

# **Social Security for Crew on Maltese-Flagged Yachts**

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Social security for crew is crucial. For a superyacht owner, creating a high-performing team onboard requires planning and aligning with the resources they have. There are significant legal consequences, both civil and criminal for yacht owners not complying with social security obligations.

As one of the leading EU yacht registry locations, Malta offers many benefits for yacht owners in addition to providing a high-quality yacht registry. Another benefit is that Malta provides favorable fiscal advantages. Within the European Union, seafarers, like other EU Nationals are entitled to be provided with social protection. France, in particular, has been active in ensuring that seafarers are afforded protection. Whether the yacht is a pleasure, or commercial.

EU Nationals working onboard vessels flying the flag of an EU country shall be insured in the Flag State. This is by virtue of Article 11.4 of EU Regulation 883/2004.

**Advantages of the Malta Flag for Seafarers**



Photo by [Thomas Ellmenreich](#)

Registering your yacht in Malta certainly brings many benefits. Including the opportunity to register your crew in an EU Member State scheme. Giving you peace of mind as a yacht owner.

Alasdair Milroy, CEO, and Founder of [Breaking the Mould Accounting](#) is a yacht accountant and crew payroll specialist. He highlights some of the advantages of social security in Malta for seafarers.

*“Registering for social security in Malta provides the seafarer with an Entitlement Health Insurance Card (EHIC). Or an S1 Form, a pension based on the length of service, and unemployment benefits. Employer and Employee contributions are capped for both Employer and Employee. In 2022 both employer and employee are €49.97 per week and €1.50 Maternity Contribution. Seafarers resident in the EU, who are citizens of non-EU countries often find it is difficult to obtain a social security number in the EU state of residence. So*

*obtaining an EU social security number in Malta allows them to be recognised in the EU.”*

The only exception for the seafarers to be insured in the Member State is where the Employer has the place of business/registered office is if the seafarer has his residency in the same Member State. In this case, the seafarer shall be subject to be insured in the Member State where the employer's registered office is situated.

<http://www.instagram.com/p/CaPGkeUoa0m/>

Yacht crew paying social security contributions under the Maltese scheme are covered for free state healthcare and benefits in cash – for more information about employment and social security schemes for yacht crew on board yachts registered under the Malta flag refer to the [Malta Social Security Website](#), or email Alasdair Milroy at Breaking the Mould Accounting for any inquiries about crew social security; email: [hello@btmaccounting.com](mailto:hello@btmaccounting.com)

<http://www.instagram.com/p/CZ87qkEML7k/>

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