



Ad-Hoc Query on 2022.39 Verifying the fulfillment of condition of sufficient means of subsistence

Requested by EMN NCP Netherlands on 18 August 2022

Responses from Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Netherlands, Poland, Portugal, Slovakia, Spain, Sweden (21 in Total)

Disclaimer:

The following responses have been provided primarily for the purpose of information exchange among EMN NCPs in the framework of the EMN. The contributing EMN NCPs have provided, to the best of their knowledge, information that is up-to-date, objective and reliable. Note, however, that the information provided does not necessarily represent the official policy of an EMN NCPs' Member State.

1. BACKGROUND INFORMATION

In the procedure for the renewal of the single residence and work permit (hereinafter: single permit) in the Republic of Slovenia, an employed third country national (hereinafter: applicant) must prove sufficient means of subsistence for the previous six months and for the month in which the application is submitted and for the month of the decision of the competent authority on the application.

The Foreigners Act (besides the General Administrative Procedure Act) states that the competent authority must decide on applications for a residence permit as soon as possible and not later than within 30 days of receiving a complete application. Where in order to establish the existence of reasons for

The following responses have been provided primarily for the purpose of information exchange among EMN NCPs in the framework of the EMN. The contributing EMN NCPs have provided, to the best of their knowledge, information that is up-to-date, objective and reliable. Note, however, that the information provided does not necessarily represent the official policy of an EMN NCPs'

Member State

refusing a permit or certificate a special fact-finding procedure is necessary, the competent authority must decide on an application not later than within 60 days.

In Slovenia, there is a backlog in the processing of the applications at some administrative units, which fail to make a decision within the statutory deadlines, so foreigners must subsequently provide proof of sufficient funds also for the missing months from the submission of the application to the month, in which the authority decides on the application.

This situation represents an additional administrative burden for the applicant and extends the decision-making process on the application, since the competent authority must invite the applicant to supplement the application, since the condition of sufficient means of subsistence must be fulfilled at the time of the decision making on the application and not (solely) at the time when the application was submitted.

The example:

The applicant submits an application for an extension in August and attaches pay slips, bank statements etc. for the month of August (if he already has one) and for the previous six months. The competent authority starts deciding on the application in December (for instance due to the large number of applications and the resulting backlog) and invites the applicant to provide proof of sufficient means of subsistence for the months in between August and December.

Slovenia intends to assess, on the basis of the Member States' responses, whether current Foreigners Act and Executive regulation - Rules on the manner of determining sufficient means of subsistence in the procedure of issuing a residence permit - need to be amended in the future.

We would like to ask the following questions:

- 1. During the renewal procedure of the single permit, does your Member State requires that the applicant proves sufficient means of subsistance? Available choices: Yes, No
- 2. If you answer YES to question 1, can you please indicate what kind of proof your Member State requires from the applicant for the renewal?
- 3. In the event that the authority does not take a renewal decision immediately or during the statutory deadlines established by the law (and as a result, the submitted evidence becomes obsolete and does not show the current situation), does you Member State require additional information and proof of sufficient means of subsistence before taking the final decision? YES/NO.
- 4. If you answer YES to question 3, does the applicant has to prove sufficient means of subsistence since the introduction of the application until the month when the request was made? Please explain.

The following responses have been provided primarily for the purpose of information exchange among EMN NCPs in the framework of the EMN. The contributing EMN NCPs have provided, to the best of their knowledge, information that is up-to-date, objective and reliable. Note, however, that the information provided does not necessarily represent the official policy of an EMN NCPs' Member State.

5. If you answer NO to question 1, how do your Member State decides on the renewal of the single permit?

We would very much appreciate your responses by 15 September 2022.

2. RESPONSES

1

		Wider Dissemination ²	
•	EMN NCP Belgium	Yes	 Yes The requirement of "sufficient means" for the renewal of a single permit, which must be fulfilled in order to renew the right to reside on the territory, is the same as the requirement to obtain for the initial single permit. In general, a valid employment contract is sufficient to prove this requirement. The employment contract must respect minimal wage and other decent work conditions. In the (exceptional) case of an employment contract that doesn't prove sufficient means, the applicant can still prove this by other means, such as pay slips or a social security declaration ("DmfA" in Belgium) provided by the employer. For a stay in Belgium, the requirement of sufficient means is fulfilled (in general) when the applicant can prove that he/she receives the amount of 120% of a monthly living wage (or more). It should also be noted that while the requests and renewals of single permits are a regional competence (Wallonia, Flanders, or Brussels region), the requirement of sufficient means of subsistence is complemented by any obligations of the Immigration Office that may exist to prove sufficient means of subsistence in order to preserve the right to reside on the

¹ If possible at time of making the request, the Requesting EMN NCP should add their response(s) to the query. Otherwise, this should be done at the time of making the compilation.

² A default "Yes" is given for your response to be circulated further (e.g. to other EMN NCPs and their national network members). A "No" should be added here if you do not wish your response to be disseminated beyond other EMN NCPs. In case of "No" and wider dissemination beyond other EMN NCPs, then for the Compilation for Wider Dissemination the response should be removed and the following statement should be added in the relevant response box: "This EMN NCP has provided a response to the requesting EMN NCP. However, they have requested that it is not disseminated further."

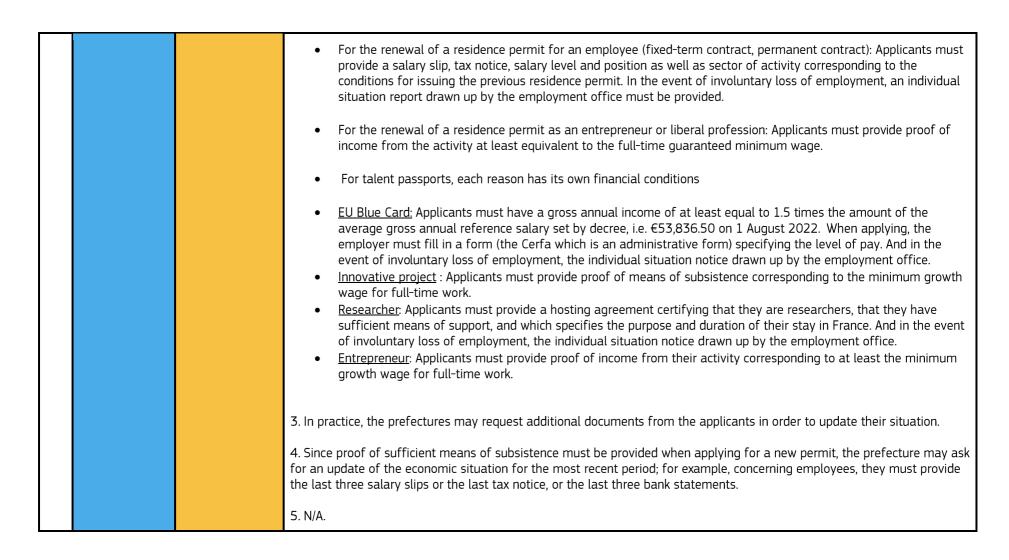
			territory (federal competence). Proofs of sufficient means of subsistence are collected by the Region and sent to the Immigration Office, who treats each application individually and takes personal circumstances into account. 3. Yes. 4. If necessary, the applicant can be asked to provide additional pay slips for the whole period leading up to the renewal. This is however rarely applicable, since applications for renewals should be introduced two months before expiration (by law) to ensure a decision before the expiration date. If this delay is not respected, the applicant may be required to provide recent bank statements to show the salary received during this period, which again must be in line with the salary foreseen in their work contract, and respect minimum wage conditions. 5.
-	EMN NCP Bulgaria	Yes	1. No 2. N/A
			3. No 4. N/A
			5. When a foreigner has a prolonged residence permit, the term for submitting the application is up to two months before the end of his/her residence. Even if there is a delay in processing the application, the applicant does not have to prove sufficient means of subsistance.
	EMN NCP Croatia	Yes	Yes But a slips paid immediately before submitting the application.

			 3. No. The applicant is not required to provide additional proof of sufficient means of subsistence before taking the final decision, but the current situation can be checked in Central Registry of Affiliates (Regos) - the register of paid contributions for mandatory pension insurance by insured persons. 4. N/A 5. N/A
€	EMN NCP Cyprus	Yes	1. No
			2. N/A
			3. No.
			4. N/A
			5. For the renewal of the single permit the submission of a detailed statement of social insurance is required. In the case that this cannot be provided, the application is rejected.
	EMN NCP	Yes	1. No
	Czech Republic		2. N/A
			3. NO
			4. N/A
			5.

			The validity of a single permit can be repeatedly extended, provided that the same conditions applicable to the issue of the single permit are met. It can be extended for the period for which a contract of employment has been entered into but not for more than 2 years. An application for extension of the validity of an employee card is to be filed at an office of the Ministry of the Interior. The application must be filed no sooner than 120 days before expiration of the validity of the current employee card and the last day of the validity of the employee card at the latest. The Ministry of Interior is obliged to process the complete application within 30 days but this statutory deadline is not always met. Until the positive or the negative decision on the application comes into force, the holder of a single permit applying for its extension is allowed to stay in Czech Republic and work at the position for which the single permit was issued, even after the validity of the single permit expires. There is a temporary legal fiction of validity of the expired single permit lasting for the duration of the administrative proceeding on its extension. No means of subsistence or proof of sufficient funds are required from applicants for the single permit and its holders applying for the extension of the single permit. They are only obliged to present a contract of employment guaranteeing that the agreed monthly wage will not be lower than the basic monthly minimum wage in Czechia (approx. € 650). No documents proving that a holder of a single permit has actually been receiving pay (such as pay slips or bank statements) have to be presented by applicants for the extension of the single permit. (A holder of a single permit is allowed to change his/her employer – provided that he/she notifies the Ministry of the Interior of this change in advance – so no one would be obliged to keep working for the employer without receiving pay. The change of an employer is possible even during the ongoing proceeding on the extension o
_	EMN NCP Estonia	Yes	1. No 2. In order to clarify answer to question 1: In Estonia, a temporary residence permit may be issued: to settle with a spouse; to settle with a close relative; for study; for employment; for business; for settling permanently in Estonia; for participation in criminal proceedings. The list of documents to be submitted for each type of application varies. Sufficient financial resources are defined either through (1) the obligation for an employer to pay a remuneration in a certain amount (in case of working), (2) sufficient income for subsistence in Estonia, which is confirmed by signing the residence permit application (for studying, for settling with a spouse) and (3) legal income (for settling with a close relative, for settling permanently in

			Estonia). Requirements for sufficient financial resources are regulated in Aliens Act and the expected rates of resources are defined in subordinate statute given by the Minister of the Interior. A temporary residence permit may be extended if the conditions of the extension of the temporary residence permit are met and there is no basis for refusal to extend the permit. The conditions of the issue of a temporary residence permit must be continuously met for the extension as well. Additional conditions and supporting documents depend on the respective temporary residence permit (listed above). By signing the renewal application of a temporary residence permit, the applicant confirms that the application does not contain false information, that he/she has health insurance policy and sufficient legal income. Additional documents and proof are not required. However, the processor of the application may ask the applicant to submit additional information or documents including documentation proving legal income depending on the type of residence permit (listed above), if necessary or in case there is reason to doubt.
			3. No.
			4. N/A
			5. Application to renew/extend the temporary residence permit is submitted to the Estonian Police and Border Guard Board by post or electronically (if requirements are met such as biometric data has been provided no more than 5 years ago and have not changed). Application to renew/extend temporary residence permit must be submitted at least 2 months before expiration of the permit. Applications submitted in due time are answered no later than 10 days before the expiry of the valid residence permit. If the application has deficiencies, decision to extend or not to extend the residence permit shall be maid within 2 months from the date of eliminating the deficiencies which are corresponded to the applicant in due time. Additional documents that need to be included depend on the type of the residence permit. Upon determining the period of validity of the temporary residence permit to be extended, the proof of the facts forming the basis for the extension of proof of other facts relevant to the matter and the possibility of change during the period of validity are taken into account.
+	EMN NCP Finland	Yes	1. Yes
	Tintanu		2. In Finland, before the Finnish Immigration Service can grant a residence permit for a working person or an entrepreneur, the employment office must make a partial decision regarding working conditions, terms of employment and local labor

			market situation. When an application for renewal is considered at the employment office, paid salaries must be shown by the employer. If the Finnish Immigration Service after a positive partial decision suspects the applicant doesn't actually get to keep the money, they are asked to show their payslips and all transactions on their bank account. When a residence permit for e.g. a specialist or a professional athlete is in question and the Finnish Immigration Service suspects the salary has not been paid as stated, the applicant is asked to show their payslips and all transactions on their bank account from the past 6 months. Next year, the Finnish Immigration Service will be able to use the national register of incomes, provided by the tax authorities. Therefore, the need to require paylisps and transcripts of bank account will be likely to decrease. 3. Yes 4. If the partial decision is positive but over 6 months old and the employer is under closer scrutiny, the applicant for the renewal is asked to show payslips from the past 6 months. However, only a small minority of all employers are to be examined more thoroughly.
••	EMN NCP France	Yes	 1. Yes 2. The type of proof required depends on the type of residence permit the applicant wishes to renew: For renewal on the basis of personal and family ties: Applicants must provide one of the following proofs (salary slip, personal income, bank statement). All of the applicant's resources are taken into account, independently of family benefits and the pension equivalent allowance. These resources must reach an amount set by decree by the Council of State, which takes into account the size of the applicant's family and must be at least equal to the monthly minimum growth wage and at most equal to this wage plus one fifth. For the renewal of a residence permit for a student or student on mobility: The monthly financial resources must be at least equal to the amount of the basic monthly maintenance allowance allocated to French government scholarship holders, which is 615 €/month)



	EMN NCP Germany	Yes	2. The German Residence Act (AufenthG), available in English at: https://www.gesetze-im-internet.de/englisch_aufenthg/, is authoritative for the regulations on the extension of residence permits and on securing a livelihood. The same requirements must be met for the extension of the residence permit as for its initial issue (Section 8 (1) Residence Act). Accordingly, the following applies (cf. § 2 Para. 3 AufenthG): In principle, livelihood is considered to be ensured if it can be covered, including sufficient health insurance coverage, without recourse to public funds. The local foreigner's authority, which is aware of the respective cost of living in its area, is responsible for checking whether the person's livelihood is secure. The type of proof required differs depending on the type of employment. For skilled workers with vocational training as well as for skilled workers with academic training in full-time employment, the livelihood is considered secured if the Federal Employment Agency has approved the commencement of employment, the livelihood is considered secured if the Federal Employment Agency has approved the commencement of employment. In this context, it is assumed that the remuneration of a proven specialist that is customary in the industry and region is sufficient to secure the specialist's livelihood. If the employment can be taken up without approval and the local foreigner's authority has doubts as to whether the remuneration is customary in the industry or region, the Federal Employment Agency can be involved on an optional basis. The examination of whether the livelihood is secured in the case of part-time employment or if family members also enter the country is the responsibility of the competent local foreigner's authority, even if the Federal Employment Agency has given its consent. (The livelihood can also be secured through alimony payments from family members or, in exceptional cases, through voluntary payments from persons who are not liable to pay alimony). 3. Yes. The decisio
==	EMN NCP	Yes	1. No

	Greece		 NO NO For the renewal of a residence permit for dependent employment, the specific documents that need to be submitted by the third country national, is a copy of a 'health booklet' of the insurance agency concerned, a certificate (issued by the insurance agency concerned), which states the days of work and the duration of insurance and proof of fulfillment of the applicant's tax obligations.
=	EMN NCP Hungary	Yes	 Yes In the procedure for the issue or renewal of a residence permit, proof of means of subsistence may be provided in particular by: a bank statement from a bank account in Hungary or abroad; a certificate of income from the tax authorities for the previous year an income certificate issued by the employer; a certificate of regular income from abroad issued by the employer and/or the tax authorities; other credible means. no at the same time as the application is submitted -
	EMN NCP Italy	Yes	1. No

			 3. Generally no, but the possibility of requesting a further supplement is not excluded if it is necessary to obtain updates on the person's work situation. 4. No 5. Renewal is decided by taking as a reference the income produced by the person in the year prior to the renewal request
=	EMN NCP Latvia	Yes	 No N/a No. N/a According to our legislation the right to reside in Latvia for TCN on bases of employment is granted for five years. The residence permit renewal is annual. At the moment of a renewal of the residence permit the Member State checks whether taxes from the salary determined by the labor agreement have been paid during the period of previous year (12 months). In 2022 the minimum salary determined by the state for the employed TCN is 1277 euros, for the holders of EU Blue Card – 1916 euros and for the holders of EU Blue Card (professions in which a significant labor shortage is predicted) – 1532 euros.
-	EMN NCP Lithuania	Yes	1. Yes 2.

			The amount required as sufficient means of subsistence differs by age and grounds: foreigners under the age of 18, students, trainees, and interns need to have the funds equal to at least 0.5 minimum monthly wage (365 EUR in 2022) per month, while other foreigners need to have 1 MMW (730 EUR in 2022) per month. Moreover, foreigners who apply for a national visa must also have sufficient funds to return to the country of origin (1 MMW in 2022). Sufficient means of subsistence are required for the duration of the national visa or temporary residence permit (up to 1 year). Typically, a bank statement or an employment contract are accepted as proof of sufficient means of subsistence. 3. No. In Lithuania, temporary residence permits are replaced, rather than renewed. According to Order No. 1V-329 of 12 October 2005 of the Minister of the Interior Regarding the Approval of the Procedure for Issuing Permits to Foreigners to Reside Temporarily in the Republic of Lithuania, Migration Department's officials reviewing the application to replace a temporary residence permit have the right to request additional data or documents if the submitted data or documents are incomplete or insufficient for passing the decision. 4. N/A 5. N/A
=	EMN NCP Luxembourg	Yes	1. No No. In Luxembourg the renewal of a salaried worker residence permit does not formally require the fulfillment of the condition of sufficient means of subsistence. To be eligible for a renewal of the residence permit, proof must be provided that you have had a sufficient income for the entire period of the current residence permit. This must be proven by an employment contract containing a monthly salary at least equal to the current unqualified minimum wage of the Grand Duchy of Luxembourg, confirmed by an affiliation certificate issued by the Social Security Center of Luxembourg. In order to renew a residence permit, third country nationals must apply to the Immigration Directorate of the Ministry of Foreign and European Affairs within 2 months prior to the expiry date of the residence permit. The application for renewal must be filed using a special form and must be accompanied by the following documents: a copy of their valid passport, in its entirety; a copy of the valid employment contract, dated and signed by both parties, in accordance with the Luxembourg labour code and including a salary that may not be lower than the current minimum monthly social wage;

The following responses have been provided primarily for the purpose of information exchange among EMN NCPs in the framework of the EMN. The contributing EMN NCPs have provided, to the best of their knowledge, information that is up-to-date, objective and reliable. Note, however, that the information provided does not necessarily represent the official policy of an EMN NCPs' Member State.

a recent certificate of affiliation which must include all the salaried worker's affiliations to the social security; a recent extract of their Luxembourg criminal record;

proof of payment of a fee of EUR 80.After 5 years of lawful and uninterrupted stay on the territory of Luxembourg, third-country nationals may submit an application for a long-term residence permit. Therefore they have to prove stable, regular and sufficient financial resources for the 5 years preceding the application, without having benefited from the social welfare system. This condition is assessed by comparison with the social minimum wage for unskilled workers.

2. N/A.

3. NO. Luxembourg does not ask the applicant to provide proof of sufficient means of subsistence when the ministry does not take a decision on the application in the same or even the following months. The means of subsistence are analysed on the day of the applications. The applicant cannot be held responsible for the delays of the administration.

4. N/A.

5. In Luxembourg the renewal of a salaried worker residence permit does not formally require the fulfillment of the condition of sufficient means of subsistence. To be eligible for a renewal of the residence permit, proof must be provided that you have had a sufficient income for the entire period of the current residence permit. This must be proven by an employment contract containing a monthly salary at least equal to the current unqualified minimum wage of the Grand Duchy of Luxembourg, confirmed by an affiliation certificate issued by the Social Security Center of Luxembourg. In order to renew a residence permit, third country nationals must apply to the Immigration Directorate of the Ministry of Foreign and European Affairs within 2 months prior to the expiry date of the residence permit. The application for renewal must be filed using a special form and must be accompanied by the following documents:

- a copy of their valid passport, in its entirety;
- a copy of the valid employment contract, dated and signed by both parties, in accordance with the Luxembourg labour code and including a salary that may not be lower than the current minimum monthly social wage;
- a recent certificate of affiliation which must include all the salaried worker's affiliations to the social security;
- a recent extract of their Luxembourg criminal record;
- proof of payment of a fee of EUR 80.

After 5 years of lawful and uninterrupted stay on the territory of Luxembourg, third-country nationals may submit an

		application for a long-term residence permit. Therefore they have to prove stable, regular and sufficient financial resources for the 5 years preceding the application, without having benefited from the social welfare system. This condition is assessed by comparison with the social minimum wage for unskilled workers.
EMN NCP Netherlands	Yes	1. No
Netifertalius		2. N/A
		3. No
		4. N/A
		5. In the Netherlands, a renewal of the single permit (GVVA) is applied for at the Immigration and Naturalisation Service (IND). The IND refrains from taking a decision without the advice of the Dutch Employee Insurance Agency (UWV).[1] The IND has a 90 days decision-making period starting at the day of application. This period can be extended when necessary, the applicant will be informed of this by letter.[2] Renewal is granted under the same conditions as when the GVVA was first issued. A means of subsistence requirement is not a part of this test. However, the UWV does examine if in the previous period the foreign national has been remunerated in line with the Dutch minimum wage standards.[3] If all of the above is in accordance, the UWV issues a positive advice which the IND considers as evidence that issuing the permit is in the interest of the Netherlands, as well as evidence that the foreign national holds sufficient means to support themselves.[4]
		[1] Attachment 1, Chapter 2, Article 2.1, Aliens Employment Act Implementation Regulation (Ruwav) 2022. [2] IND, 'Regular temporary residence permit extension', https://ind.nl/en/extend-stay/extend/regular-temporary-residence-permit, last accessed on 19 August, 2022. [3] Attachment 1, Chapter 2, Article 5, paragraph 2, Aliens Employment Act Implementation Regulation (Ruwav) 2022. [4] B5, paragraph 2.3, Aliens Act Implementation Guidelines (Vc) 2000.
EMN NCP	Yes	1. No

	Poland		In connection with the amendment to the Act on foreigners, which took place at the end of 2021. (entry into force on January 29, 2022), the previously applied requirement for the foreigner to prove that he has a stable and regular income sufficient to cover the costs of maintaining himself and his dependent family members (i.e. above the level of social intervention) has been changed. According to the new regulation foreigners has to have monthly salary in excess of the minimum remuneration for work, regardless of the working time (e.g full-time, part-time) and the form of employment. This requirement is met when a foreigner performing work for one employer earns a monthly salary in excess of PLN 3010 gross (i.e. approx. EUR 633 / month) or if the sum of remuneration received for performing work for multiple employers exceeds this amount. At the same time, the remuneration declared by the employer, in accordance with the previously binding regulations, may not be lower than the remuneration of employees working in the same period of work of a comparable type or in a comparable position. As a rule, the content of the decision granting the residence permit indicates for each employer i.a. the lowest remuneration that may be received by a foreigner for a given position, working time and the type of contract constituting the basis for the performance of work. The performance of work contrary to these conditions, if they have been specified and have not been subsequently changed within the prescribed procedure, means illegal performance of work and may result in issuing a decision obliging the foreigner to return. 2. n/a 3. n/a 4. n/a 5. The Polish legal system does not have a separate procedure for renewing i.e. extending a temporary residence and work permit, issued for the first time. Each time the conditions for granting a permit are examined.
*	EMN NCP Portugal	Yes	 Yes The immigration act explicitly states that the permit can only be renewed if the TCN proves to have sufficient means of subsistance. The TCN may present:• the previous IRS declaration;•

			a work contract and the salary receipts; a statement of responsibility / letter of sponsorship by a national citizen or a legal resident; 3. Yes. 4. The applicant must prove that has sufficient means of subsistence until the moment that the renewal request is being made, ie, that during the validity of the permit as well as during all the analysis, the applicant has the necessary means. If the application began a few months after the submission, the authority may ask for new documents and will have to take into consideration all those elements. 5.
	EMN NCP Slovakia	Yes	 Yes To the application for the renewal of the single permit, the applicant, among other documents, also attaches a document proving sufficient means of subsistance in the amount of the subsistence minimum for each month of stay (234.42 EUR/month), if the stay exceeds 1 year, in the amount of 12 times the subsistence minimum (i.e. 2,813 .04 EUR). It is proved by the employer's confirmation of the amount of the agreed salary or by the confirmation of the balance in the bank account held in the applicant's name. No. NA
£	EMN NCP Spain	Yes	1. No 2.

			No, it is required at the time of the application not during the procedure. (except in cases of correction).
			At the time of application:
			1. Non-profit residence:
			Presentation of documentation that allows verifying the perception of periodic and sufficient income or the possession of a patrimony that justifies such perception of income.
			1. Residence and working as an employee
			Accreditation of continuity in the employment relationship, or:
			Accreditation of habitual performance of the work activity for a minimum of six months per year and that he/she has signed a new employment contract, or:
			Accreditation of having had a period of labor activity of at least three months per year and additional requirements must be added.
			3. At the moment , NO.
			4.
			5. The renewal are resolved according to the framework of the different procedures and in accordance with the requirements of each of them. The renewal procedure for single permits does not exist in Spain as such.
-	EMN NCP	Yes	1. Yes
	Sweden		2. The following documents are to be scanned or photographed and sent with the application: - copies of the pages in the passport which show personal information, photograph, signature, passport number, passport issuing country, the passport's period of validity, the bar code on the identification identity page and whether the person

The following responses have been provided primarily for the purpose of information exchange among EMN NCPs in the framework of the EMN. The contributing EMN NCPs have provided, to the best of their knowledge, information that is up-to-date, objective and reliable. Note, however, that the information provided does not necessarily represent the official policy of an EMN NCPs' Member State.

	has permission to live in countries other than the country of origin - a summary of the applicants PAYE tax return from the Swedish Tax Agency for each of the years he/she has worked in Sweden, showing both total income and who paid the salary and what other income sources the person have - payslips for the current year - employment contract - letters from each employer the person has worked for in Sweden certifying that he/she worked there - a certified statement showing any absences from work, such as a notice of payment from Swedish National Insurance - information on which insurance company the employer has taken out insurance policies with, the insurance number, and the period of validity of the insurance policies 3. No 4. Not applicable 5. Not applicable
--	---
