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ROYAL DECREE NO. 72/91

Issuing the Law on Social Security

We, Qaboos Bin Said, Sultan of Oman

After perusal of Royal Decree 26/75 issuing the law

governing the

Administrative Apparatus of the State and amendments

thereto; and

Royal Decree 34/73 issuing the law on Labour Affairs and

amendments

thereto; and

Royal Decree 40/77 issuing the Law of Compensation for

industrial

injuries, industrial diseases and amendments thereto; and

Royal Decree 26/82 issuing the Law of Living Allowances

and Pensions for

Omani Government employees and amendments thereto; and

In furtherance of Public Interest

Decree the following:

Article 1

As regards Social Security the enclosed provisions shall

apply.

Article 2

The rulings of the aforementioned Royal Decree 40/77

shall remain in

force until the actual implementation of the section on

Insurance

against industrial injuries from whence this decree shall

be considered

null and void.

Article 3

The Minister of Labour and Vocational Training shall

issue the decisions

necessary for the implementation of the provisions of

this Decree.

Article 4

Anything contradicting the attached Decree or opposing

its provisions

shall be considered null and void.

Article 5

This Decree shall be published in the Official Gazette

and shall come

into force from 2 November 1991.

Qaboos Bin Said

Sultan of Oman

Issued: 19 Dhu Al Haj 1411H

Corresponding to 2 July 1991

LAW ON SOCIAL SECURITY

SECTION ONE

Regulations on Social Security and Definitions

Article 1

This law shall govern the following two Insurance

Sections:-

1. Insurance against old age, disability and death;

2. Insurance against industrial injuries and industrial

diseases.

Article 2

In the application of this law, the following words and

phrases shall

have the meaning and interpretation as indicated beside

each one so that

no other meaning is given to the text:

1. Ministry: Ministry of Labour and Vocational

Training.

2. Minister: Minister of Labour and Vocational

Training.

3. Authority: Public Authority for Social Security.

4. Administrative Council:

Administrative Council for the Public Authority for

Social Security.

5. President: President for the Public Authority for

Social

Security.

6. Owner: Any person who employs a worker or several

workers who are governed by this law whether they be

individuals or

legal persons.

7. Insured: A worker who is governed by this law

including those

working on a probationary period.

8. Wage: All the remuneration given to the

Insured

in cash or kind on a periodic or regular basis for work

carried out by

whatever method or the total basic salary excluding any

additions given

on a regular basis.

9. Industrial Injury:

Affliction by one of the industrial diseases listed in

Appendix (1)

attached, or injury as a result of an accident which

happened to the

Insured during the execution of his work or caused by it.

Injury due to

overexertion or having loads is considered to be an

industrial injury

when the conditions and principles are satisfied as laid

down in a

decision by the Specialist Medical Committee in

accordance with this

law.

This provision includes any accident which befalls the

Insured whilst

directly going to and from his work, or en route between

his place of

work and place of taking food within the work area. This

is always on

condition that the going and returning is without

stopping, staying

behind or deviating from the normal route. The ruling

also includes

changed location upon orders given by the Owner or during

a journey at

his expense or at the expense of the person responsible

for where the

employee stays.

10. Non-industrial Disability: Every disability which

occurs to the

Insured before reaching the age of 60 years of age or

which affects the

Insured before 55 years as a result of severance of a

limb or physical

disablement, or a recent medical condition be it

physical, mental or

psychological which costs a third of the previous wage of

the normal job

or one related thereto. This matter will be resolved in

accordance with

a report given by the Specialist Medical Committee.

11. Total Permanent Disability: This refers to

disability caused by an

injury or industrial illness which the Medical Committee

considers was

the cause of complete permanent loss of ability to work,

provided that

the overall percentage of the loss of the ability to work

is, as stated

in Table (2) attached to this Law, 100% or more.

12. Partial Permanent Disability: This refers to

disability caused by

an injury or industrial disease which the Medical

Committee see resulted

in permanent loss of the Insured's ability to work.

13. Temporary Disability: Complete or partial

disability caused by an

injury or industrial illness and which forces the Insured

to be absent

from his work or which reduces his ability to work on a

temporary basis.

14. The Medical Committee: The Medical Committee which

was established

by a Decision issued by the Minister of Health to

determine type and

degree of disability.

15. Medical Appeal Committee: The Medical Committee set

up by a

Decision issued by the Minister of Health to appeal

against the

decisions of the Medical Committee.

Article 3

A. This law governs Omani workers who work in the Private Sector in accordance with permanent labour contracts provided their age is not less than 15 years or more than 59 years.

The Minister has fixed the date for the implementation of the provisions of this law to be during a period which does not exceed one year from the date the law is published.

B. This law does not govern foreign workers or those working in menial occupations and housework as per the directives stipulated in the Labour Law. It also does not govern workers whose work does not enter into the scope of work or business of those who employ them. Application of the Law to all or part of this group will be by a decision from the Minister after approval by the Council of Ministers.

Article 4

This law shall govern non-Omani workers by way of a Decision by the Minister based on a recommendation by the Administrative Council and following agreement by the Council of Ministers provided that agreement incorporates the conditions and rules of the implementation of these provisions and fundamental principles of these workers' rights.

SECTION TWO

THE PUBLIC AUTHORITY FOR SOCIAL SECURITY

PART ONE

ESTABLISHMENT OF THE AUTHORITY AND ITS ADMINISTRATION

Article 5

A. A Public Authority shall be set up and called "The

Public Authority

for Social Security." It shall have legal personality,

financial and

administrative independence and shall report to the

Minister.

B. The main location of the Authority shall be in

Muscat and there

will be branches in the regions and areas stipulated in a

Decision from

the Minister and based upon recommendations of the

Administrative

Council.

Article 6

A. The Authority shall have an Administrative Council

presided over by

the Minister and formed of the following:-

- Undersecretary for Social Affairs who will

deputise for the

President and take his place during his absence.

- Undersecretary for Financial Affairs in the

Ministry of

Finance and Economy.

- Undersecretary for Commerce and Industry.

- Director General of the Directorate General for

Labour

Affairs.

- Two employers chosen by the Oman Chamber of

Commerce and

Industry.

- Two Insured Workers chosen by the Minister.

The Administrative Council shall invite to attend their

sessions any

expert or adviser who could be of assistance but who

would not have the

right to vote.

B. The internal rules of the Authority shall define how

the Council

shall function, its rules, measures, times of meetings,

the majority

required for convening the sessions and for issuing

Decisions and what

recompense is to be made to those attending its sessions

and the

sessions of sub-committees.

C. Length of Office in the Administrative Council shall

be 3 years for

Employers and Employees renewable once provided they do

not lose their

status prior to that.

Article 7

The Administrative Council shall handle the affairs of

the Authority and

supervise its business and for this purpose it shall be

entrusted with

the necessary power of attorney and functions which

include:-

1. Supervision over implementation of the Law and

operative Decrees

and Decisions and the taking of whatever measures it

deems necessary to

attain its goals and to improve the progress of work.

2. Establishment of an organisational framework for the

Authority and

to alter it in accordance with its responsibilities and

the expansion of

its activities and the definition of detailed functions

of its

administrative divisions and the amendment thereof. This

shall be

coordinated with the bodies concerned. Definition of the

financial and

administrative Powers of the President of the Authority.

3. Issue of Internal Decisions and Rules concerning

financial,

administrative and technical matters for the Authority

and employee

matters which are not bound by Governmental rules and

regulations.

4. Study of follow-up reports, periodic evaluation of

performance,

issue of decisions necessary to raise the standard of

performance.

5. Study of plans and setting up of budget projects

which are current

and beneficial to the Authority.

6. Establishment of the Authority's budget after

coordinating with the

Finance Department of the Ministry of Finance and

Economy.

7. Confirmation of the Authority's final statement of

accounts and its

financial position within 3 months from the end of the

financial year.

8. Establishing the general investment policy for the

Authority's

funds, and sanctioning the extent of its investment in

cooperation with

the Ministry of Finance and Economy and taking necessary

measures for

its execution.

9. Study of legislature pertaining to social security

and

recommendations on what steps to be taken.

10. Appointment of actuaries to examine and prepare the

Authority's

financial position.

11. Investment of Authority funds.

12. Appointment of one or more accountants who will

report directly to

the President of the Administrative Council and

determination of his

annual fees. He should pay special attention to the

accuracy of the

Authority's accounts.

13. Receipt of grants, recommendations, aid and

donations.

14. Any other matters the Minister assigns to the

Council.

Article 8

An Executive President shall take care of the Authority's

administration. His appointment and duties shall be

determined by a

Royal Decree. The Authority's Executive President and a

secretary for

the Administrative Council shall be appointed. When the

Executive

President is absent the Minister shall decide who

replaces him in

carrying out his duties on a temporary basis.

Article 9

The Executive President shall represent the Authority in

public

relations and before the Law and shall in particular take

care of the

following:-

1. Implementation of the Administrative Council's

decisions.

2. Management of the Authority, supervision of its

employees,

development of the system they work in and follow-up.

3. Study and settlement of financial, administrative

and technical

matters which are specified in the laws, Decisions and

Regulations.

4. Presentation of the Authority's draft budget to the

Administrative

Council within 3 months from the beginning of the

financial year with a

follow-up report of the Authority's business and

evaluation of its

performance.

5. Preparation of monthly accounts which indicate the

position on

expenditure, income, the Authority's financial position

and submitting

them to the Administrative Council.

6. Preparation of the Authority's detailed final

statement of accounts

at the end of the financial year, submission of same to

the

Administrative Council and sending it to the relevant

bodies within one

month from its approval by the Administrative Council.

7. Provide the Ministry and State bodies with the

statements and

reports which they request relating to the Authority's

activities on a

general basis.

The Executive President may delegate some of his duties

to other

Authority employees.

PART TWO

The Financial Structure of the Authority

Article 10

An independent account shall be set up for each Social

Security branch.

Article 11

The Authority's financial position shall be examined by

an actuary or

actuaries at least once every three years.

This examination must include an assessment of existing

obligations. If

it should indicate a deficit in the Authority's funds

then the public

treasury shall settle it. Whatever sum the public

treasury pays is

considered as a loan to the Authority which they are

obliged to settle

from any surplus they show in the following years. The

expert must

indicate the reasons for this deficit and the guaranteed

means of

correcting the same. If a surplus of money is shown it

shall be

transferred to a special account which shall be opened in

accordance

with the financial regulations in force in the State.

This amount may

not be used except by agreement from the Administrative

Council and

coordination with the Ministry of Finance and Economy for

the following

purposes:-

A. Settlement of all or part of a deficit discharged by

the Public

Treasury.

B. Creation of general reserve funds or special reserve

funds for

various purposes.

Article 12

The Authority's financial year shall begin from 1st

January and end on

the last day of December of that same year except for the

first

financial year which shall commence from the date the law

comes into

effect until the end of December the following year.

SECTION THREE

PART ONE

INSURANCE CONTRIBUTIONS AND TIMES OF PAYMENT

Article 13

The insurance contributions mentioned in this law shall be calculated according to the insured's basic wage. In respect of workers who earn by piece, by production or by the hour, then the contribution shall be calculated on the basis of his average monthly earnings taken over the previous 3 months of actual work.

In accordance with the recommendations made by the Administrative Council, the Minister shall issue a Decision on due dates and conditions to be followed for the collection of the contributions and other monies due to the Authority in accordance with the Provisions of this Law.

Article 14

The contribution made to the Authority for an Insured Worker must not be less than the contribution made for a worker who earns the established minimum wage.

Article 15

The contributions mentioned in this Law are considered to be due every month whether it be a part of the Insured's wages or whether it is paid for by the Employer. Payment shall be made to the Authority during the first 15 days of the month that follows the month when the contributions were due.

Article 16

Employers shall be obliged to pay the total contributions due by them and by the insured to the Authority at the due date stated in the previous Article. The Employer is solely responsible before the Authority for its payment and accordingly he shall deduct from the Insured's wages his share of its contribution each time the wages are paid.

Article 17

Every Employer bound by this Law who does not contribute to the insurance of all or some of his workers, or who does not pay the contributions on the basis of the correct wages or who does not undertake end of service benefit as indicated in Clause (4) of Article 20 shall be forced to pay an additional amount to the Authority in the amount of 13.5% of the contributions which he did not pay or of the amounts due in respect of the end of service benefit.

Article 18

It is possible to pay the amount due for the end of service benefit for the period prior to contributing and as set out in para 4 of Article 20 in a maximum of five annual installments. The Employer shall pay each installment at the end of each year together with interest on the remaining amount determined by a Decision from the Minister in accordance with a recommendation from the Administrative Council provided it does not exceed 3%.

Article 19

Employers who have a pension scheme at the time this Law comes into effect should notify the Authority of this scheme, with a complete statement giving the terms of this scheme and the privileges fixed therein for the employees. If it is clear to the Authority that this system managed by the Owner offers better privileges than those offered by the Authority, the Minister shall issue a Decision, in accordance with the Administrative Council's recommendation, excluding the Owner from having to implement the provisions of the Law. The Decision shall include the rules required to supervise that scheme and review its accounts on a regular basis to ensure that it covers the liabilities consequent thereupon.

With regard to the schemes which provide the same privileges as those offered by the Authority or less, the Minister shall issue a Decision, in accordance with the Administrative Council's recommendation that it be assimilated with the Authority. The Decision shall determine the regulations, steps to be taken and timing of this assimilation.

Article 20

The Insurance Scheme shall finance old age, disablement and death from the following sources:-

1. The share which the Employer must pay to the Authority amounting to 8% of the Insured's monthly earnings. 2. The share which the Insured must pay amounting to 5% of his monthly earnings. 3. The amount which the Public Treasury is obliged to pay amounting to 5% of the monthly earnings of the Insured, payable to the Authority on the first of the month following the date the payment was due. 4. The amounts paid by the employer to the Authority relating to the end of service benefit, calculated in accordance with the Labour Law, or the stipulations of the work contract or the regulations under the company's articles of association. This shall be for the period immediately prior to participation in this Law. The Authority shall be obliged to pay this benefit to the worker for the period prior to the date the Law came into effect, at the end of the relationship of employment, with the profit of its investments calculated according to the regulations determined by the

Administrative Council. This is in addition to other sums which are due to the employee in accordance with the provisions of this Law. 5. Interest earned on investment of Social Security funds. 6. Donations, directives, gifts and aid agreed upon by the Administrative Council. 7. Additional sums and profits from late payments in accordance with the provisions of this Law. 8. Loans which are set aside in the State Budget to cover disability. 9. Other resources which are allocated to this insurance.

PART TWO

PENSION ENTITLEMENTS

Article 21

The Insured is entitled to receive a pension from the Authority according to his periods of contribution under this law commencing from the date the Law comes into effect, whether they were continuous or separated, as follows. 1. Termination of the male Insured's employment at reaching 60 years of age having contributed towards the insurance for a minimum of 180 months. Or female insured reaching 55 years with a minimum of 120 months. 2. Termination of male Insured's employment prior to reaching 60 years of age having contributed towards his insurance for a minimum of 240 months or female Insured's prior to reaching 55 years with a minimum of 180 months contributions. In this case the allowance due is decreased in proportion to the age of the insured in accordance with Schedule 3 attached. The reduction does not apply in cases where the Insured or his beneficiaries request payment of the allowance for permanent disablement or death. 3. Termination of a male Insured's employment after 60 years of age or female Insured after 55 years and the period of contribution amounting to a minimum of 180 months, 36 months of which shall be continuous during the last 5 years prior to termination of service. Calculated into the period of the insurance contributions in the 3 previous paragraphs may be the periods during which the Insured claimed a daily allowance for temporary disablement as a result of an industrial injury. During this period no insurance contribution is made. Periods of absence without pay and time spent at work without salary are not calculated for the purposes of the periods stipulated in this Article.

PART THREE

ENTITLEMENT TO BENEFITS FOR DISABLEMENT OR DEATH

ARISING FROM A NON-INDUSTRIAL CAUSE

Article 22

If the male Insured's services are terminated for non industrial disablement or death reasons before reaching 60 or 55 years for a female, or if their services are terminated due to death at any age then the benefits shall be paid to the Insured or his or her beneficiaries with the following conditions:-

A) If the Insured has contributed for a minimum of 6 consecutive months immediately prior to disablement or death. B) If contributions were made for a minimum of 12 months on an irregular basis, 3 months of which should be consecutive, directly prior to disablement or death. If disablement or death does not occur after fulfilling the minimum period of contribution as mentioned in paragraph A or B above and contributions were stopped in either case for whatever reasons, then the Insured or his dependents as the case may be shall have the right to the benefits (if any) during the year from the date when contributions were stopped and before the male Insured reached 60 years and the female insured 55 years or, if death occurred during the year from the date contributions were stopped regardless of age, provided neither one of them had obtained a pension as stated in Clause 2 of Article 21 above which was greater.

The Minister shall issue a Decision after coordinating with the Minister of Health on the means of proving disablement or death.

PART FOUR

PAYMENT IN LIEU OF PENSION

Article 23

The Authority may grant the beneficiary a lump sum as capital in place of his right to a pension which shall not exceed one quarter of the pension calculated at the rate of R.O.10 for each R.O.1. This lump sum payment take place within the boundaries and in accordance with the conditions and circumstances, and in the cases where a Decision is issued by the Minister based on the Administrative Council's recommendation.

PART FIVE

END OF SERVICE BENEFIT ENTITLEMENT

Article 24

If the Insured's employment ends and the conditions for claiming the pension do not apply, he is entitled to end of service benefit provided that the period of contribution is not less than a complete year.

Article 25

End of service benefit mentioned in the previous Article shall be calculated on the basis of the worker's last basic wage when employment ended in the amount of one month's wage for every year for the first 3 years of contributing and in the amount of 2 months wages for the years following the first 3 years.

Article 26

The aforementioned benefit shall be paid upon the Insured's death to his beneficiaries and according to the conditions and circumstances stipulated in the Sixth Section of this Law.

PART SIX

CALCULATION OF OLD AGE, DISABILITY AND DEATH BENEFITS

DUE TO NON INDUSTRIAL CAUSES

Article 27

The old age pension is calculated as 1/60 of the average monthly earnings of the Insured and is paid on the basis of the insurance contributions for the last 2 years of the period of contribution or for the period of contributions, should it be less than the years, multiplied by the total number of years of insurance contribution.

Article 28

In the case of disablement or death, the benefit is calculated on the basis of 40% of earnings when death or disability occurred or 1/60 of the Insured's last earnings multiplied by the number of contribution years, whichever is greatest.

PART SEVEN

GENERAL PROVISIONS FOR INSURANCE AGAINST OLD AGE,

DISABLEMENT AND DEATH

Article 29

In calculating the period of insurance contributions, a fraction of one month is treated as one full month in every period, and a fraction of a year in all of these periods is treated as one full year in matters concerning the Insured's claim for benefits.

Article 30

When appointing a person who is subject to the law for pensions and end of service benefits for Omani employees of the government in the private sector and regarding his subjection to the provisions of this law or otherwise, both the Pension and Benefit Fund and the Public Authority for Social Security shall be obliged to transfer to the body under the regulations of which he works, the contributions deducted from his salary, the government's share which was paid to his account or the workers share of insurance contributions against old age, disablement and death, the employer's share and the public treasury's share paid to the Insured's account. In this case, the provisions of the regulations of the body to which these amounts were transferred shall apply by combining the previous and future periods if the entitlements have not been paid according to the regulations to which he was subjected. A percentage of the insurance contributions shall be deducted to start with from the date of his appointment. If his entitlement has already been paid then the inclusion of the length of his previous employment is conditional on his submitting a request for it within the six months following the date of his appointment and provided he returns the end of service benefit paid to him. If the person's pension has reached the maximum on appointment as specified in the law which is applicable to him, then the amount is not transferred and he benefits from the new period of end of service benefit when the necessary conditions are met.

SECTION FIVE

INSURANCE SECTION AGAINST INDUSTRIAL INJURIES

AND DISEASES

PART ONE

FINANCING AND MEDICAL CARE

Article 31

The Insurance Section for Industrial Injuries and Diseases shall be financed by the following:-

1.Monthly contributions which Employers are obliged to pay to the Authority at the rate of 1% of their employees' monthly wages. Only the employer pays this contribution. 2.Returns from the investment of the contributions mentioned in the previous Clause. In the case of there being any surplus it should be transferred to the account specified in Article 11 of this Law.

Article 32

The Authority shall undertake to provide medical care to the Insured in the case of an industrial injury. The care shall include the following:

1. The services of general and specialist doctors, medical assistants and accompanying services. 2. Medical treatment and hospital accommodation. 3. Provision and sending of medicines and necessary medical materials. 4. Surgical operations, X-rays and other medical tests. 5. Provision of rehabilitation services and artificial limbs and the like and any medical or surgical apparatus to repair the injury. 6. Cost of transporting the injured person from work or home to the medical centre or hospital to find treatment and the cost of his return.

A Decision from the Minister, in accordance with approval from the Administrative Council, shall determine the guidelines for estimating transport costs. The Authority shall establish a special agreement with the Ministry of Health or any other body to provide treatment at a rate that they shall fix or at an amount settled in accordance with the guidelines issued in the Minister's Decision based on what is agreed upon between him and the Minister of Health and with the approval of the Administrative Council.

PART TWO

DAILY ALLOWANCE FOR INJURY

Article 33

The Employer shall bear the cost of the day of the injury whatever the time it occurred and should the injury prevent the Insured from carrying out his work, his salary shall be stopped and the Authority shall pay a daily allowance to the injured person at the time his wages are paid and during the period of his inability to carry out his work until he has recovered or until it is confirmed that he is permanently disabled or until his death whichever is first. When evaluating injury all states of relapse or complications which may arise from it shall be considered as well as every state of industrial disease as listed in Schedule 1 attached, the symptoms of which appear within a year from the date the Insured's employment ended.

Article 34

The aforementioned allowance shall be 75% of the injured's daily wage for the length of his inability to work. This allowance is estimated on the basis of the monthly wage paid for him divided by 30.

Article 35

The daily allowance for injury and compensation for permanent disability cannot be claimed under the following circumstances:-

a) If the Insured injured himself on purpose.

b) If the injury occurred due to an intentional deviation in behavior on the part of the injured person as follows:

1. Every activity carried out by the injured person whilst under the influence of alcohol or drugs.

2. All express violations of safety instructions visibly posted at the work place.

All of the above shall apply provided that the injury does not result in death of the insured or permanent disability which exceeds 25% of total permanent disability. It is not possible to rely on the above cases without verification by way of investigation carried out in accordance with Article 48.

PART THREE

COMPENSATION AND BENEFITS FOR INDUSTRIAL INJURY

Article 36

In the case of partial permanent disablement resulting from the injury and which is less than 30% of total permanent disablement, the injured party is entitled to claim a lump sum compensation which equals 36 times the monthly benefit fixed for partial permanent disablement which it is supposed he would claim in accordance with the following Article according to the percentage of disablement which occurs. The Employer shall not be permitted to terminate the worker's employment for reasons of partial disablement mentioned in the previous paragraph.

Article 37

A. In the case of partial permanent disablement resulting from an industrial injury which equals 30% or more but does not lead to total permanent disablement, the injured person shall be entitled to claim the benefits for total permanent disablement. The insured shall collect his benefits and his work wage without limit as long as the percentage of injury does not reach total permanent disablement.

B. If an industrial injury leads to total permanent disablement or death of the injured person, the insured or those entitled on his behalf may claim a monthly allowance equal to 75% of the wage subject to contributions.

Article 38

The percentage of partial permanent disablement is estimated in accordance with the following guidelines:

1. If the disablement is listed in Schedule 2 attached to this Law the percentage of total disablement stated therein shall apply.

2. If the disablement is not shown in the aforementioned Schedule then the percentage is calculated in relation to the percentage of disability to carry out his work, provided that this percentage is indicated in a medical certificate.

3. If the resulting disablement has a particular effect on the injured's ability to work at his original job, it is necessary to explain the type of work which the injured person carries out in detail together with a statement of the effect of this in increasing the degree of disablement in those circumstances in accordance with the fixed percentages in Schedule 2 attached to this Law.

It is possible to modify the Schedule 2 mentioned in paragraph 1 of this Article and also Schedule 1 mentioned in the second paragraph of Article 33 by a Decision from the Council of Ministers on the basis of a presentation by the Minister after coordinating with the Minister of Health.

Article 39

If an industrial injury has befallen the injured person before, and the injured suffers a relapse or he suffers unexpected complications, then the following guidelines are applicable:-

1. If the percentage of disablement resulting from the new injury and the previous injuries is less than 30% the injured person is compensated on the recent injury on the basis of the percentage of remaining disability alone and the wage subject to contributions at the time of the recent injury.

2. If the percentage of the disablement resulting from the new injury and the previous injuries equals 30% or more then the injured person is treated in the following way:-

A) If the injured person was compensated for the previous injury in one single compensatory payment his pension is estimated on the basis of the percentage of disablement remaining from all of his injuries and the wage subject to contributions at the time of the recent injury.

B) If the injured person is entitled to a disability pension, his pension is calculated on the basis of the percentage of disablement remaining from all his injuries and the wage subject to contributions at the time of the recent injury provided that the pension is not less than his pension for the previous injury.

Article 40

The percentage of permanent disablement is calculated according to the nature of the injured's disablement, his general condition, his age, his profession, his physical and mental disposition, his potential and his professional ability. The attached Schedule 2 should be referred to for guidance. Compensations and pensions for permanent disablement are granted on a temporary basis. The Authority shall send the injured person for regular medical examinations during the 4 years from the date of proof of the disablement - unless the Medical Committee do not consider it possible for any change to take place during this time. Proof of permanent disablement, its degree, occurence of any change, the insured's recovery or his return to work shall be accompanied by a Certificate from the Medical Committee.

Article 41

To every injury there is the recovery aspect and the Authority requires re-examination every 6 months during the first year from the date of the disablement occurring and once a year during the following 3 years. The Medical Committee shall re-evaluate the degree of disablement each time. The re-assessment may not be carried out after four years from the date the disablement occurred. Re-examination is carried out at the knowledge of the Medical Committee.

Article 42

If the percentage of disability alters when the medical examination is redone in accordance with the previous Article, the following guidelines should be observed:

A. If the Insured is receiving a disablement pension, the disablement pension shall be altered or stopped from the first of the following month in order to ascertain the degree of the most recent disablement, or according to what is shown in the medical re-examination, according to whether there is an increase or decrease to the degree of disablement If the disablement is less than 30% the pension is stopped for good and the injured person is granted a lump sum payment in accordance with Article 36.

B. If the insured has already been compensated for the degree of disablement which was estimated the first time in the form of a lump sum then the following applies: 1.If, upon re-examination, the estimated degree of disablement increases above the degree calculated before and is less than 30%, the injured may claim compensation calculated on the basis of the last percentage and the wage adopted as a basis for contribution when the disablement was proved the first time, deducting the previous compensation given to him. A decrease in disablement is not counted in the percentage previously calculated, concerning the previous compensation paid to him. 2.If the degree of disablement calculated at re-examination reaches 30% or more, the injured is entitled to a disablement pension calculated according to the provisions of Article 37 paragraph A on the basis of the wage at the time the first disablement was proved. This pension shall be paid to him commencing the first of the month following the proof of the latest degree of disablement with the deduction of the difference between the previous compensation paid to him and the value of the pension on the assumption that his entitlement is based on the degree of disablement estimated the first time. This shall be within a quarter of the monthly pension until the time payment of the previous compensation is discharged.

Article 43

The injured insured person may present to the Authority a request for review of the decision on his medical treatment within one week from the date of the end of treatment or from the date of his return to work. He also shall have the right to request from the Authority review of the Medical Committee's decision of non-occurrence of disablement or calculation of its percentage. This must be done within one month from the date of the Committee's advice. The request shall be accompanied by a medical certificate supporting the opinion.

Article 44

The Authority must refer the request for re-investigation

of the Medical

Committee's decision mentioned in the previous paragraph

to the Medical

Appeal Committee. The Authority shall advise the injured

of its

decision by registered letter which should arrive within

a week from the

date the Decision was made. This Decision shall be final

and binding on

both parties. The Authority shall ensure that all

obligations are

carried out.

Article 45

The Authority may stop payment of the disablement pension

with effect

from the first of the month following the date specified

for medical

re-examination with the knowledge of the relevant Medical

Committee, if

the person does not appear for the re-examination which

the Authority

requested at the appointed time of which he was advised,

or if he

refuses to take medical treatment, visits and medical

examinations, or

does not persevere with rehabilitation which the relevant

Medical

Committee decided upon or if he does not refrain from

doing any

forbidden activity with the knowledge of the said

Committee.

The pension continues not to be paid until the reasons

disappear or

until the person presents himself for re-examination. If

re-examination

reveals a decrease in the degree of disablement from the

previously

calculated percentage, the new percentage is taken as

basis of

settlement with effect from the date fixed for

re-examination.

The Authority is permitted to overlook the injured's non

appearance for

re-examination provided he presents acceptable reasons.

The person entitled shall be dealt with in respect of the

period in

which no payment is made in accordance with the medical

re-examination.

Article 46

The injured worker shall inform his Employer or his delegate of any incident which is a cause of his injury and the circumstances under which it happened and if his condition permits. The Employer is deemed to have been advised of the incident under the following circumstances:

A. If the worker dies in or near a building used by the Employer in his work or by his subordinates, or in any place where the incident occurred that he works in under the supervision of the Employer or any other person responsible to the Employer.

B. If the worker is treated or receives first aid of any kind at the place of the incident or a place used by the Employer or which is under his supervision.

C. If the Employer or his sponsor has been informed of the incident from any source.

Article 47

The Employer or responsible supervisor shall inform both the Social Security Department and the police of every industrial injury which befalls his employees within 24 hours of being informed of its occurrence and a copy of this report should be given to the injured worker or his colleague. The report should include name of worker, his address, summary of the incident, circumstances, type of injury and who transported the injured for medical treatment. It should also include the names and addresses of any known relatives and his wage at the time of the incident. The report shall be as per the form prepared by the Authority for this purpose.

Article 48

The inspecting body shall carry out a detailed enquiry of every statement given. The enquiry shall give detailed circumstances of the incident, statements made by witnesses and in particular it should specify whether the incident was intentional or caused by immoderate behaviour on the part of the injured. It should also record a statement given by the Employer or his representative and a statement by the injured when his condition permits. In this respect, the Department or Office of Social Security must be informed by way of a copy of the report. The Social Security Department or Office shall then request conclusion of the report should they see reason for it.

Article 49

Payment of the daily allowance mentioned in Article 34 shall be carried out if injury prevented the Insured carrying out his work in accordance with a medical certificate from the medical treatment body. The payment of the daily allowance mentioned in the previous paragraph shall be for periods as determined by the Decree issued by the Minister and in accordance with agreement from the Administrative Council. The Decision will also determine the statement on the aforementioned medical certificate.

Article 50

The insured is entitled to a daily allowance during his absence from work due to assembly, maintenance or replacement of artificial limbs or one of the parts, on the basis of his contribution fee from the date of absence. If the insured already receives pension this will be stopped during the time he is entitled to claim a daily allowance, unless the daily allowance is less than the pension and then payment shall be continued, provided that the period of absence mentioned in the previous paragraph is authenticated by a general hospital doctor.

SECTION SIX

BENEFICIARIES' PENSIONS & CONDITIONS OF ENTITLEMENT

Article 51

If the person receiving the pension dies, the beneficiaries mentioned above have the right to that pension as follows:

Firstly: Group (A) includes sons and daughters. Their share shall be half the allowance due divided equally if there be more than one.

Secondly: Group (B) includes widows or widower. Their proportion shall be a quarter of the allowance due divided equally between his widows if there be more than one.

Thirdly: Group (C) includes the father, mother, brothers and sisters. Their proportion shall be a quarter of the allowance due and shall be divided equally if there be more than one.

Article 52

Claim to Pensions by those listed in the previous Article is conditional on the following:

A. Son-should not be older than 22 with the exception of: 1. Those who prove that they are unable to work by producing a report from the Relevant Medical Authority. This shall be verified every 2 years unless the Medical Authority decides there is no cure, in which case verification is not necessary and the right to claim a pension continues.

2.He is a student in a grade not higher than university level provided he is not older than 26.

B. Daughter-should not be married - her right to claim the pension ceases when she marries. Should she become divorced or widowed it returns.

C. Widow-No husband. Her right to claim the pension ceases should she marry and returns if she becomes divorced or widowed again.

D. Husband-If the husband is disabled which prevents him from working or earning money. A report is needed from the relevant Medical Authority. Verification shall take place every 2 years except where the Medical Authority decides there is no cure, in which case verification is not necessary and the right to claim continues.

E. Father and Mother: they must be dependent on the receiver of the pension for their living in accordance with a certificate from the Ministry of Social Affairs. Their right ends should this reason cease.

F. Brothers dependent upon the recipient of the pension for his living in accordance with a Certificate from the Ministry of Social Affairs, provided that he is not older than 22, with the exception of the following:

1. He can prove his incapacity to earn with a report from the relevant Medical Authority, which shall be verified every 2 years unless the Medical Authority decides that he is incurable. In this case verification is not necessary and he continues to receive the allowance.

2. He is a student in a grade not higher than university level, provided he is not older than 26 years.

G. Sister-She should not be married and is dependent for her living upon the recipient of the pension, in accordance with a certificate from the Ministry of Social Affairs. Her right ceases if she marries and returns should she divorce or become widowed.

Article 53

If there does not exist a group or an individual entitled to benefits in accordance with Article 51 or their right ceases in accordance with Article 52, distribution of the allowance or a part of it shall be according to the following:

A. In the case where there is no group, its portion shall pass on to the other 2 groups and be divided equally.

B. The portion of any one individual of one group shall be passed on to the remaining individuals of that group and divided equally should there be more than one.

C. If only one group exists who are eligible in accordance with the text of the 2 previous Articles, the whole pension is passed on to this group and divided equally between its individuals if there are more than one.

D. In a case where there is no-one eligible for the pension according to the text of the previous 2 Articles of this Law, the pension shall be passed on to the Authority.

Article 54

According to the provisions of this Law it is not possible to pay out more than one pension from the Authority. If more than one pension is claimed, then the larger amount shall be paid out. With the exception of the ruling of the previous paragraph, the sons and daughters shall be entitled to the pension of both parents. Likewise the widow is entitled to her husband's pension as well as her own, benefitting from the provisions of this Law. She shall also be entitled to her husband's pension and her work income.

SECTION SEVEN

ADDITIONAL GRANTS

Article 55

The widow of the insured or of the recipient of a pension, the eldest son or beneficiary shall be paid a grant upon his death which equals 3 months wages on the basis of the wage subject to contributions if he was in employment, or which equals 3 months pension if he were a recipient of a pension.

Article 56

The daughter who receives a pension according to the provision of this Law shall be paid a grant on the occasion of her wedding which equals 15 times the value of the pension from which she was benefitting. Payment of the pension shall cease at the end of the last month in which she was married. A wedding grant is paid only once.

Article 57

The widowed of the insured or of the recipient of a pension, the eldest son or beneficiaries shall be paid a grant upon his death equal to 3 months wages on the basis of the wage subject to contributions if he was employed or is paid 3 months pension as a grant if he was receiving a pension to meet funeral and mourning ceremony expenses.

Article 58

A. In the case of loss of the insured or recipient of pension, the beneficiaries shall receive monthly financial assistance equal to the pension they would have received if he were supposed dead with effect from the first of the month in which the loss occurred until he reappears, is proved dead in fact or by a judgment. If the insured was lost during the course of his work the pension shall equal that which would be decided in the case of death in the Insurance Section against industrial injuries. The Minister shall determine - upon a recommendation by the Administrative Council - the necessary measures to take to prove the state of loss. After four years have passed from the date of the loss or death is proved in fact or judgment, the date of its loss is considered to be the last day of work for the purposes of estimating the pension according to the provisions of this Law. The financial assistance shall continue to be paid after that and it shall be considered as a pension.

B. If the above conditions do not exist for a pension to be claimed, the end of service benefit to which the Insured was entitled is paid to his beneficiaries. If he is not proven lost or dead and returns to work, the payment made to the beneficiaries must be returned in accordance with the rules and conditions to be issued by the Minister's Decision based on a recommendation by the Administrative Council.

SECTION EIGHT

GENERAL PROVISIONS

Article 59

A Ministerial Decision based on a recommendation from the Administrative Council shall determine the method of registering with the Authority all Employers and insured persons who are governed by the provisions of this Law, as well as the supporting documents and statements necessary to carry out this registration.

Article 60

The General Authority shall undertake to list the establishments and Employers during the period specified by the Decision issued by the Minister for the actual implementation of the law in the first phase and following phases of implementation. They shall also list the workers and register them. Employers and workers shall be numbered according to the numbering system which shall be issued in a Decision from the Executive President, in coordination with the bodies concerned. Employers must keep the numbers relating to their insurance contributions and their employees' numbers. These numbers must be used in all correspondence relating to the Law's provisions whenever required.

Article 61

The Authority shall issue a card to each employee with his fixed insurance number at the time of first registration. The Minister shall determine in a Decision, based on a recommendation from the Administrative Council, the announcement of that note and the steps necessary to be taken in this respect.

Article 62

Based upon a recommendation by the Administrative Council, the Minister shall issue a Decision comprising the following: 1.A statement of the records and registers which must be kept by the Employer, the files he should set up for every insured person and the supporting documents to be deposited in them. 2.Reports and forms which the Employer must submit to the Authority on the employees, their wages, contributions, and the due date for submitting these reports and forms. The Employer must supply the Authority with a statement of employees' names whose' employment ended due to retirement. This should be at least 3 months before work ends.

Article 63

A Ministerial Decision, based on the Administrative Council's recommendation shall determine the supporting documents required for settlement and payment of the rights established in this Law.

Article 64

Based on the Administrative Council's recommendation, the Minister shall determine the system, dates and method of paying allowances, compensations and pensions, dates of payment, from where they shall be paid from, payment documents and dates of payment.

Article 65

In all circumstances, the obligations of the Authority to

Employers,

insured persons, Recipients of pensions and beneficiaries

shall cease

after seven years have elapsed from the date of the claim

without a

written request by registered letter with confirmed

receipt.

The insured or his beneficiaries forfeit their rights to

injury

allowance and funeral grants after one year has elapsed

from the date of

injury or death, without submission of a request for its

payment and

they forfeit their rights in the remainder of other

grants, compensation

or pensions after 5 years have elapsed from the date of

the claim

without submitting a request for payment.

A request for any of the previous amounts shall be

considered to include

a claim for the remaining sum due to the Authority. The

limitation

period referred to in the previous paragraph ceases to

run for all the

beneficiaries if one of them requests payment within the

specified time.

Article 66

The limitation period is cut short by notification to the

Employer to

pay the due amount to the Authority in conformity with

this Law. This

shall be by registered letter with confirmed receipt

which shall include

a statement of its value of this amount.

This limitation period does not apply to the Authority as

regards

Employers who have not already contributed in the

insurance for all or

some of his employees except from the date the Authority

is aware of his

joining. It is also not valid as regards payment of the

contributions

on the basis of incorrect wages except from the date the

Authority is

aware of this fact.

Article 67

The Authority shall be forced to carry out established

commitments in

full as regards the insured and his beneficiaries even if

the Employer

does not take care of the contributions for them with the

Authority.

The rights established in accordance with the provisions

stipulated in

this Law shall subsist as long as work relationship

between the Employer

and the worker is proved before the Authority.

If the Authority does not ascertain the correctness of

the statement

relating to the period of the insured's contribution or

the wage, it

shall allocate the pension or pay compensation on the

basis of the

undisputed length of service and wage.

The pension or compensation is paid on the basis of the

minimum fixed

wage, in the case where it is not possible to ascertain

the correct

wage. The Authority has the right to request the

Employer for all

contributions established under this Law, as well as

interest on late

payments and additional sums due in accordance with the

provisions.

Article 68

It is not possible to refrain from fulfilling all dues to

the Authority

by dissolving the establishment, liquidation, bankruptcy,

merger,

transfer to a successor, bequest, sale, relinquishment or

other actions.

The successor shall be held responsible jointly with the

previous

Employer or previous Employers for carrying out all

obligations due to

the Authority.

Article 69

Neither the Authority, the Insured, the recipient of the

pension nor the

beneficiaries are allowed to dispute the amount of the

pension or

compensation after one year has elapsed from the date of

notification of

payment of the pension or from the date compensation was

paid except in

cases of material errors which occurred in the accounts

during payment.

Article 70

The amounts due to the Authority in accordance with the

provisions of

this Law take priority over all monies owed and shall be

paid in full

directly after court expenses and sums due to the Public

Treasury.

It is not permitted to seize or relinquish monies due to

the Insured

person or the receiver of his pension and their

beneficiaries at the

Authority except to repay the expenses or to pay the

Authority, as long

as it does not exceed one quarter. If there is any

insufficiency of

funds, then a decrease in the repayment of expenses

should be first and

the remainder should be used to repay the Authority.

Article 71

The following shall be exempt from taxes and duties:-

A. Due contributions according to the Provisions of

this Law.

B. Daily allowances, compensations, pensions, grants

and donations

which fall due according to the provisions of this Law.

The Authority's fixed and liquid assets and all

investments of whatever

kind are exempt from taxes for a period of 20 years from

the date this

Law comes into force.

Article 72

The man whom the Authority's Executive President appoints

as his deputy

from among its employees has the right to enter the work

place during

normal working hours to carry out the necessary enquiries

and to check

the registers, papers, entries, and documents connected

with the

implementation of this Law.

The government and administrative bodies must furnish the

Authority with

all requested statements within the scope of implementing

the Law's

provisions. All government bodies concerned shall

facilitate the work

of important matters. These delegates shall have the

authority to check

violations and to draw up official reports.

These delegates are obliged to maintain confidentiality

in their

profession concerning the facts they come across during

the practice of

their work and employment. They are not permitted to

diffuse these

facts or to pass them on to other bodies concerned.

Article 73

Employers and their representatives are obliged to

furnish the delegates

mentioned in the previous Article, with the information

required to

facilitate their tasks, especially information relating

to the following

:

A. Number of workers who they employ, their names, date

of employment,

date of birth and individual wages.

B. Number of employees who leave the employment, their

names, date of

finishing work and individual wages.

C. Value of wages paid monthly, their nature and method

of

calculations and payment.

D. Nature of current work, place and work sections in

existence.

SECTION NINE

PENALTIES

Article 74

The Employer or manager responsible for the establishment shall be punished if he violates the provisions of this Law and the provisions of the Ministerial Decrees issued in this regard by way of a fine which shall not be less than R.O.100 or more than R.O.500. The fine doubles if the violation is repeated and is calculated on the number of workers the Employer involves in its violation or more.

Article 75

Without prejudice to any harsher punishment which law may stipulate, anyone who intentionally makes false statements or who purposely declines to make a statement as stipulated in this Law or in the Ministerial Decrees which implement it, with the intention of benefitting or benefitting others in obtaining compensations, pensions, or other benefits stipulated in this Law may be punished by prison for a sentence no longer than one month, a fine not exceeding R.O.100 or either of these punishments. This fine may be doubled if the violation is repeated and the violator, in addition to the aforementioned fine, may be ordered to return the sums which were paid to him under false pretences.

Article 76

All sums taken due to violation of the provisions of this Law shall be returned to the Authority.

SECTION TEN

TRANSITION PERIOD

Article 77

The Council of Ministers, in accordance with the

Minister's

recommendation and the agreement of the Ministry of

Finance & Economy,

shall determine the sum required to enable the Authority

to take care of

the primary expenses necessary to its administration.

TABLE 1

VOCATIONAL ILLNESSES

Sr.No. Type of Activities and Actions Causing

Illness

Illness

1. Lead poisoning Any work which calls for the use

or handling

and its of lead, its components or materials

complications containing of it which include :

Handling raw materials composed of lead. Forming old

lead and old zinc

(scrap) in moulds. Working in the tool industry using

old lead and old

zinc (scrap) in the manufacture of lead components. Load

smelting.

Preparation and use of glazing pottery made up of lead

and polished with

lead fittings or powder composed of lead.

Preparation or use of polishes, colours or paints

composed of lead etc.

Also, any job which requires exposure to lead dust or

fumes, their

components or materials made of it.

2. Zinc poisoning Any job which requires the use or

handling of

-and its zinc, its components or materials

containing

complicationsof it. Also, any job which requires

exposure to zinc, dust

or fumes, its components or materials made of it. These

include :

working in the manufacture of zinc components, factory

tools and mercury

measuring instruments and the preparation of the raw

materials in the

manufacture of helmets, gold plating, extraction of gold

and manufacture

of mercury explosives...etc.

3. Arsenic poisoning Any job which requires the use or

handling

-and its of arsenic, its components or materials

complications containing it. Also any job which

requires exposure to

arsenic dust or vapours, its components or materials

composed of it.

These shall include :

Procedures which generate arsenic or its components.

Also jobs

producing or manufacturing arsenic or its components.

4. Antimony Toxification Any job which requires the

use or

-and its Complications handling of antimony or its

components or

materials containing it. Also, jobs requiring exposure

to antimony dust

fumes, its components or materials composed of it.

5. Phosphorus ToxificationAny job which requires

the use or

-and its Complications handling of phosphorus, its

components

or materials containing it. Also, any job requiring

exposure to

phosphorus, dust or fumes, its components or materials

composed of it.

6. Toxification by benzal Any work which

requires use or

-or the like its amide handling of this material.

Also all

and azote components jobs requiring exposure to its

dust

or its derivatives and fumes.

and the complications

of that poisoning.

7. Manganese Toxification Any job requiring use or

handling of

-and its Complications manganese, its

components or materials containing it. Also

anyjob requiring exposure to manganese

dust and fumes, its components or materials

composed of it. These include :

Working in extraction or preparation of manganese or its

components,

smelting and bottling it ... etc.

8. Sulphur Toxification Any job requiring use or

handling of

-and its Complications sulphur or its components or

materials

containing it. Also, any work requiring exposure to

sulphur, dust and

fumes, its components or materials containing it ... etc.

This includes

: exposure to gaseous components and other sulphur gases

... etc.

9. Sensitivity to Any job which requires

preparation and

-Chromium and its producing, using or handling

chromium,

accompanying wounds chromic acid, chromite, bichromate,

and their complications sodium, pottasium, zinc or any

material

composed of it.

10. Sensitivity to nickel Any job which requires the

use or

-or its accompanying handling of nickel, its components

or

wounds and theirany material containing nickel or its

complications components. This shall include :

exposure to nickel

carbonyl.

11. Carbon Monoxide Any job which requires exposure

to

-toxification and carbon monoxide which includes :

its accompanying preparation processes, use,

production

complications as in garages and in brick and lime

furnaces.

12. Cyanide Acid Any job required use or handling of

-toxification, its cyanide acid or its components.

Also

components and any job requiring exposure to acidic

complications dust or rain, its components or dust

resulting therefrom or materials containing it.

13. Chlorinate Any work requiring preparation, use,

-fluorine and Bromineand handling of chlorinate, fluorine

and

toxification and its bromine, or their components. Also

components work requiring exposure to those

materials, their dust or fumes.

14. Petroleum toxificationAny job requiring handling or

use of

-or its gases, its petroleum, its gases or its

derivatives.

derivatives and theirAlso any job requiring exposure to

those

complications materials be they solidified, liquid or

gaseous.

15. Chloroform toxification Any work requiring use or

handling of

-and quadrocarbon Chloroform or quadrocarbon

Chloride.

Chloride Also, any work requiring exposure to its

dust or fumes contained therein.

16. Toxification of Any job requiring use or

handling of

-Ethylene Quadrochloride this material and exposure to

its

Ethylene Trichloridedust and fumes.

its other halogenic

derivatives from

hydrocarbon components

from the aliphatic group.

17. Illnesses and Any work requiring exposure to

radium

-Pathological symptoms and any other

material with radio-

resulting from radiumactivity or oxidised rays.

and materials

containing radioactivity

or oxidised rays.

18. First degree skin Any work requiring use, handling

or

-cancer, inflammation, exposure to tar, asphalt,

bitumin,

chronic skin and eye mineral oils (including paraffin)

ulcers fluoride or any component, product

or

scraps of these materials. Also exposure to any other

inflammatory

material whether solid, liquid or gaseous.

19. Heat effects on the Any work requiring repeated or

eye and resulting continous exposure to flames or

sparks

complications emanating from smelted glass, furnace or

smelted metals or exposure to strong light or intense

heat which may

lead to damage to the eye or weakness to the sight.

20. Pneumoconiosis Any work requiring exposure to

dust

-resulting fromemanating from silicon products or from

1. Silicosis products which contain silicon due

to

2. Asbestosis more than 50% work in mines, quarries,

3. Byssinosis stone quarries or mills or in the

manufacture

of stone wheels or polishing metals with sand or any

other activity

requiring the same exposure.

21. Anthrax Any job requiring contact

with

animals infected with this disease or handling or their

decaying body or

bones, their raw products or leftovers including skin,

hoofs, horns or

hair. Also, jobs in loading and unloading goods

containing raw animal

products and scraps.

22. Glanders Any job requiring contact with

animals infected with this disease and handling their

cadavers or parts

thereof.

23. Tuberculosis Work in hospitals

specialising in this

disease.

24. Baralium Any job requiring use or

handling of

-Toxification this constituent, its components or

materials

containing it.

25. Selenium toxi- Any job requiring exposure to

its dust

-fication or fumes or to materials containing it.

26. Symptoms and Illnesses Any work requiring sudden

exposure or

-Resulting from work under high air pressure, sudden

exposure to change in toxification in air pressure or any

job

air pressure under low air pressure for long

periods of

time.

27. Symptoms and All work requiring exposure to the

-pathological effect of hormones or their derivatives.

diseases resulting

from hormones or

their derivatives.

28. Illness due to Work in hospitals specialising in

treating

-intense fever fevers or bacteriological laboratories or

any work

requiring contact with feverish patients.

29. Vocational All work requiring exposure to loud

noise

-Deafness which includes by way of an example, work in

aircraft control or their maintenance, in road

maintenance, mining, or

working near very noisy machines or exposure to drugs or

chemicals which

affect the hearing.

30. Serious and Any work requiring exposure to any

irritating

-chronic skin or inflammatory material, solid, liquid

or

inflamations gaseous irritant. This includes as an

Eczema, Primaryexample exposure to mineral oils including

skin cancer paraffin and its products, paints,

asphalt,

and eye albumins, acids and the bases...etc.

inflamations

and ulcerations

TABLE 2

PART ONE : ESTABLISHMENT OF DEGREE OF DISABLEMENT

IN THE CASE OF LOSS OF LIMB

No. DisablementPercentage of Degree

of Disablement

1. Severance of right arm to shoulder 80%

2. Severance of right arm to above the 75%

elbow.

3. Severance of right arm below the elbow 65%

4. Severance of left arm to shoulder 70%

5. Severance of left arm to above the 65%

elbow

6. Severance of left arm below the elbow55%

7. Severance of leg above the knee65%

8. Severance of leg below the knee55%

9. Total deafness 55%

10. Loss of one eye 35%

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Left RRiigghht

11. Severance of thumb25% 30%

Severance of distal digital bone of 15%1188%

thumb

Severance of index finger 10% 12%

12. Severance of distal digital bone of 5% 66%

index finger

Severance of distal and medial 8% 1100%

digital bones of index finger

Severance of middle finger 8% 1100%

Severance of distal digital bone 4% 55%

of middle finger

13. Severance of medial and distal6% 8%

digital bones

Severance of fingers excluding index, 5% 66%

thumb and middle

14. Severance of distal digital bone 2.5% 3%

Severance of 2 distal digital bones 4% 55%

15. Severance of right hand at the wrist 60%

16. Severance of left hand at the wrist 50%

17. Severance of foot with ankle bone 45%

18. Severance of foot without ankle bone35%

19. Severance of all metatarsal heads of toes 30%

20. Severance of one toe and the 5th 10%

metatarsal of the foot

21. Severance of big toe and its metatarsal 10%

bone

22. Severance of big toes excluding index toe 5%

23. Severance of distal metatarsal bone of 4%

index toe

24. Severance of distal metatarsal bone of 3%

big toe

25. Severance of toes except index toe and 3%

big toe

In estimating degree of disability in cases of loss of

limb the

following should be noted.

1. The wound has to heal completely without leaving any

complications

or hindrance to moving the remaining parts like scars,

damage,

calcifications, inflamations, sensory complications etc.

and the degree

of disability increases accordingly from these

complications.

2. In the case of complications due to severance, the

conditions

causing the disablement and its complications must be

described in a

medical certificate as well as determing the degree of

hindrance in

moving each joint in relation to natural guidelines.

3. In the case of sensory complications, it is

necessary to specify

the location and extent of increase or decrease of the

senses.

4. If the injured person is left handed, the

disablement resulting

from the above injuries for the left side should be

calculated as those

established for the right side.

5. If the disablement is to any limb stated above and

is "total" and

permanent as regards his employment, that limb is

considered lost. If

the disablement is "partial" it is estimated as a

percentage in

accordance with how disabled the limb is in carrying out

his employment.

6. With the exception of the circumstances stipulated

in Clause 3 of

Article 39, if the injury resulted in loss of one or more

parts of one

of the limbs of the body listed in the Table, the

percentage of

disablement is calculated within the framework of the

percentage

calculated for the loss of that limb and under no

circumstances can this

be exceeded.

PART TWO

LOSS OF SIGHT

Degree of Percentage of Percentage of Degree of

Vision Vision strength Sight Loss

Disablement

to Injured eye

(1) (2) (3) (4)

-

6/6 100.0 - -

9/6 91.5 8.5 2.90

12/6 83.6 16.4 5.74

18/6 69.9 30.0 10.53

24/6 58.5 41.5 14.52

36/6 30.0 60.0 24.00

60/6 40.0 80.0 28.00

60/5 14.0 86.0 30.10

60/4 8.2 91.0 32.13

60/3 2.1 97.9 34.26

60/2 0.6 99.4 34.79

60/1 & less - 100.0 35.00

When calculating the disablement from lost vision the

following points

should be noted :

1. Degree of disablement resulting from weakened vision

shall be

calculated on the difference between the previous degree

of disablement

before the injury and that after if this degree of vision

has been

registered before the injury.

2. If no record of previous vision exists, the eye

shall be considered

6/6.

3. Whilst observing the provision of Clause 1 it should

be noted that

in the case of injury to one eye the degree of

disablement is estimated

in accordance with "percentage of loss of vision,

considering that full

vision that eye was 100%.

4. If loss of sight is in one eye, disablement is

considered "total".

5. Whilst observing Clause 1 it should be noted that in

the case of

injury to both eyes, degree of disablement is estimated

on the basis

that half of total vision strength for each one i.e.

vision of each eye

is considered to be 50%.

PART THREE

LOSS OF HEARING

A. Hearing is considered good if it does not exceed 10

decibels for

each ear.

B. Loss of hearing for one ear is calculated in the

amount of 'one and

half-a-percent or one decibel of hearing ability on

anything over 15

decibels.

C. Percentage of hearing loss is considered 100% of the

average. Loss

of hearing power to both ears reaches 85 decibels and the

degree of

disablement in this case is 55% of total disablement.

In calculating the degree of disablement for loss of

hearing the

following points should be noted :

1. Loss of hearing shall be measured by the average

hearing ability to

voices which reach 125 to 100 cycles/minute. Deafness is

calculated by

an electrical hearing instrument to easily obtain this

degree from

vibrations which would not be easy with a tuning fork.

2. Degree of disability resulting from deafness is

calculated on the

difference between the degree prior to the injury and

that after, if

records of this degree exist.

3. If no records exist, hearing is considered 100%

sound in accordance

with the injured worker's age which would be as follows :

A. The percentage of deafness to the strongest ear x 5

+ percentage of

deafness in the weakest ear . 6

.

B. The degree of disablement is calculated on the basis

that 100% of

deafness equals 55% of total disablement.

All of what has been presented is conditional on the fact

that the state

of disablement has completely stabilised.

TABLE 3

PENSION DECREASE PERCENTAGES

Age upon submitting Percentage of reduction in

request for AllowanceAllowance

Less than 45 years 20%

45 to 50 years 15%

50 to 55 years 10%

End of record

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