Care

General Practitioners in Jersey are private practitioners and Jersey residents have to pay £30 to see their GP on the island, but UK residents can see a GP for free. You have no named GP whilst you’re here, but there are clinics for non-Jersey residents where you will be seen free of charge. There is of course an A&E department in case of emergency.

Flights/Ferry

Flights to the island go from many major airports in the UK. Check out www.skyscanner.net to see all the places it is possible to fly from in the UK from Jersey. This site also tells you which flights are the cheapest on the dates you wish to travel. Prices vary hugely between £30 – £300 return to the UK depending on who you fly with and how far in advance you book your flights. It makes a big difference if you book early so do try to plan it if you can! If you’re travelling last minute then Blue Islands are a good airline as their flights are at set prices and do not vary depending on when you book them.

Ferries are regular between the island and the UK. They run to Weymouth, Poole and Portsmouth. Poole is a summer only route, There is a fast ferry 3-4 hours and a slower 10 hours. If the weather is horrific only the slow ferry tends to run. All routes are operated by condor ferries and cost about £300 for car and passenger, but vary slightly depending on route and season. Last year there was another ferry company, HD Ferries, which operated some Jersey routes but they only run in the summer and it’s unclear at the moment whether they’ll be sailing from Jersey next year at the moment.

Ferries also operate to the other Channel Islands and St Malo in France, again operated by condor ferries. There are also a few direct flights from Jersey to other European destinations with various airlines.

Jersey will pay for you to travel to Jersey either by air or sea. They will not pay for your partner/family if they are coming over too. You may have to fly out Tuesday night to start work Wednesday morning, and then return to the UK at the next opportunity to bring back your car, personal possessions and partner. However you plan this early on you should be able to avoid this. Jersey will pay for one journey for you only. The trust which you will work for on your return to the UK is responsible for your return travel—they may not be aware of this so you are advised to sort it out weeks before your intended return date. Naturally any trips you make from and back to Jersey in your year here will be at your own expense unless it is for study leave courses.