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 90,000. 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 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 etc etc.

Accommodation
Accommodation is provided by the hospital just two minutes walk across a park. 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 still allowing time to learn. There is a sizeable study budget (£500 per 4 month post at the time of writing), and annual study leave allowance. It’s a good opportunity to attend courses both in Jersey and in the UK. My experience of in house department teaching though has proved more than adequate with protected time set apart, and a clearly laid out teaching program relevant to our needs. 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. Since you will be in Jersey for a whole year, our understanding is that you will not have to pay “catch-up” tax when you get back to the UK, but we have received conflicting information on this. To our best belief, you will be taxed at a lower rate overall, than if you had been on the Mainland. We strongly recommend you check your own circumstances directly with an accountant, or the Inland Revenue.

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 (once tax free but now there is a 3% GST tax on all purchases), but many household products and food is noticeably more expensive than the UK. There is a 15% supplement on top of basic pay to attempt to compensate for this.

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. Banking on the island too is a bit of a problem. The major banks have branches here including Barclays, HSBC, and NatWest, and there are many LINK ATMs to withdraw cash free of charge. However, these banks are Jersey branches, and separate to UK branches in all but name. You can pay in cheques in these branches and do some banking, but most banks charge extra for most services, and cheques take longer to clear. The best way to bank is online, but paying in cheques is a problem and you either have to suck up the charges, or send them home and get a friend/family member to pay them in for you back in the UK. There are 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
If you are planning to bring your car to Jersey (which I would highly recommend as the public transport on Jersey is poor), there are a few things you need to be aware of. Your insurance company in the UK should cover you whilst driving on Jersey but you will need to check with them, and they will generally only cover you providing you inform them you will be going. Some companies charge you more, whereas others offer you a small refund (presumably because car crime is minimal on the island). There is no such thing as an MOT on the island, or tax discs. Your UK car insurance is only valid providing your car is MOT’d and taxed, therefore you need to watch when your tax disc runs out because if it runs out whilst you are on Jersey, you will no longer be insured. The two options are to either bring it back to the UK to MOT and tax it (expensive), or to register it as a Jersey vehicle, and unregister it in the UK. This involves lots of form filling, and you will need to insure it locally if you chose this option, and then re-register the vehicle on your return to the UK. Neither option is particularly simple, hassle-free or cheap. You cannot ‘SORN’ your vehicle whilst it is on the road in Jersey as you will not be insured. Jersey drives on the left as in the UK.

Medical Care
UK residents can see a GP for free. You have no named GP whilst you’re here, but there are clinics for non-Jersians where you will be seen free of charge.

**Flights/Ferry**
Flights to the island go from many major airports in the UK, with a route to Heathrow following shortly. Flybe is generally the cheapest, providing you book in advance. A return to Southampton can cost £80 incl taxes if booked early, otherwise you can end up paying £200 upwards. Flights to Gatwick with ba are similar. Ferries are sporadic, and run from Weymouth, Poole and Portsmouth throughout the year. Poole is a summer only route, Weymouth is the fast ferry which takes 3 hours, and Portsmouth ferries take an almighty 10 hours to reach the island providing there is a flat sea, a following wind and goodwill to all men. All routes are operated by condor ferries, and cost about £300 for car and passenger, but vary slightly depending on route and season. Ferries also operate to the other Channel Islands and St Malo in France, again operated by condor ferries, and there are numerous flights from Jersey to the rest of Europe with various airlines. HD Ferries are planning to join the market from March, and will offer some much needed competition to popular ferry routes.

Jersey will pay for you (not your partner/family) to travel to Jersey one way. If (like me) you had 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, Jersey will only 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. In general, you will need to accept (and budget) for travelling backwards and forwards from the mainland at your own expense.

**Telephones**
All of the UK mobile phone networks consider Jersey as a foreign country, so you will be charged roaming rates if you make (or receive) calls on your mobile whilst on the island. There are 3 Channel Island mobile phone companies which all provide pay as you go services, and is a reasonably cheap way to stay in touch with the UK. It is possible to have the internet in the apartments, but broadband is expensive so most opt for dial-up.

**Mail & Subscriptions**
Royal Mail provides a mail redirection service that you can set up online relatively cheaply. To have your mail directed to Jersey rather than to your usual UK address costs £23.95 for 6 months or £7.10 for 1 month – much easier and less hassle than informing everyone of your change of address, and then re-informing them 8 months later when you move back to the UK! Probably the last thing to mention is you need to think about anything you pay a monthly fee for, or have signed a 12 month agreement for – cable tv, broadband, gym memberships, mobile phones, etc will all be wasted money if you’re not careful.

Enjoy your stay!