

Sultanate of Oman



Public Authority for
Social Insurance

The Social Insurance Law and Schemes

Issue: 1 / 2019

The Social Insurance Law and Schemes

Introduction

The sultanate of Oman had established frameworks and legislations that codifies citizens' rights and ensures the basics of decent living standards. It is expressed by finding a social protection system that enhances citizen's standards in different areas according to laws that are described as just and equal. Article no. (12) of the Basic Statute of the State issued by the Royal Decree no. (96/101) on 6th, November, 1996 sets the social principles which stipulated the following:

Justice, equality, and equal opportunities between Omanis are pillars of the Society guaranteed by the State.

Collaboration and compassion are intimate bonds amongst the Citizens. The reinforcement of the national unity is a duty. The State shall prevent anything that might lead to division, discord or disruption of the national unity.

The family is the basis of the society and the Law regulates the means for protecting it, preserving its legitimate entity, strengthening its ties and values, safeguarding its members and providing suitable conditions to develop their potential and capabilities.

The State guarantees aid for the Citizen and his family in cases of emergency, sickness, disability, and old age according to the social security scheme. The State shall work for the solidarity of the Society in bearing the burdens resulting from national disasters and catastrophes.

The State is responsible for public health and the means of prevention and treatment of diseases and epidemics. The State endeavours to provide healthcare for every Citizen and encourages the establishment of private hospitals, polyclinics and medical institutions to be under its supervision and in accordance with regulations determined by the Law. The State also works for the conservation of the environment, its protection, and the prevention of pollution.

The State enacts laws for the protection of the employee and the employer and regulates the relationship between them. Every Citizen has the right to engage in the work of his choice within the limits of the Law. It is not permissible to impose any compulsory work on anyone except by virtue of a law, for rendering a public service, and for a fair remuneration.

Public employment is a national service entrusted to those who carry it out. The State employees, while carrying out their work, shall pursue the public interest and service of the Society. Citizens are considered equal in taking up public employment in accordance with the provisions stipulated by the Law.

Public Authority for social insurance is keen to apply law provisions and social insurance schemes aligned with general plans, strategies to reach the sustainable development and ensure decent living standards for individuals, family and society.

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**Royal Decree
No. 72/91
Promulgating the Social Insurance Law**

**We, Qaboos bin Said,
Sultan of Oman**

After perusal of the Royal Decree No. 26/75 promulgating the Organization of the Administrative Apparatus of the State Law and its amendments.

And the Royal Decree No. 34/73, promulgating the Labour Law, and its amendments.

And the Royal Decree No. 40/77, promulgating the Work Injuries and Occupational Diseases Compensation Law, and its amendments.

And the Royal Decree No. 26/86, promulgating the After-Service Pensions and Benefits for Omani Government Employees Law and its amendments.

And for the benefit of the public interest

Decreed as follows

Article (1)

Social Insurance affairs shall be subject to the provisions of the law attached herewith.

Article (2)⁽¹⁾

The provisions of the Royal Decree No. 40/77 referred to hereinabove, shall be valid until the date of the actual application of the branch of insurance against work injuries and occupational diseases and the said Decree shall be repealed after that date.

Article (3)

The Minister of Manpower shall issue the decisions necessary to implement the provisions of this decree.

Article (4)

All matters in contradiction with the law attached herewith or inconsistent with its provisions shall be repealed.

Article (5)

This Decree shall be published in the Official Gazette and shall come into force on the second day of November 1991.

Issued on: 19 Dhu Al - hijja, 1411 AH

Corresponding to 2 July 1991

**Qaboos bin Said
Sultan of Oman**

(1) Ministerial Decision No. (10796/) regarding the validity of the provisions of the works Injuries and Occupational Diseases Branch, was issued and its provisions came into force as of 01/ 07/ 1992.

The Social Insurance Law
Part one
Social insurance system and definitions

Article (1)

The provisions of this Law shall apply to the following two insurance branches:

1. Insurance against old-age, disability and death.
2. Insurance against work injuries and occupational diseases.

Article (2)

In applying the provisions of this law, the following words and phrases shall have the meanings and interpretations assigned to each of them, unless the context requires otherwise.

1. **Ministry:** Ministry of Manpower.
2. **Minister:** The Minister of Manpower.
3. **Authority:** Public Authority for Social Insurance.
4. **Board of Directors:** Board of Directors of the Public Authority for Social Insurance.
5. **General Manager:** General Manager of the Public Authority for Social Insurance.
6. **Employer:** A natural or legal person, who employs one or more Employers being subject to the provisions of this law
7. **Insured Person:** Worker who is subject to the provisions of this law even during the probation period.
8. **Wage:** Whatever given to the Insured Person in cash or kind on a periodical or regular basis in return for his work, regardless of the determination method of the Wage, or the total basic Wage plus the increments determined by a decision of the Minister after the approval of the Board of Directors.
9. **Work injury:** Suffering one of the occupational diseases listed in Table (1) attached herewith, or injury resulting from an accident to the Insured Person during the performance of the work or due to the work, and injury resulting from stress or exhaustion from working shall be deemed a Work injury when it satisfies the conditions and rules established by a decision of the Competent Medical Committee in accordance with this law.

Every injury sustained by the Insured Person while going to or returning from work, or while in route from his workplace to the place where he addresses the food inside the workplace, shall be deemed Work injury, provided that always coming and going shall be without stopping or delay or deviation from the normal road, as well as during his movements on the instructions of the Employer or during travel at the behest of the Employer or his representative.

10. **Non-Occupational Disability:** Any disability which occurs prior to the male Insured Person reaching the age of sixty years, or the female Insured Person reaching the age of fifty-five years, whereas due to amputation or infirmity or due to the serious health condition physically or mentally or psychologically, it becomes impossible for the Insured Person to earn one-third of the previous Wage from his normal profession or a similar profession according to the evaluation of the competent Medical Board.
11. **Permanent Total Disability:** A disability caused by injury or occupational disease, which in the opinion of the Medical Committee it has resulted in total permanent loss of the ability to earn, provided that the percentage or the total percentages of the loss of the ability to earn as indicated in Table (2) attached herewith, is one hundred percent or more.
12. **Permanent Partial Disability:** A disability caused by injury or occupational disease, which in the opinion of the Medical Committee it has resulted in a permanent lack of the Insured Person ability to earn.
13. **Temporary Disability:** The partial or total disability caused by injury or occupational disease, which causing the Insured Person's absence from work or reduces his ability to earn on temporary basis
14. **The Competent Medical Committee⁽¹⁾:** the Medical Committee appointed by decision of the Minister of Health to assess the disability and its type and degree.
15. **The Appellate Medical Committee⁽²⁾:** The Medical Committee appointed by decision of the Minister of Health to deal with appeals against the decisions of the Competent Medical Committee

Article (3)⁽³⁾

(a) The provisions of this Law shall apply to Omani workers employed in the private sector with permanent employment contracts; provided that the Worker's age shall not be less than 15 years and not exceed 59 years.

The Minister shall determine the date of application of the provisions of this law on these workers within a maximum period of one year from the date of its publication.

(b) The provisions of this law shall not apply to expatriate workers, and workers employed in simple trades and domestic servants; according to the definition provided in the Labour Law, and also it does not apply to workers whose work do not fall within the scope of the work or trade of their Employers, and the application of this law to all or part of these categories shall be by a decision of the Minister, after approval of the Council of Ministers.

Article (4)

The application of the provisions of this law on non-Omani workers shall be by a decision of the Minister on the proposal of the Board of Directors and after approval of the Council of Ministers; provided that the approval shall include the terms and conditions of the application of these provisions and the basic principles of the rights of these workers.

(1) Implemented by Minister of Health decision No (253/ 2018)

(2) Implemented by Minister of Health decision No (253/ 2018)

(3) Implemented by Ministerial decision No (92/ 70) for provision of social insurance law affected from 01/ 07/ 1992.

Part Two
Chapter One
Establishment and Management of the Authority

Article (5)

- A. A public Authority called (the Public Authority for Social Insurance) shall be established and shall have a legal entity and enjoys financial and administrative independence and shall be subject to the Minister.
- B. The main seat of the Authority shall be in Muscat and have branches in the regions and areas to be specified by a decision of the Minister upon the proposal of the Board of Directors.

Article (6)

- A. The Authority shall have a Board of Directors chaired by the Minister and the membership of:
1. The Undersecretary of the Ministry of Manpower for Labor Affairs as Vice-Chairman who shall replace the Chairman in case of his absence.
 2. A representative from each of the following entities of a position not less than undersecretary of the Ministry:
 - Ministry of Finance
 - Ministry of Commerce and Industry
 3. The chairman of Oman Chamber of Commerce and Industry.
 4. A representative for each of the following entities of a position not less than General Manager:
 - Ministry of Health
 - Ministry of Social Development
 5. General Manager of the Authority
 6. Chairman of the General Federation of Oman Trade Unions.
 7. Two business owners nominated by Oman Chamber of Commerce and Industry
 8. Two Insured Persons nominated by the General Federation of Oman Trade Unions.
- The Board of Directors shall appoint its secretary, and may invite whom it may deem necessary to attend its meetings and assist the board without the right to vote.
- B- The internal regulations of the Authority shall determine the work system of the Board, the rules and procedures and dates of its meetings, the majority required for the validity of its convening, the issuance of its resolutions and the rewards of attendance at its sessions and the meetings of the subcommittees.
- C. The term of membership of the Board of Directors for the representatives of the Employers and workers shall be three years renewable once unless they lose their position.

Article (7)

The Board shall manage the affairs of the Authority and supervise its work and shall, for this purpose, assume all the necessary powers and functions, including:

1. Supervising the implementation of the law, regulations, and decisions in force and taking what it deems necessary for the attainment of its objectives and to improve the workflow.
2. Establishing the organizational structure of the Authority and amend it in line with its responsibilities and expand its activities and define the detailed terms of reference to its administrative divisions and amend them, in coordination with the competent authorities, and determine the financial and administrative powers of the General Manger of the Authority .
3. Issuing internal decisions and regulations relating to the financial, administrative and technical affairs of the Authority and personnel affairs, without being subject to the governmental rules and regulations.
4. Studying the follow-up reports, and evaluating periodic performance, and issuing the necessary decisions to raise the level of performance.
5. Studying the plans and approving the draft of the current and investment budget of the Authority.
6. Approving the Authority's budget after coordination with the financial affairs of the Ministry of Finance.
7. Approving within three months from the end of the financial year, the Authority's annual final statements and its financial position.
8. Setting the general plan to invest the Authority's funds, and approve the investment areas in coordination with the Ministry of Finance, and to take the necessary actions to implement the same.
9. Studying the social insurance legislations and propose the necessary action thereto.
10. Appointing the actuarial experts to examine and prepare the financial position of the Authority.
11. Investment of the Authority's funds.
12. Appointing one or more auditor to be directly connected to the chairman of the Board of Directors and determine his annual fees, to be responsible for the auditing of the Authority's Accounts.
13. Accepting of gifts, bequests, subventions and donations.
14. Any other subjects referred by the Minister to the Board.

Article (8)

The Authority shall be managed by a General Manager. The Minister shall issue a decision of his appointment and his entitlements upon the proposal of the Board of Directors, and in the absence of the General Manager, the Minister shall choose his replacement to exercise his references terms on a temporary basis.

Article (9)

The General Manager shall represent the Authority in its relations with third parties and before courts, and shall in particular be responsible for the following:

1. Implement the decisions of the Board of Directors
2. Management of the Authority, supervision of its employees and developing its work system and to follow-up the same.
3. Study and approve the financial, administrative and technical matters within his competence as defined by laws, decisions and regulations.
4. Presenting the draft budget of the Authority to the Board of Directors, three months before the beginning of the fiscal year, together with the follow-up and evaluation of performance report.
5. Prepare the monthly accounts stating the position of expenses and income and the financial position of the Authority and submit the same to the Board of Directors.
6. Prepare the final audited accounts of the Authority after the end of the fiscal year and present them to the Board of Directors and send it to the competent authorities within one month from the date of its approval by the Board of Directors.
7. Provide the Ministry and the state apparatuses with the requested data and reports on the activity of the Authority in general.

The General Manager may delegate some of his powers to other employees of the Authority.

Chapter Two **The Authority Financial System**

Article (10)

A separate account shall be established for each of the two branches of the Social Insurance.

Article (11)

The financial position of the Authority shall be examined at least once every three years by one actuary or more. The examination must address the assessment of the value of outstanding commitments, and if a deficit is showing in the funds of the Authority it shall be covered by a loan to the Authority from the public treasury, to be settled from any available surplus in the coming years, and the actuary must in this case state the reasons for such deficit and the means to avoid it.

If the examination shows a surplus of funds, it shall be deposited into a special account to be opened in accordance with the applicable financial regulations in the state, and shall not be disposed of, except with the consent of the Board of Directors in coordination with the Ministry of Finance for the following purposes:

- a. Settlement of all or part of the deficit covered by the public treasury.
- b. Establishment of general and special reserves for different purposes.

Article (12)

The fiscal year of the Authority shall start as of first of January and ends at the end of December of the same year, except for the first fiscal year which shall begin as of the implementation date of this law and until the end of December of the following year.

Part Three

Insurance contributions and its payment dates

Article (13) ⁽¹⁾

The insurance contributions provided for in this Law, shall be calculated on the basis of the Wage received by the Insured Person.

The contribution for the worker who is paid on the basis of piecework, production or hourly, shall be calculated on the basis of the average pay for his actual work in the last three months. The Minister shall, upon the proposal of the Board of Directors, issue a decision as to the dates and conditions to be followed in the collection of the contributions and other amounts due to the Authority in accordance with the provisions of this law.

The maximum Wage subject to contribution for the Insured Person shall be (3000) Rial Omani per month.

As regard those Insured Person whose monthly Wages at the date of implementation of this law, exceed this limit, the monthly Wage subjects to contributions at the time of implementation of this law, shall be the maximum Wage subject to contribution for each of them.

Article (14)

The contribution paid to the Authority for the Insured Person worker, shall not be less than the contribution paid for the worker who receives the minimum prescribed Wage.

Article (15)

The contributions due for each month as provided for in the law, whether deducted from the Insured Person's Wages or payable by the Employer; should be paid to the Authority during the first fifteen days of the month following the month for which the contributions are due.

Article (16)

The Employer is obliged to pay the total contributions owed by him and the Insured Person, to the Authority within the time limit referred to in the preceding Article, and he alone is responsible before the Authority for its payment, and in return the Employer is entitled to deduct from the Insured Person's Wages the contribution due each time he pays his Wages.

Article (17)

Any Employer subjected to this law, who does not subscribe for the insurance of all, or some of his employees or does not pay the contributions on the basis of the actual Wages, or does not pay the end of service benefit referred to in sub-article (4) of Article (20), or refrained or delayed the payment of the contributions on the due dates set forth in Article (15), shall pay to the Authority an additional amount of (13.5%) of the unpaid contributions, or of the amounts of the end of services benefit, unless there are compelling reasons thereto, as determined by the Authority's Board of Directors in accordance with the regulations determined in this respect by the said Board.

Article (18)

The amounts due in respect of the end of service benefit for the period preceding the subscription in the insurance provided for in paragraph 4 of Article (20) may be paid in five annual instalments at most. The Employer shall pay each instalment at the end of each year with interest on the remaining amount, to be specified by a decision of the Minister on the proposal of the Board of Directors, provided that the interest rate shall not exceed (3%).

(1) The Ministerial Decision No. (R /9 /2014) and (126 /92) was issued in implementation thereof, as amended by Decision No. (R /8 /2014)

Article (19)

The Employers, who have retirement schemes at the application of this law, shall notify the Authority of these schemes with sufficient statement of the terms and the benefits provided therein for the workers. If the Authority finds that the scheme managed by the Employer provides for better benefits than those provided by the Authority, the Minister shall issue on the proposal of the Board of Directors a decision exempting the Employer from the application of the provisions of the law, and the decision shall provide for the necessary regulations for supervision of the scheme, and for periodical auditing of its accounts to ensure its relevance to cover its obligations. As for the schemes that provide the same benefits provided by the Authority or less, the Minister shall issue on the proposal of the Board of Directors a decision for merge the scheme in the Authority and set the rules, procedures and deadlines for this integration.

Part four

Old age, Non-Occupational Disability and death Insurance Branch

Chapter One

Funding

Article (20)

Insurance branch against old age, disability and death, shall be funded from the following:

1. The share payable by the Employer to the Authority equal to (10.5%) of the monthly Wage of the Insured Person.
2. The Share payable by the Insured Person equal to (7%) of the monthly Wage.
3. The amounts committed to by the Public Treasury which represent (5.5%) of the monthly Wages of the Insured Persons, payable to the Authority at the first day of the month following the due date.
4. The amounts paid by the Employer to the Authority towards the end of the service benefit calculated in accordance with the Labour Law, or as provided for in the employment contract, or the company's articles of association, for the service duration directly preceding the participation in this Law
5. The proceeds of the investment of the social insurance funds.
6. The gifts, bequests, donations and subsidies approved by the Board of Directors.
7. The additional amounts and interests for delay payable according to the provisions of this law.
8. Loans allocated in the state budget to cover the deficit.
9. The other resources to be allocated for this insurance.

Article (20) BIS

The private sector worker, employed after retiring from government service with retirement pension, is committed to pay to the Authority his share equal to (7%) of his monthly Wage and the Employer is committed to pay to the Authority, his share equal to (10.5%) of the Insured Person monthly Wage. At the end of the service of said worker, the Authority shall disburse to him the end of service benefit in accordance with the provisions of Articles (25 and 26) of this law without any further amounts.

Chapter Two Old Age Pension Entitlement

Article (21)

The Insured Person is entitled to old-age pension from the Authority in accordance with the periods of his subscription in the insurance, starting from the date of the application of this law, whether for continuous or separate periods, in the following cases:

1. Expiry of male Insured Person service by reaching the age of sixty or more, where the duration of his subscription in the insurance is (180) months at least, or upon the female Insured Person reaching the age of fifty-five or more, where the duration of her subscription in the insurance is (120) months at least.
2. Termination of male Insured Person service before attaining the age of sixty, where the duration of his subscription in the insurance is (240) months at least, or the female Insured Person before attaining the age of fifty-fifth, where the duration of her subscription in the insurance is (180) months at least, provided that any of them shall attain the age of forty-five at least.

In this case, the due pension shall be reduced in pro rata with the age of the Insured Person in accordance with Table No. (3), attached herewith, provided that the pension in this case shall not be less than R.O (202/500) two hundred and two Omani Riyals and five hundred Baisa per month. The reduced pension referred to, shall become payable from the beginning of the month in which the request for disbursement is made.

The reduction referred to, shall not apply in cases where the Insured Person or his beneficiaries request disbursement of the pension for proved disability or the occurrence of death.

The periods during which the Insured Person receives daily allowances in case of his temporary incapacity to work due to Work injury, shall be calculated within the period of participation in the insurance referred to in the preceding two sub-articles. The periods provided for in this Article, shall include the periods of absence without pay, and the periods of suspension from work without pay, provided that the prescribed contributions shall be paid for these periods.

Chapter Three

Entitlement to Pensions for Disability and Death Resulting from Non-Occupational Cause

Article (22)

If the Insured Person's service ends due to disability or death resulting from non-occupational cause, before he reaches the age of sixty, or before she reaches the age of fifty five, or if the service ends due to death at any age, the male or female Insured Person or their beneficiaries, shall be entitled to pension on one of the following conditions:

- A. If the duration of the subscription in the insurance amounts to at least six consecutive months, immediately before the occurrence of the disability or death.
- B. If the duration of the subscription in the insurance is (12) intermittent months including at least three consecutive months of subscription in the insurance prior to the occurrence of disability or death.

If the disability or death did not occur after the satisfaction of the minimum subscription durations referred to in sub-article (a) or (b) above, and any of the Insured Persons cease his subscription in the insurance for whatever reason, both of the Insured Persons or their beneficiaries, shall be entitled to the pension if the disability occurred during one year from the date of ceasing the subscription, and before the male Insured Person reaches the age of sixty, or the female Insured Person reaches the age of fifty-five, or if the death occurred during one year from the ceasing date of the subscription, regardless of the age, unless the terms of the pension entitlement set forth in sub-article (2) of Article (21) above, apply to any of the Insured Persons, as long as this pension is better pension.

The Minister after coordination with the Minister of Health shall issue a decision to set the procedure for proof of disability or death⁽¹⁾.

(1) The Ministerial Decision No. (11/93) was issued in implementation thereof.

Article (22) BIS

The period considered to estimate old-age pension, disability and death, or to estimate the end of service benefit, shall include the employment periods prior to the application date of the Social Insurance Law, provided that the Employer has paid to the Authority for such periods the end of service benefit provided for in paragraph (4) of Article (20).

The Insured Person may also incorporate assumed contribution periods within the contribution periods for old-age, disability and death insurance, in order to complete the periods necessary for the pension entitlement or to increase the same.

The rules, conditions and schedules for organizing the calculations of the said assumed periods, referred to within the contribution period, shall be issued by decision of the Minister on the proposal of the Board of Directors.

Article (22) bis (A)

The naturalized workers in the private sector who obtained Omani nationality after the application of the provisions of the Social Insurance Law, may request the Authority Combine his service immediately preceding the date of his submission to the provisions of the Social Insurance Law, in the assessment of the pension, or the end of service benefit in accordance to the following conditions :

1. An application thereof shall be submitted to the Authority, within a maximum period of one year from the day following the date of publication of this decree in the Official Gazette.
2. Must have been registered with the Authority on obtaining the Omani nationality and his employment period is continuous before and after the naturalization.
3. The employment period requested to be combined shall not be less than one year.
4. To pay back to the Authority the end of service benefit which may have been disbursed to him for the employment period prior to naturalization and if it haven't been paid to him or to the Authority, his Employer shall transfer the end of service benefit to the Authority.
5. To pay the contributions share that he is obliged to pay under the provisions of Article (20/2) of the law, for the entire period immediately preceding the date of obtaining the Omani nationality. This share shall be calculated on the basis of the Wage at the date of obtaining the Omani nationality, according to the percentage prescribed by the law at the time of naturalization, and shall be paid in one payment. The payment may be in monthly instalments according to a decision issued by the Minister after approval by the Board of Directors, includes the order, the dates and mode of payment of these dues and the proceeds of the investment for the instalments period.
6. After actual incorporation of the period referred to, retraction of the request for incorporation is not allowed.

In case the Insured Person is entitled to the pension for the end of his service prior to the fulfilment to the Authority of its dues referred to, these amounts shall be deducted from his insurance entitlements within a quarter of his monthly entitled pension, and in case of entitlement to a end of service benefit, the Authority dues shall be deducted fully from the benefit before disbursement.

Article (22) bis (b)

If the Insured Person expressed the desire not to incorporate the period referred to, or if the one year period provided for in sub-article (1) of the preceding Article, expired without expressing his interest in incorporation, the Employer shall pay to the Insured Person the end of service benefit, and if the Employer already paid it to the Authority, the Authority shall disburse it to the Insured Person on his request.

Article 22 bis (c)

As regard the Insured Person who obtains the Omani nationality at a date subsequent to the date of application of these amendments, he shall within a maximum period of one month from the date of the naturalization, express the desire in writing to both the Employer and the Authority, either to combine or not to combine, his service period immediately preceding the naturalization.

If the Insured Person expressed his desire to combine, the Employer is obliged to pay to the Authority the end of service benefit for the service period immediately preceding the date of naturalization

In case of expressed desire not to combine, the Employer is obliged to pay him the entitled end of service benefit.

Chapter Four

Pension Commute

Article (23)

The Authority may commute the entitlement of the pensioner in his pension by a lump sum amount determined as the capital of the commuted value of the pension. The commuted amount shall not exceed one-quarter of the pension to be calculated by the rate of ten Riyals for each Riyal to be commuted.

The commutation shall be within the limits and in accordance with the terms and conditions, and in the cases specified by a decision of the Minister upon the proposal of the Board of Directors.

Chapter Five

End of Services Benefit Entitlement

Article (24)

If the Insured Person's service ended, without satisfy the conditions for pension entitlements, shall be entitled to the end of service benefit, provided that the duration of insurance subscription is not less than one complete year.

Article (25)

The end of service benefit set forth in the preceding Article, shall be calculated on the basis of the last Wage received by the worker, at the end of his service, at one month Wage for each year of the first three years of his insurance contribution years, and at two months Wages for the years following the first three years.

Article (26)

The end of service benefit referred to above, shall be paid on the death of the Insured Person to his beneficiaries in accordance with the terms and conditions set forth in Part Six of this law.

Chapter Six

Calculation of the Pension for Old age, Disability and Death due to Non-occupational Cause

Article (27)

Old-age pension shall be calculated on the basis of (3%) of the average monthly Wage on which basis the insurance contribution was paid during the last five years of the duration of the insurance contribution, or the contribution duration if less than that, multiplied by the number of the complete years of the insurance contributions with minimum Omani Riyals (202.500) monthly and maximum (80%) of the average monthly Wage referred to.

Article (28)

In case of disability or death, pension shall be calculated on the basis of (50%) of the subscription Wage at the occurrence of death or disability or the old-age pension, whichever is greater.

Article (28) bis

The provisions of the minimum pension provided for in this law, shall apply to the pensions entitled before the date of its application, including the pensions entitled in accordance with Article (21) sub-article (2) of the law.

Chapter Seven

General Provisions for Insurance against Old Age, Disability and Death

Article (29)

In the calculation of subscription periods of insurance, a fraction of a month shall be calculated as a complete month in each period, and a fraction of a year in the total of these periods, shall be calculated as a full year if this would result in entitling the Insured Person to pension.

Article (30)

In case of a person subject to the After-Service Pensions and Benefits for Omani Government Employees Law, have been appointed in the private sector and therefore becomes subject to this law or vice versa, both the Pensions and Benefits Fund and the Public Authority for social insurance are obliged to transfer to the body that the Insured Person is subject to its regulations, the proceeds of the contributions deducted from his Wages, and the share of the government paid for his account, or the worker's share in the proceeds of his contributions in the insurance against old-age, disability and death together with the Employer's share and the public treasury share paid to the Insured Person account, and in this case the provisions of the law of the body to which the proceeds have been transferred shall be applied with the inclusion of the previous and subsequent periods if the Insured Person has not received his entitlements according to the regulations applied on him, and the deductions of the contribution share shall start from the date of his appointment. If the Insured Person have received his entitlements, to combine his previous service period he shall apply for that within six months from his appointment date, and pay back the end of services benefit disbursed to him. If the person pension at the time of appointment has reached the maximum prescribed by the law has been applied on him, the proceeds shall not be transferred, and for the new period, he shall be entitled for the end of services benefit once satisfies its necessary conditions.

Part Five

Branch of the Insurance Against Works Injuries and Occupational Diseases

Chapter One

Finance and Medical Care

Article (31)

The Branch of insurance against works injuries and occupational diseases shall be funded of the following:

1. The monthly contributions the Employers are committed to pay to the Authority amount of (1%) of the monthly Wages of their workers. The Employer alone is obliged to pay this contribution.
2. The investment yield of the contributions referred to in the previous sub-article, and in case of a surplus, it shall be transferred to the account provided for in Article (11) of this law.

Article (32)

The Authority shall provide medical care for the Insured Person in the case of work injury, such care shall include the following:

1. The services of general practitioners, specialists, and medical assistants and the related services.
2. Medical treatment and hospitalization.
3. Providing medicines and the necessary medical materials.
4. Providing surgical operations, X-rays and other medical investigations.
5. Providing Rehabilitation services, prosthetics, and any medical and surgical equipment to cure the injury.
6. The transport expenses of the injured from the workplace or from home to the medical centre or hospital for treatment as well as the expenses of his return.

The rules for estimating transport expense shall be determined by a decision of the Minister on the approval of the Board of Directors. The Authority shall execute special agreements with the Ministry of Health or any other entity to provide treatment for the categories it determines, or for a lump sum in accordance with the rules issued by a decision of the Minister based on what is agreed between him and the Minister of Health and the approval of the Board of Directors.

Chapter Two

Daily Allowances in Case of Injury

Article (33)

The Employer shall bear the Wage, of the injury occurrence day regardless of the time its occurrence, and if the injury prevents the Insured Person from performing his work, payment of his Wages shall be suspended. The Authority shall bear a daily allowance to be disbursed to the injured on the dates of payment of his Wages throughout the duration of his inability to perform his work until his recovery, or until his condition is stable by proof of permanent disability or the occurrence of death whichever is earlier.

It shall be deemed as an injury every case of relapse or complication connected to an injury as well as any occupational diseases as prescribed in table (1) attached herewith, the symptoms of which appear within one year from the expiry date of the Insured Person service.

Article (34)

The allowance referred to in Article (33) of this law shall be (100%) of the daily Wage for a period of six (6) months, and three-quarters of the daily Wage for the following six months, provided that the injured shall at the end of the said two periods, referred to the Competent Medical Committee, to determine whether he can continue to work or not, and his entitlement to disability pension resulting from the injury, or continuation of the allowance referred to, for another period as determined by the said Committee

Article (35)

The daily allowance due to injury and compensation for permanent disability are not entitled in the following cases:

1. If the Insured Person injures himself intentionally.
2. If the injury occurs due to a deliberate deviation in behaviour on the part of the injured, and is considered as such :
 - A. any action by the injured under the influence of alcohol or drugs.
 - B. any clear violation of the safety instructions displayed in a visible place in the workplace.

All this, unless the injury caused the death of the Insured Person or caused permanent disability exceeding (25%) of the total permanent disability.

The previous cases may not be invoked unless proved by the investigation conducted in accordance with Article (48).

Chapter Three Compensation and Pension in the case of Work Injury

Article (36)

In the case of partial permanent disability resulting from injury, which does not reach a rate of (30) percent of the Permanent Total Disability, the injured is entitled to receive lump sum injury compensation equal to (36) times the monthly pension specified for the Permanent Partial Disability, which he supposed to claim in accordance with the following Article depending on the percentage rate of the actual disability. The Employer may not terminate the service of the worker because of the partial disability mentioned in the preceding paragraph.

Article (37)

A. In case of Permanent Partial Disability resulting from a Work injury of (30%) or more, but less than total permanent disability, the injured is entitled to a pension in pro rata with the pension for total permanent disability. The Insured Person shall combine between his pension and Wages from his work without limits as long as the injury rate does not amount to total permanent disability.

B. If the Work injury caused a Permanent Total Disability or the death of the injured, the Insured Person or his beneficiaries shall be entitled to a monthly pension equivalent to (75%) percent of the Wage subject to the contribution with a minimum of Omani Rial (202.500) per month, or old-age pension whichever is greater.

Article (38)

The Permanent Partial Disability shall be evaluated according to the following bases:

1. If the disability is stated in table (2) attached to this law, the percentages of total disability set forth therein shall be applicable.
2. If the disability is not described in the above mentioned table, then the percentage is estimated in correlation with worker's inability to earn a living, provided that such percentage shall be evidenced by the medical certificate.
3. If the resulting disability has a special effect on the Insured Person's ability to earn a living from his original occupation, such type of occupation shall be specified in detail, and the aggravating effect of the injury on the degree of disability beyond the percentages provided for in table (2) attached to this law shall be stated .

Table (2) referred to in sub-article (1) of this Article, as well as Table (1) referred to in the second paragraph of Article (33) may be amended by a decision of the Council of Ministers upon request of the Minister, after coordination with the Minister of Health.

Article (39)

If the injured was already suffering from a Work injury, or relapsed or complications therefrom, the following rules shall be considered on his compensation for the new injury:

1. If the percentage of disability resulting from the new and the previous injuries is less than (30%) he shall be compensated for his last injury only on the basis of the percentage of disability it resulted and the Wage subject to the contribution at the time last injury.
2. If the percentage of disability resulting from the new and previous injuries equals (30%) or more the injured shall be dealt with as follows:
 - a. If the injured has been compensated for his previous injury by a lump sum amount, his pension shall be estimated on the basis of the percentage of the disability resulting from all his injuries, and the Wage subject to the contribution at the time of the last injury.
 - b. If the injured is entitled to a disability pension, his pension shall be assessed according to the percentage of the disability resulting from all the injuries and the Wage subject to the contribution at the time of the last injury, provided that his pension shall not be less than his pension for the previous injury.

Article (40)

The percentage of the permanent disability shall be assessed according to the nature of the disability of the injured, his general condition, age, occupation, physical and mental potential and his professional ability, pursuant to table (2) attached herewith, and the compensation and permanent disability pension shall be given on temporary basis and the Authority shall refer the injured for periodic medical examination for four years from the date of proof of disability, unless the Medical Committee decides that there is no possibility of any change during this period. Proof of permanent disability, its degree or any change therein, or the recovery of the injured person or his return to work shall be certified by the Competent Medical Committee.

Article (41)

Each of the injured, the treatment unit and the Authority, may request for a medical re-examination once every six months during the first year from the date of proof of disability and once every year during the three following years, and the Competent Medical Committee shall re-evaluate the degree of disability each time, but re-evaluation shall not be applicable after the expiry of four years from the date of proved disability, and re-examination shall be conducted by the Competent Medical Committee.

Article (42)

In case the percentage of disability is modified upon medical re-examination according to the previous Article the following rules shall be considered:

a. If the Insured Person is a pensioner the disability pension shall be adjusted or suspended from the beginning of next month following proof of the last degree of disability, or depending on what the medical re-examination reveals as to increase or decrease in the degree of the disability, and if the degree of disability decreased to less than (30 %) the pension shall be suspended completely, and the injured shall be granted a onetime lump sum compensation in accordance with the provisions of Article (36).

b. If the Insured Person has been compensated for the degree of disability assessed on the first time with a onetime lump sum compensation the following shall be considered:

1. If the degree of disability assessed at re-examination is more than the degree estimated before and it is less than (30%), the injured is entitled to compensation calculated on the basis of the last percentage and the Wage taken as the basis for contribution when the disability is proved in the first time, minus the compensation previously disbursed to him. The decrease of the disability from the previously estimated percentage shall not prejudice the previously disbursed compensation.

2. If the percentage of disability assessed on re-examination is (30%) or more, the injured is entitled to a disability pension calculated in accordance with the provisions of Article (37), paragraph (a) based on the Wage when the disability was proved for the first time.

And the pension shall be disbursed to him as of the beginning of the month following the date of last proof of degree of disability, minus the difference between the compensation previously disbursed to him and the value of the pension assuming his entitlement on basis of the estimated degree of disability in the first time, in the limit of one quarter of the pension per month, until the satisfaction of the compensation disbursed previously.

Article (43)

The injured Insured Person may apply to the Authority with a request to review the decision of the treatment unit within one week from the date of the end of treatment or from the date of return to work.

He also have the right to request the Authority within one month from the date of notified by decision of the Committee, to review the decision of the Medical Committee regarding failure to prove the disability or the estimation of its percentage and the request shall be accompanied by a medical certificate supporting his point of view.

Article (44)

The Authority shall refer the request to review the decision of the Medical Committee referred to in the preceding Article, to the Appellate Medical Committee, and the Authority shall notify the Injured of the decision of the Appellate Medical Committee by a registered letter with acknowledgment of receipt, within maximum one week from receiving the decision. The decision shall be final and binding on the two parties, and the Authority shall implement the obligations resultant from the decision.

Article (45)

The Authority may suspend the disbursement of disability pension from the first month following the date fixed for the medical re-examination by the Competent Medical Committee, if the Insured Person failed to submit to the re-examination required by the Authority within the time notified to him, or if he refrained from submission to treatment, visits and medical investigations, or from attending the rehabilitation prescribed by the Competent Medical Committee, or if he did not refrain from getting involved in any activity not permitted by the said Committee.

Suspension of disbursement of pension shall continue until the lapse of its causes or until the pensioner submits to the re-examination. If the re-examination revealed a decrease in the percentage of disability from previous estimated percentage, the new percentage shall be considered the basis for the settlement as of the date appointed for the medical re-examination.

The Authority may overlook the failure of the injured to submit to the re-examination if he provides acceptable reasons thereto.

Disbursement of the dues for the suspension period shall depend on the outcome of the medical re-examination.

Article (46)

The injured worker must inform the Employer or his representative of any incident causing an injury to him, and the circumstances thereof whenever his condition permits, and the Employer shall be deemed to be informed of the incident in the following cases:

- a. If the worker dies on or around a building used by the Employer or belonging to his business, or in any place in which the worker was at the time of the incident working under the supervision of the Employer or any other person responsible to him.
- b. If the worker was treated or received first aid of any kind at the scene of the incident, or in a place used by the Employer, or under his supervision.
- c. If the Employer or any person responsible to him has been notified of the incident by any source.

Article (47)

The Employer or the supervisor in charge shall notify to both the Department, or the Social Insurance Office and the police, of every Work injury occur among his workers, within twenty-four hours of his knowledge thereof, and shall hand over to the injured worker or to his attendant a copy of such notification.

The report shall include the worker's name, address, and a summary of the incident and its circumstances, the type of injury and the location to which the injured was transferred for treatment as well as the names and addresses of any of his known relatives and his Wage on the day of the accident.

The notification shall be in accordance with the form prepared by the Authority for this purpose.

Article (48)

The unit in charge of the investigation shall investigate every report submitted to it, and the investigation shall state the circumstances of the accident in detail, and record the statements of witnesses in particular it has to state whether the incident was self-inflicted or due to grave intentional misconduct on the part of the injured, as well as the statements of the Employer or his representative, and the statement of the Injured when his condition permits, and the investigation unit shall notify the Department or the Social Insurance Office by a copy of the investigation and the Department or the Social Insurance Office may request completion of the investigation if it sees reason for that.

Article (49)

The daily allowance referred to in Article (34) shall be disbursed if the injury prevents the Insured Person from performing his work, on base of a medical certificate from the treating unit. The daily allowance referred to in the preceding paragraph, shall be disbursed at intervals as determined by the decision of the Minister on the approval of the Board of Directors, and the decision shall determine the details of the said medical certificate.

Article (50)

The Insured Person shall be entitled to the daily allowance during the period of his absence from work for the purpose of installation, maintenance or replacement of compensatory device or prosthesis on the basis of contribution Wage from the date of interruption. If the Insured Person is a pensioner his pension shall be suspended during the period of his entitlement of the allowance unless the allowance is less than the pension in which case his pension shall continue to be disbursed, provided the period of interruption referred to in the preceding paragraph shall be certified by a public hospital doctor.

Part Six

Pension Beneficiaries and Terms of their Eligibility

Article (51)

Upon the death of the Insured Person or the pensioner, the beneficiaries set forth below shall be entitled to shares in the pension as follows:

First: Group (a) includes sons and daughters: their share shall be half of the payable pension to be divided equally among them if they are more than one.

Second: Group (b) includes the widow or widows (or the husband if the pensioner is female): Their share shall be a quarter of the payable pension; to be divided equally between the widows if they are more than one.

Third: Group (c) includes the father, the mother, the brothers and the sisters. Their share shall be a quarter of the payable pension, to be divided equally between them if they are more than one.

Article (52)

Entitlement to the pension mentioned in the previous Article shall be as follows:

A. Son: shall not have exceeded the age of twenty-two, with the exception of:

1. Son whose inability to gain is established by a report from the competent medical authority, and shall be verified every two years, unless the medical authority decide that the son is unlikely to recover, in which case verification is not needed, and the pension shall continue to be payable.

2. Is a student in one of the stages of education not beyond university education stage, provided his age shall not exceed twenty-sixth years.

B. Daughter: shall be unmarried and shall lose her right to the pension if she gets married, and regains her right thereto if divorced or widowed.

C. Widow: Not to remarry, and shall lose her right to pension if she remarries, and regain the right thereto if divorced or widowed again.

D. Husband: if he suffers from a disability that prevents him from working or earning, as proved by report from the competent medical authority, and shall be verified every two years unless certified by the medical authority as unlikely to recover in which case verification is not required, and pension shall continue to be payable..

E. Father and mother: they shall be dependent in their living on the pensioner pursuant to a certificate from the Ministry of Social Development; and they shall lose the right to pension upon the absence of this condition.

F. Brother: shall be dependent for his living on the pensioner according to a certificate from the Ministry of Social Development, provided he does not exceed the age of twenty-two with the exception of:

1. Whose inability to gain is established by a report from the competent medical authority, and shall be verified every two years unless certified by the medical authority as unlikely to recover, in which case verification is not required and the pension shall continue to be payable.
 2. Is a student in one of the stages of education not beyond university education stage, provided his age shall not exceed twenty-sixth years
- G. Sister: she shall be unmarried and dependent for her living on the pensioner according to a certificate from the Ministry of Social Development and she loses her right to the pension if she marries and shall regain her right if divorced or widowed.

Article (53)

If there is no group or any one of its members entitled to the pension according to Article (51), or if the right of any of them to the pension expires according to Article (52); the distribution of the pension or part of it, shall be as follows:

- A. In the total absence of any group its share shall vest on the members of the other two groups to be equally divided among them.
- B. The share of any member of one group shall vest on the remaining members of the same group to be equally divided among them if they are many.
- C. If there is one group entitled under the two preceding Articles the full pension shall vest on this group to be divided equally among its members if they are many.
- D. In the absence of beneficiaries according to the provision of the two preceding Articles of this law, the pension shall vest on the Authority.

Article (54)

It is not permissible to receive more than one pension from the Authority pursuant to the provisions of this law, and if more than one pension are due, disbursement shall be of the higher value. In exception to the provision of the preceding paragraph, sons and daughters are entitled to combined pensions due from their parents. Also a widow is entitled to combine the pension from her husband and her own pension as beneficiary of the provisions of this law, and can combine the pension from her husband to the income from her work.

Part Seven **Additional grants**

Article (55)

The widow of the Insured Person, or the widow of a pensioner, or the most mature of his children or the parents or one of them if there is no widow or adult children, shall be disbursed a grant equivalent to three months Wage on the basis of the Wages subject to the contribution if Insured Person was in service, or equivalent to three months pension if he was a pensioner.

Article (56)

The daughter, who receives a pension in accordance with the provisions of this law, shall on the occasion of her marriage receive a marriage grant equivalent to 15 times the amount of the pension which she benefits from, and disbursement of the pension shall be suspended from the end of the month in which the marriage takes place. The Marriage Grant shall be payable only once.

Article (57)

Upon the death of the Insured Person or the pensioner, a grant equivalent to three month's Wages, on the basis of the Wage subject to the contribution if he was in service, and equivalent to three months pension if he was a pensioner, shall be disbursed in order to meet the funeral and solace expenses.

Provided the amount of the grant shall not in all cases exceeds Omani Riyal one thousand. The grant shall be disbursed to the widow of the deceased or his most mature son, and if there is no widow or adult sons, disbursed to the person who proves, pursuant to a certificate attested by the governor or his authorized representative, he is responsible for payment of the funeral and solace expenses.

Article (58)⁽¹⁾

A. In case of the disappearance of an Insured Person or pensioner, his beneficiaries shall be disbursed a monthly allowance equivalent to what they are entitled to as pension on the assumption of his death, as of the beginning of the month in which he disappeared until he appears, or his death is proved actually or constructively. If the disappearance of the Insured Person was during the performance of his work, the allowance shall be equivalent to the pension due in case of death as stated in the branch of insurance against work injuries.

The Minister shall - upon the proposal of the Board of Directors - determine the procedure to be followed to prove the disappearance case. After the lapse of four years from the date of disappearance or proof of his actual or constructive death; the date of missing shall be deemed to be the end of service date for the purpose of the estimation of pension in accordance with the provisions of this law, and the allowance shall continue to be disbursed thereafter as a pension.

B. If the conditions for entitlement to pension are not satisfied by the Insured Person in the previous case, his beneficiaries shall be disbursed the end of service benefit he would have entitled to. However, if his disappearance or death has not been proved, and he returned to work, he is obliged to refund the benefit which was disbursed to his beneficiaries according to the rules and conditions set forth by a decision of the Minister upon the proposal of the Board of Directors.

Article (58) ibis

The provisions set forth in Part Seven of this law, shall not apply to those governed by the provisions of Article (20) bis hereof.

Part Eight

General Provisions

Article (59)

The Employer shall apply to the Authority for the registration of any new worker who joins the work with him, within a maximum period of fifteen days from the date of joining, and he shall notify the Authority of the expiry of service of any worker in a maximum period of fifteen days from the date of such expiry, on the form designed for this purpose.

The Employer shall pay five Omani Riyals per month, for each worker he delays his registration, or to notify the Authority the expiry of his service, unless there are compelling reasons to be considered by the Board of Directors in accordance with the regulations set forth in this regard.

The procedure for registration of the Employers and the Insured Persons subject to this law, and the documents necessary for registration, shall be determined by a decision of the Minister upon the proposal of the Board of Directors.

(1) implemented by minister resolution no (437/ 2010).

Article (60)

The Public Authority shall conduct an inventory of the establishments and Employers within the period specified by the decision of the Minister for the actual implementation of the law in the first phase and the subsequent phases of the implementation, as well as an inventory of their workers and the registration thereof with the Authority. The Employers and workers shall be numbered according to the index issued by a decision of the General Manager, in coordination with the competent authorities.

The Employers shall keep the number of their subscription in the insurance and the numbers related to their workers, and they have to refer to these numbers in all correspondence related to the implementation of the provisions of the law where necessary.

Article (61)

The Authority shall issue a card with the permanent insurance number for each worker upon his registration for the first time, and the Minister's decision upon the proposal of the Board of Directors, shall determine the data of that card and the procedures to be followed in respect thereof.

Article (62)⁽¹⁾

The Minister shall on the proposal of the Board of Directors issue a decision indicating the following:

1. A statement of the records and books that the Employer is obliged to keep, as well as the files that he creates for each Insured Person and the documents deposited therein.
2. The statements and forms which the Employer obliged to submit to the Authority about the workers, their Wages and their contributions and the dates for the submission of such statements and forms.

The Employer shall provide the Authority with a statement of the names of his employees whose term of service will expire for reaching retirement age; three months at least before the expiry of service.

Article (63)

The documents necessary for the settlement and disbursement of the entitlements prescribed by this law, shall be determined by a decision of the Minister on proposal of the Board of Directors.

Article (64)

The Minister shall, by a decision on the proposal of the Board of Directors, determine the method, timing and manner of disbursement of allowances, compensations, benefits, and pensions; and the disbursement centres thereof, as well the decision shall specify the necessary disbursement documents.

Article (65)

The rights of the Authority against the Employers, the Insured Person, the pensioners, and their beneficiaries shall – in all cases – be time barred by lapse of seven years from the due date without a prior claim in writing by a registered letter with acknowledgment of receipt being submitted.

The right of the Insured Person or his beneficiaries for the allowances for injury and the grant for funeral expenses shall lapse after one year from the date of injury or death without a claim for disbursement thereof being submitted, and the right to the remaining other grants, compensation and pensions shall lapse on the expiry of five years from the due date without the submission of the claim thereto.

A claim for any of the previous amounts shall be deemed to involve the remaining amounts due from the Authority. And the limitation period referred to in the preceding paragraph shall be interrupted for all the beneficiaries if one of them submit a claim for disbursement in a timely manner.

Article (66)

(1) The Ministerial Decision No. (38/ 93) was issued in implementation thereof.

The limitation period shall be interrupted by reminding the Employer to pay the amounts owed to the Authority under this law, by a registered letter with acknowledgment of receipt indicating the value of these amounts.

Time of limitation against the Authority for the Employer who has not subscribed in the insurance for all or part of his workers shall apply only from the date of the Authority's awareness of their employment with him. If the contributions were paid on the basis of false Wages, limitation shall apply only from the date of the Authority's awareness of this fact.

Article (67)

The Authority is obliged to fulfil its prescribed obligations to the Insured Person and their beneficiaries in full, irrespective of the Employers' failure to subscribe for them with the Authority, and the dues shall be assessed in accordance with the provisions set forth in this law as long as the employment relationship between the Employer and the worker has been established to the Authority.

If the Authority is not ascertained of the validity of the data about the duration of subscription in the insurance or the Wages, the assessment of pension or disbursement of compensation shall be based on the undisputed duration of service and Wages. And the pension or compensation shall be paid on the basis of the legally established minimum Wage in the absence of the possibility of verification of the real Wage, and the Authority shall have the right to exact from the Employer all the contributions prescribed by this law and the interests for delay, as well as the additional amounts payable according to its provisions.

Article (68)

Fulfilment of all the dues of the Authority shall not be hindered by the dissolution, liquidation, bankruptcy or integration of the establishment into another or its transfer by way of inheritance, sale, waiver, or any other transaction, and the successor shall be jointly liable with the former Employer or Employers for all the obligations owed by them to the Authority.

Article (69)

No dispute from the Authority, the Insured Person, the pensioner or his beneficiaries, as to the value of pension or compensation shall be admissible after the lapse of one year from the date of notification of a final settlement of the pension or the date of disbursement of compensation; except in cases of material errors that occur in the accounts at the settlement.

Article (70)

The amounts owed to the Authority under the provisions of this law shall have a privilege on all funds of the debtor, and shall be exacted immediately after the judicial expenses and amounts owed to the Public Treasury.

Entitlements of the Insured Person or the pensioner and his beneficiaries with the Authority, shall not be subject to attachment or waiver except for alimony or a debt to the Authority not in excess of a quarter thereof, and in case of competing claims, alimony shall be satisfied first and the balance shall be assigned to meet the debt of the Authority.

Article (71)

There shall be an exemption from taxes and fees of any kind, if any, on the following:

- A. contributions due in accordance with the provisions of this law.
- B. allowances, compensations, pensions, grants and subsidies that are entitled according to the provisions of this law.

The funds of the Authority whether movable or immovable as well as its investment operations of whatever type are tax exempted for a period of ten years from the date of implementation of this law.

Article (72)

Employees of the Authority deputized by the General Manager shall have the right to enter the workplaces in the normal working hours to conduct the necessary investigations and access records, books, papers, deeds and documents relating to the implementation of this law. And the government and administrative bodies shall provide the Authority with all data it requires for the application of the provisions of the law and all relevant governmental bodies have to facilitate their mission; and such deputies shall have the authority to book irregularities and compile records thereof. The deputies shall maintain professional secrecy with regard to facts known to them in the exercise of their duty and they shall not disclose such facts or divulge them to other than the competent authorities.

Article (73)

The Employers or their representatives must provide the deputies mentioned in the previous Article with all the information necessary to facilitate their mission, especially information related to:

- A. The number of workers they employ, their names, the dates of joining the work, the dates of their birth and the Wage of each of them.
- B. The number of workers who leave their service, their names, the date of termination of service and Wage of each of them.
- C. The amount of Wages paid each month, their nature, method of calculation and payment thereof.
- D. The nature of the current work and place of work and the branches, if any.

Part Nine Penalties

Article (74)

The Employer or the manager in charge of the establishment who violates the provisions of this law and the provisions of the ministerial decisions issued in respect hereof shall be punished with a fine of not less than (100) Riyal and not exceeding (500) Riyal; and the fine shall be doubled in case of repeated violations, and shall be multiplied by the number of workers with respect to whom the Employer committed one or more violations.

Article (75)

Without prejudice to any severer penalty provided by any other law, whoever intentionally give false information or intentionally declines from giving the data set forth in this law or in the ministerial decisions implementing it, in order to benefit himself or avail others to benefit from the compensations, pensions or other benefits provided for in this law; shall be liable to imprisonment for a term not exceeding one month and a fine not exceeding one hundred Riyals or either of them. And the fine shall be doubled in case of repeated violation, and the offender in addition to the fine referred to herein, shall refund the amounts unjustly received by him.

Article (76)

All amounts adjudged due to violation of the provisions of this law shall vest on the Authority.

Part Ten Transitional Provision

Article (77)

The Council of Ministers shall upon proposal of the Minister and on agreement with the Ministry of Finance determine the amounts necessary to enable the Authority to carry out the initial expenses necessary for its management.

Table No. (1)
The Occupational Diseases Table

S. No	Type of the disease	Operations or works causing the disease
1	Lead poisoning and its complications	Any work involving the use or handling of lead or its compounds or materials containing it, including: Handling of raw materials containing lead. Casting old lead and old zinc (scrap) into alloys. Work in the manufacturing of tools from alloys of old lead and old zinc (scrap), in the manufacturing of lead compounds. Lead smelting. Preparation and use of the lead glazes used for brilliance and hardness of ceramic. Preparation or use of paints or colors or pigments containing lead ... etc.. And any work involving exposure to dust or fumes of lead or its compounds or materials containing it.
2	Mercury poisoning and its complications	Any work involving the use or handling of mercury or its compounds or materials containing it, and any work involving exposure to dust or fumes of mercury or its compounds or materials containing it, this includes : Work in the manufacturing of mercury compounds and laboratories devices and mercury meters and the preparation of the raw material in the manufacture of hats, gilding processes, gold-mining, and mercury crackers ...etc.
3	Arsenic poisoning and its complications	Any work involving the use or handling of arsenic or its compounds or materials containing it as well as any work involving exposure to dust or fumes of arsenic or its compounds or materials containing it. This includes: Processes that generate arsenic or its compounds, as well as work in the production or manufacture of arsenic or its compounds.
4	Antimony poisoning and its complications	Any work involving the use or handling of antimony or its compounds or materials containing it, and any work involving exposure to dust or fumes of antimony or its compounds or materials containing it.
5	Phosphorus poisoning and its complications	Any work involving the use or handling of phosphorus or its compounds or materials containing it, and any work involving exposure to dust or fumes of phosphorus or its compounds or materials containing it.

Continue Table No. (1)

S. No	Type of the disease	Operations or works causing the disease
6	poisoning with Benzol or similar substances or its Amide or nitrogenous compounds or their derivatives and complications of this poisoning	Every work involving the use or handling of these materials, as well as all work involving exposure to vapors or dust.
7	Manganese poisoning and its complications	Every work involving the use or handling of manganese or its compounds or materials containing it, as well as all work involving exposure to fumes or dust of manganese or its compounds or materials containing it. This include Work in the extraction or preparation of manganese or its compounds and its grinding and packing ... etc.
8	Sulphur poisoning and its complications	Every work involving the use or handling of Sulphur or its compounds or materials containing it as well as all work involving exposure to fumes or dust of Sulphur or its compounds or materials containing it. This includes: Exposure to gaseous and non- gaseous Sulphur compounds... etc.
9	Affected by chromium and resulting ulcers and complications.	Every work involving the preparation, generation, use or handling of chromium or chromic acid, or chromate or bi-chromate sodium, potassium or zinc or any material containing it.
10	Affected by nickel or resulting ulcers and complications	Every work involving the preparation, handling or generating nickel or its compounds or any substance containing nickel or its compounds. This includes: Exposure to dust of nickel carbonyl.
11	Carbon monoxide poisoning and resulting complications.	Every work involving exposure to carbon monoxide include: its preparation , use or generation as happens in garages, brick kilns, lime ... etc.
12	Cyanic acid and its compounds poisoning, and the resulting complications	Every work involving the use or handling of a cyanic acid or its compounds, as well as all work involving exposure to vapors or spray of the acid or its compounds or its dust or materials containing it.
13	Poisoning with chlorine, fluorine, bromine and their compounds.	Every work involving the preparation or the use or handling of chlorine , fluorine, or bromine or their compounds, as well as any work involving exposure to such materials or vapors or dust.

Continue Table No. (1)

S. No	Type of the disease	Operations or works causing the disease
14	Poisoning by petroleum or its Gases or its derivatives and its complications	Every work involving the handling or use of petroleum or its gases or derivatives, as well as any work involving exposure to these materials in solid, liquid or gaseous state.
15	Poisoning by Chloroform and carbon tetrachloride.	Any work involving the use or handling of chloroform or carbon tetrachloride, and any work involving exposure to vapors or fumes containing the same.
16	Poisoning by tetrachloroethane and trichloro ethylene and other halogene derivatives of the aliphatic hydrocarbon compounds.	Any work involving the use or handling of these materials and exposure to vapors or fumes containing it.
17	Diseases and pathological symptoms caused by the radium, radioactive materials or X-rays.	Any work involving exposure to radium, and any other material of radioactivity or X-rays.
18	primary skin cancer and chronic inflammations and ulcers of skin and eyes	Any work involving the use or handling or exposure to tar or asphalt or bitumen or mineral oil (including paraffin) or fluorine, or any compounds or products or residues of these materials, as well as exposure to any other irritant solid or liquid or gaseous materials.
19	Heat effect on eyes and resulting complications.	Any work involving repeated or continuous exposure to glare or radiation from molten glass, hot or molten metals or exposure to strong light or intense heat, resulting in damage to the eye or visual impairment.
20	Pulmonary dust diseases (Pneumoconiosis) arising from the dust of: 1 - Silica (Silicosis) 2 - Asbestos (Asbestosis) 3 - Cotton (Byssinosis)	Any work involving exposure to recent nascent silica dust, or substances containing silica material by more than 5% such as working in mines and quarries, or carving stone or its crushing, or in the manufacture of sharpening stone or metal polishing with sand or any other acts that require the same exposure. And any work involving exposure to asbestos dust and cotton dust so give rise to these diseases.

Continue Table No. (1)

S. No	Type of the disease	Operations or works causing the disease
21	Anthraxis (Anthrax)	Every work involving contact with animals infected with the disease or handling dead infected animals or parts of them, their products or raw offal, including leather, hooves, horns and hair as well as work in loading and unloading of goods containing raw animal products and their offal.
22	Glanders	Every work involving contact with animals infected with the disease, and handling their dead body or parts of them.
23	Tuberculosis	Work in the hospitals designated for the treatment of this disease.
24	Poisoning by Beryllium	Any work involving the use or handling of this element or its compounds or materials containing it.
25	Poisoning by Selenium	Any work involving exposure to its dust or Fumes or materials containing it.
26	Symptoms and diseases resulting from exposure to changes in atmospheric pressure.	Every work involving sudden exposure to or work under high pressure or sudden change in atmospheric pressure or work under low pressure for a long time.
27	Symptoms and Pathological diseases that result from hormones or their derivatives.	Every work involving exposure to the influence of hormones or hormone derivatives.
28	Infectious fever diseases	Work in the designated hospitals for the treatment of fever disease, or bacteriological laboratories or in any work involving contact with fever patients.
29	Occupational deafness	Every work involving exposure to high noise and includes, for example, work in guidance or maintenance of the aircrafts and operations of roads, mining, work next to the machines that create high noise or exposure to chemicals or drugs that affect hearing.
30	Acute and chronic Skin inflammation and, eczema, and primary skin cancer, and eye inflammation and ulcers.	Any work involving exposure to any irritant, flammable or corrosive solid , liquid or gaseous, includes for example, exposure to mineral oils including paraffin and its products, tar or asphalt or bitumen, acids and alkalis etc.

Table No. 2
Firstly: Disability percentages in cases of organs loss

Serial No.	Resulting disability	disability percentage
1	Amputation of the right arm to the shoulder	80%
2	Amputation of the right arm to above the elbow	75%
3	Amputation of the right arm below the elbow	65%
4	Amputation of the left arm to the shoulder	70%
5	Amputation of the left arm to above the elbow	65%
6	Amputation of the left arm below the elbow	55%
7	Amputation of the leg above the knee	65%
8	Amputation of the leg below the knee	55%
9	Complete deafness	55%
10	Loss of one eye	35%

Serial No.	Resulting disability	disability percentage	
		right	left
11	Amputation of the thumb	30%	25%
	Amputation of distal phalanx of the thumb	18%	15%
	Amputation of index finger	12%	10%
12	Amputation of distal phalanx of the index finger	6%	5%
	amputation of the distal and middle phalanges of index finger	10%	8%
	Amputation of the middle finger	10%	8%
	Amputation of the distal phalanx of the middle finger.	5 %	4 %
13	Amputation of the distal and middle phalanges	8%	6%
	Amputation of a finger other than index , thumb and middle finger	6%	5%
14	Amputation of the distal phalanx	3%	2.5%
	Amputation of the distal and intermediate phalanges	5%	4%
15	Amputation of the right hand at the wrist	60%	

Continue Table No. 2

Serial No.	Resulting disability	disability percentage	
		right	left
16	Amputation of the left hand at the wrist	50%	
17	Amputation of the foot with the ankle bones	45%	
18	Amputation of the foot without the ankle bones	35%	
19	Amputation of the heads of all metatarsals	30%	
20	Amputation of the fifth toe and fifth metatarsal of the foot	10%	
21	Amputation of first toe and its metatarsal	10%	
22	Amputation of a toe other than the second toe	5%	
23	Amputation of terminal phalanges of the second toe of the foot	4%	
24	Amputation of terminal phalanges of first toe	3%	
25	Amputation of a toe other than the first and second toe	3%	

In assessing the degree of disability in cases of organ loss, the following shall be considered:

1. Surgery must be fully healed without leaving any complications or limitation of movement of the remaining joints, like bruises, damage, calcifications, infections, or sensory complications, or others, and the degree of disability shall increase according to the result of these complications.
2. If there are complications to the case of amputation, the medical certificate should state a description of the disability cause and the complications, as well as determination of levels of disability in every movement of those joints in relation to the normal rules.
3. In case of sensory complications the location and extent of the increase or decrease of sensitivity and its kind should be determined.
4. If the injured is left-handed the degree of disability arising from the left upper limb injuries shall be estimated in the same proportions of assessments of disability for the right limb.
5. If any of the above mentioned organs sustained a (total) permanent disability to perform its function, it shall be considered as a missing organ, and if the disability is (partial) its proportion shall be estimated according to the rate of impairment in its function.
6. With the exception of the cases provided for in Sub-clause 3 of Article (39), if the injury resulted in the loss of a part or more of any organ of the body shown in the table, the percentage of the degree of disability shall be estimated within the prescribed percentage of the loss of that organ and shall not in any way exceed that.

Secondly: in cases of vision loss

Visual acuity Degree (1)	Visual acuity ratio (2)	Visual loss ratio (3)	disability percentage of injured eye (4)
6/6	100.0	-----	-----
6/9	91.5	8.5	2.90
6/12	83.6	16.4	5.74
6/18	69.9	30.0	10.53
6/24	58.5	41.5	14.52
6/36	40.0	60.0	24.00
6/60	20.0	80.0	28.00
5/60	14.0	86.0	30.10
4/60	8.2	91.0	32.13
3/60	2.1	97.9	34.26
2/60	0.6	99.4	34.79
1/60 & less	-----	100.0	35.00

In estimating the disability resulting from vision loss, the following shall be considered:

1. The degree of disability resulting from vision loss shall be determined according to difference between visual acuity before and after injury, (column 4).
2. In the absence of a record of pre-injury status of vision, the eye shall be considered intact 6/6.
3. Subject to the provisions of subsection (1), in the case of injury to the only eye, the degree of disability shall be estimated in accordance with (the eyesight loss ratio, on the assumption that the full vision of that eye is (100%) (Column 3).
4. In case of loss of vision of the only eye, it shall be considered as (total) disability.
5. Subject to the provisions of subsection (1) in case of injury to both eyes, the degree of disability shall be estimated on the basis of half of the total visual acuity of both eyes, considering vision for each eye is (50%) (Column 3).

Thirdly: In the case of hearing loss

A. Hearing is considered perfect if it does not exceed (15) dB for both ears.

B. The percentage of loss of hearing of one ear, shall be calculated by one degree and a half percent for loss of each dB of hearing ability above (15) dB

C. The rate of hearing loss is considered (100%) if the average hearing impairment of both ears amounts to (85) dB, and the resulting degree of disability in this case shall be (55%) of total disability.

In assessing the degree of disability resulting from the loss of hearing the following shall be considered:

1. Hearing loss shall be measured by the average hearing ability of sounds with a frequency of (125) to (100) Cycle / second, provided that hearing impairment shall be measured by electric audiometer for the possibility of easy access to these degrees of vibrations that are not easy to be detected by a tuning fork.

2. The degree of disability caused by hearing impairment shall be estimated by the difference between the degree of hearing before and after injury, if there is a record showing that degree.

3. In the absence of a record of the hearing condition, hearing shall be considered as intact (100%) depending on the age of the insured by adding (½) dB for each year over (45).

4. Subject to the provisions of subsection (2) above in case of injury to the only ear, the degree of disability is estimated according to the proportion of hearing in that ear on the assumption that its hearing is equivalent to (100%) of the full hearing

5. Subject to the provisions of subsection (4) , in case the two ears are suffering varying degrees of hearing impairment, rate of hearing shall be estimated according to the following system

A. The percentage of hearing loss in the strong ear $\times 5$ + the percentage of hearing loss in the weakest ear $\div 6$.

B. The degree of disability shall be assessed on the basis that the percentage (100%) of the hearing loss equal (55%) of total disability.

Provided that in all the foregoing, the case has fully stabilized.

Table No. (3)
The retirement pension reduction ratios

Males		Females	
Age when applying for pension's disbursement	pension reduction ratio	Age when applying for pension's disbursement	pension reduction ratio
60 and above	nil	-	-
59 to less than 60	6%	-	-
58 to less than 59	7%	-	-
57 to less than 58	8%	-	-
56 to less than 57	9%	-	-
55 to less than 56	10%	55 and above	nil
54 to less than 55	12%	54 to less than 55	7%
53 to less than 54	14%	53 to less than 54	9%
52 to less than 53	16%	52 to less than 53	11%
51 to less than 52	18%	51 to less than 52	13%
50 to less than 51	20%	50 to less than 51	15%
49 to less than 50	22%	49 to less than 50	17%
48 to less than 49	24%	48 to less than 49	19%
47 to less than 48	26%	47 to less than 48	21%
46 to less than 47	28%	46 to less than 47	23%
45 to less than 46	30%	45 to less than 46	25%

**The Royal order issued to improve the pensions of pensioners
and the disbursement of end of service grant**

1. Pensioners` pensions shall be increased according to the rates shown in the following table:

S. No	Pension Category (RO)	Rate of increase
1	Less than 200	50%
2	200 to less than 400	40%
3	400 to less than 600	30%
4	600 to less than 1000	15%
5	1000 and above	5%

2. The end of service grant shall be paid to the following categories:

A. Eligible for old age pension at the age of sixty for men and fifty-five for women;

B. Eligible for the disability pension due to non-occupational cause.

C. Eligible for the permanent total disability pension resulting from occupational cause.

D. Eligible to death pensions due to occupational and non- occupational cause.

E. Eligible for end of service benefit entitled to cases not qualifying the conditions for the death pension.

F. Eligible for end of service benefit entitled due to cases not qualifying the non-occupational disability pension eligibility conditions.

G. Eligible for end of service benefit entitled due to cases not qualifying the conditions for entitlement to old-age pension when male reaches the age of sixty, and female the age of fifty-five years.

3. The provisions of the end of service grant shall be effective from 01/04/2011, and shall be disbursed at the end of the insured service, at the rate of one month's wage for each year of contribution, up to a maximum of ten years.

The Social Insurance Scheme for Omanis Working Abroad and Alike

**Royal Decree
No. 32/2000
Promulgating the Social Insurance Scheme for
Omanis Working abroad and alike**

WE, Qaboos Bin Said, Sultan of Oman

After perusal of the Basic Statute of the State, promulgated by Royal Decree No. 101/96, and

The Social Insurance Law, promulgated by Royal Decree No. 72/91 and amendments thereof, and

In pursuance of the public interest

Have decreed as follows

Article (1)

The provisions of the attached Scheme shall apply to the Omanis working abroad and their equals.

Article (2)

The above-mentioned Social Insurance Law shall apply to what is not provided for in the attached Scheme to the extent that does not contradict its provisions.

Article (3)

The Minister of Manpower shall issue the decisions implementing the provisions of the attached Scheme.

Article (4)

This Decree shall be published in the Official Gazette, and shall take effect on the first of July 2000.

Issued on: 25 Muharram 1421 H.

Corresponding to: 30 April 2000

**Qaboos Bin Said
Sultan of Oman**

The Social Insurance Scheme for The Omanis Working Abroad and alike

Chapter One

General Provisions, Definitions and Scope

Article (1)

The Public Authority for Social Insurance, established pursuant to Royal Decree No. 72/91 shall be entrusted with the implementation of this Scheme.

Article (2)

Contribution to this Scheme shall be voluntary in the branch of old age, disability and death insurance set forth in the Social Insurance Law without the work injuries and occupational diseases branch.

Article (3)

For the purpose of this Scheme, the following words and expressions shall have the meaning assigned to each of them, unless the context otherwise requires:

1. **The Ministry:** Ministry of Manpower.
2. **The Minister:** The Minister of Manpower.
3. **The Authority:** the Public Authority for Social Insurance.
4. **The Board of Directors:** the Board of Directors of the Public Authority for Social Insurance.
5. **The Social Insurance Law:** the Social Insurance Law Promulgated by Royal Decree No. 72/91 and amendments thereof.
6. **The Scheme:** the Social Insurance Scheme for Omanis Working Abroad and their Equals.
7. **The Employer:** whoever employs one employee or more, who are subject to the Provisions of this Scheme, and performs his business abroad.
8. **The Insured Person:** every contributor under the provisions of this Scheme.
9. **Income:** the notional monthly Income selected by the Insured Person from the list of notional Incomes indicated in the table attached hereto, and according to which contributions are paid.
10. **Average Contribution Incomes:** multiplication of each contribution period by the Contributed amount therein, and division of the outcome by the contribution periods, if the Insured Person contributes by more than one notional Income.
11. **Non-Occupational Disability:** The disability that occurs prior to the Insured Person reaching the age of sixty, for males, and fifty-five for females, due to amputation of a limb or a physical disability or a physically, mentally or psychologically serious health condition that makes it impossible for the Insured Person to gain one-third of their previous Income from their current or a similar occupation, subject to the Competent Medical Committee report.
12. **The Competent Medical Committee:** the medical committee constituted by decision of the Minister of Health to determine the type and degree of disability.
13. **The Appellate Medical Committee:** the medical committee constituted by decision of the Minister of Health to which the decisions of the competent Medical Committee Appealed.

Article (4)

The provisions of this Scheme shall apply to the following categories:

- 1- The Omani citizens employed by a natural or legal person performing abroad; including government and public sector employees abroad.
- 2- The Omanis employed by accredited embassies and consulates in the Sultanate.

Article (5)

It is impermissible for those subject to the provisions of the Social Insurance Law, or those subject to any of the pension Schemes promulgated by Royal Decrees, or pensioners to contribute to this Scheme.

Article (6)

The Insured Person shall not be less than 18 years and not more than 60 years of age at the beginning of contribution. However, those who reach this age after their registration may continue contributing to the Scheme until they complete the period of entitlement to old age pension or the end of their employment abroad, whichever is nearer.

Chapter Two

Contributions and Financial Resources

Article (7)

A separate account shall be opened for this Scheme within the Authority's accounts.

Article (8)

This Scheme shall be financed from the following resources:

- 1- The contribution which the Insured Person is committed to pay monthly to the Authority at (16%) of the notional monthly Income selected by the Insured Person.
- 2- The monthly contribution paid by the state Treasury at (2%) of the notional Income according to which contributions are paid.
- 3- The Scheme funds investment revenue.
- 4- The additional amounts payable under this Scheme.
- 5- The donations, gifts, legacies and subsidies approved by the Board of Directors.
- 6- The appropriations in the State budget to meet any deficit suffered by this Scheme.
- 7- Any other resources earmarked for this Scheme.

Article (9)

Contributions shall be calculated based on the notional monthly Income selected by the Insured Person and approved by the Authority from among the notional monthly Incomes listed in the table attached hereto.

Article (10)

Contribution shall fall due at the beginning of the month specified by the Insured Person as a starting point for their contribution to this Scheme.

If the contributions are not paid within the first fifteen days of the month following the contribution payment month, the Insured Person shall pay the Authority an additional amount at 13.5% of the arrears, unless in the event of uncontrollable reasons, acceptable to the Board of Directors.

The Treasury shall, likewise, pay the specified contribution percentage prescribed in this Scheme, during the same period.

Article (11)

The Insured Person may pay the prescribed contributions in advance every three months, or six months or annually.

Article (12)

In case of payment in advance in the manner indicated in the previous Article, payment for a period following the month for which contribution is due, shall not be deemed complementary to the period in which the prescribed insurance entitlements under this Scheme are payable.

Article (13)

The financial position of this Scheme shall be audited once, at least, every three years by an actuary.

Such audit must determine the value of the current liabilities and in the event of deficit the State Treasury shall cover it. However, the actuary, in such case, shall state the reasons of the deficit and how to be avoided. In case of surplus funds, they shall be carried forward to a special account to be opened according to the financial systems adopted in the State.

Article (14)

The financial year of this Scheme begins on first of January and ends on end of December of the same year, except for the first financial year which begins on the date of the coming into force of this Decree and ends on 31 December the following year.

Article (15)

Contributions shall be paid in Omani Rial through any of the commercial banks operating in the Sultanate, and the contributions due under this Scheme shall be deposited in the bank account to be specified by the Board of Directors.

Chapter Three Registration Procedures

Article (16)

The Insured Person shall be registered with the Authority on the date on which the application for the beginning of contribution is submitted after completing all the documents required for registration, and approval of the selected notional monthly Income by the Authority and the Insured Person.

Article (17)

The Authority may object to the notional monthly Income selected by the Insured Person if it establishes that such selection is inconsistent with the prevailing circumstances, notify the Insured Person of the grounds for such rejection and suggest the Income it deems appropriate for the contribution, within fifteen days, maximum, from the date of its receiving the application.

Article (18)

No date shall be fixed for the beginning of contribution prior to the date of the application for registration. However, if the date fixed for the beginning of contribution precedes the date of the receipt of the application by the Authority by more than thirty days, the period in excess shall not be considered on registration, which shall take effect as from the beginning of the month following the said period.

Article (19)

The notional monthly Income selected by the Insured Person at the beginning of contribution shall be Rial Omani (200), minimum, and Rial Omani (800), maximum.

Article (20)

In case an Insured Person applies for adjusting the notional monthly Income, this may be done as of the beginning of January following the date of application.

Article (21)

The Insured Person may adjust the selected monthly Income by increasing or decreasing it within (5%) annually.

Article (22)

The monthly Income may not be increased if it reaches Rial Omani (1000) monthly. Likewise, the minimum Income shall not be decreased to below Rial Omani (200), the monthly minimum limit.

Article (23)

The Insured Person benefiting by the Scheme shall cease in the following cases:

1. If the Insured Person is no longer subject to this Scheme.
2. If the Insured Person stops to pay the contributions for a continuous period of six months.

Article (24)

The Insured Person, who had ceased to pay contributions in the manner set forth in the previous Article, may apply to the Authority during the three-month period following the said period to resume contribution to this Scheme from the date of cessation, provided that the Insured Person shall pay the arrears from the date of cessation plus the additional amount at (13.5%) of the unpaid contributions, lump sum.

Article (25)

In the event that the Insured Person fails to pay the contributions due during the specified period after applying for the resumption of contribution has been accepted according to the provision of the previous Article, the Authority shall not accept any request from the Insured Person to resume contribution to the Scheme unless such failure was due to uncontrollable reasons, acceptable to the Director-General of the Authority.

Chapter Four

Insurance Benefits

Article (26)

The contribution periods in this Scheme and contribution periods in the Social Insurance Law for which no insurance benefits have been paid, shall be deemed one unit on calculating the insurance benefits periods.

Article (27)

The entitlements of the Insured Person or pensioner, as the case may be, for the contribution periods according to the provisions of this Scheme, as well as the contribution periods under the Social Insurance Law, if any, shall be settled for each period separately and the pension shall be estimated according to the total pension entitled for the two periods together.

Article (28)

Old age pension under this Scheme shall be calculated at one of forty parts of the notional contribution Income according to which the contributions were paid, for each year of the years of contribution to this Scheme, to the minimum of Rial Omani (80) and maximum Rial Omani (80%) monthly, of the said contribution Income.

Article (29)

In the event that the Insured Person has paid contributions for more than one Income, the pension shall be calculated based on the average of the notional Incomes for which contributions were paid throughout the whole contribution period.

Article (30)

The Insured Person shall be entitled to old age pension subject to the contribution periods to this Scheme, whether continuous or separate, in the following cases:

1. Expiry of male Insured Person service by reaching the age of sixty or more, where the duration of his subscription in the insurance is (180) months at least, or upon the female Insured Person reaching the age of fifty five years or more, where the duration of her subscription in the insurance is (120) months at least.

2. Expiry of male Insured Person service before reaching 60 years of age if his contribution period is (240) months, at least, or the female Insured Person before reaching 55 years of age if her contribution period is (180) months at least.

provided that any of them shall attain the age of forty-five at least.

The pension, in this case, shall be reduced in proportion to the age based on Table No. (3) attached to the Social Insurance Law, the pension is entitled from the first of the month in which the application for disbursement is made. However, such reduction shall not apply in case of established disability or death.

Article (31)

Disability and death pension shall be calculated at (40%) of the contribution Income at the occurrence of disability or death, or of the average contributions Incomes in the event that the Insured Person has paid the contributions on more than one notional Income, or at the entitled old age pension, whichever is greater.

Article (32)

The Insured Person male shall be entitled to disability or death pension if his service ends due to disability before reaching sixty years of age, or before the Insured Person female reaching the age of 55, or if service ends by reason of death at any age under any of the following conditions:

- a) If the contribution period amounts to, at least, six continuous months immediately before the occurrence of disability or death.
- b) If the contribution period amounts to intermittent (12)-month period, out of which, at least, there is a three – month period of continuous contribution immediately before the occurrence of disability or death. In case of non-occurrence of disability or death after meeting the minimum contribution periods mentioned in a) and b) above, and either of them ceased to contribute to this Scheme for any reason, they or their successors, as the case may be, shall be entitled to the pension if the disability occurs within one year from the date of the cessation of contribution to the Scheme, and prior to the Insured Person male reaching the age of 60, or the Insured Person female reaching the age of 55, and if death occurs within one year from the date of cessation of contribution to the Scheme, regardless of age unless it is found that either of them meets the requirements for better old age pension.

Article (33)

In case of the Insured Person or pensioner's death, the beneficiaries' rights shall be settled according to the terms prescribed in Chapter Six of the Social Insurance Law.

Article (34)

In the event of the end of the Insured Person service without meeting the pension requirements, they shall be entitled to end-of-service gratuity, provided that their contribution to the Scheme shall not be less than one complete year.

Such gratuity shall be paid according to the terms and conditions prescribed for the payment of gratuity in the Social Insurance Law and its implementing decisions.

Article (35)

The end-of-service gratuity referred to in the previous Article based on the selected notional Income on which contributions have been paid or the average contributions Income in case of contribution on more than an notional Income at the contribution Income for one month for each of the first three contribution years at the contribution Income of two months for each of the years following the first three years.

Article (36)

The gratuity provided for in the previous articles, on the death of the Insured Person, shall be paid to their beneficiaries under the terms and conditions set forth in Chapter Six of the Social Insurance Law.

Article (37)

A death grant equivalent to the monthly contribution Income for three months, if the deceased was still in service, and equivalent to three months pension if the deceased was a pensioner, shall be paid to the widow of the Insured Person or pensioner, or to the eldest son or the parents or one of them, in case of absence of a widow or mature sons.

Article (38)

On the death of the Insured Person or pensioner, a grant equals to the monthly contribution Income for three months if the deceased was still in service, and equals to a three-month pension if the deceased was a pensioner, shall be paid to meet the funeral and condolences expenses, provided that such grant shall not exceed, in all cases, one thousand Omani Rials.

Such grant shall be paid to the widow or the eldest son, and in the absence of a widow or matured sons it shall be paid to the person who proves, with a certificate from the Wali or his deputy, that he has met the funeral and condolence expenses.

Article (39)

The daughter, who receives a pension under the provisions of this Scheme, shall be given on the occasion of her marriage, a wedding grant equivalent to (15) times of her entitlement of the pension. Such grant shall be paid once and payment shall cease at the end of the month in which the wedding takes place.

Table of Notional Monthly Incomes

Category	Contribution Income (Rial Omani)	Monthly contribution at (16%) of Income	Treasury monthly contribution at (2%)
1	200	32	4
2	250	40	5
3	300	48	6
4	350	56	7
5	400	64	8
6	450	72	9
7	500	80	10
8	550	88	11
9	600	96	12
10	650	104	13
11	700	112	14
12	750	120	15
13	800	128	16
14	850	136	17
15	900	144	18
16	950	152	19
17	1000	160	20

**The Unified Scheme Extending Insurance
Coverage to the Citizens of the Cooperation
Council for the Arab States of the Gulf
Working in Other Than Their Countries**

**Royal Decree
No. 5/2006**

Applying the Unified Scheme Extending Insurance Coverage to the Citizens of the Cooperation Council for the Arab States of the Gulf working in other than their countries

We Qaboos Bin Said

Sultan of Oman

After perusal of the Basic Statute of the State promulgated by Royal Decree No. 101/96, and

the Law of Pension and End of Services Benefits for Omani Nationals employed in the government sector promulgated by Royal Decree No. 26/86 and amendments thereof, and

The Social Insurance Law promulgated by Royal Decree No. 72/91 and amendments thereof, and

the Royal Decree No. 32/2000 promulgating the Social Insurance Scheme for Omanis Working Abroad and alike, and

The Resolution of the Arabic Gulf Cooperation Council Supreme Council adopted in its twenty-fifth Session Held in the Kingdom of Bahrain in December 2004, "Approving the Draft Unified Scheme and its Explanatory Note Extending Insurance Coverage (Civil retirement/Social insurance) to the Arabic Gulf Cooperation Council citizens working in any other Arabic Gulf Cooperation Council State", and

In pursuance of the public interest

Have decreed as follows

Article (1)

The attached Unified Scheme Extending Insurance Coverage (Civil retirement/Social insurance) to the Citizens of the Cooperation Council for the Arab States of the Gulf working in other than their countries in any Council Member State shall apply – attached- , subject to the following:

1- The provisions of the above-mentioned End-of-Service Pensions and Gratuities of the Omani Government Employees shall apply to the Omanis working in the administrative apparatus units in the Gulf Cooperation Council states and the public authorities and institutions subject to the civil retirement Schemes in the Gulf Cooperation Council states, who do not receive retirement pension from the Sultanate.

2- The provisions of the Social Insurance Law shall apply to the Omanis working in the private sector's companies and establishments in any of the Arabic Gulf Cooperation Council states, which are subject to the social insurance schemes adopted in the Gulf Cooperation Council states, who do not receive retirement pension from the Sultanate.

Article (2)

The ministries, public authorities and institutions, other government civil agencies and private sector's companies and establishments whose employees are subject to the above-mentioned Pension and End of Services Benefits for Omani Nationals employed in the government sector Law and the provisions of the Social Insurance Law or any other civil retirement law, must register the citizens of the other Arabic Gulf Cooperation Council states working with them, and pay the prescribed contributions according to the above-mentioned Unified Scheme.

Article (3)

The operation of the provisions of the Social Insurance Scheme for the Omanis Working Abroad and their likes, promulgated by Royal Decree No. 32/2000, shall cease as to the Omanis subject to the provisions of the above-mentioned Unified Scheme Extending the Insurance Coverage as from the coming into force of this Scheme. The service periods of such employees, covered by the provisions of Royal Decree No. 32/2000 shall be calculated within their service periods calculated for pension or end of service Benefit, conditional on:

- 1- The contributions for such periods must have been fully paid.
- 2- The insured person must not have received any insurance benefit of that period.

The proceeds of the contributions of the insured person working for any of the agencies prescribed in Item (1) of Article One of this Decree shall devolve to the Civil Service Employees pension Fund.

Article (4)

The operation of the End-of-Service Gratuity Scheme provided for in the Civil Service Law and its Executive Regulations or the Labour Law or any other law, shall cease for the citizens of any of the Arabic Gulf Cooperation Council states working in the Sultanate as from the date of their becoming subject to the provisions of the above-mentioned Unified Scheme Extending Insurance Coverage, without prejudice to their entitlement to the gratuity for their service preceding the coming into force of the provisions of this Scheme.

Article (5)

The Minister of Royal Court – Chairman of the Civil Service Employees Fund – and the Minister of Manpower – Chairman of the Public Authority for Social Insurance shall issue the executive regulations and decisions implementing the Unified Scheme Extending the Insurance Coverage, each within his competence after the consent of the competent board of director.

Article (6)

Whatever contravenes this Law or contradicts its provision shall be repealed.

Article (7)

This Law and the above-mentioned Unified Scheme shall be published in the Official Gazette, and shall come into force as from the first of January 2006.

Issued on: 8 Dhul Hijja 1426 H.

Corresponding to: 8 January 2006.

**Qaboos Bin Said
Sultan of Oman**

The Unified Scheme Extending Insurance Coverage to the Citizens of the Cooperation Council for the Arab States of the Gulf working in other than their countries in any Council Member State

Chapter One
Definitions, General Provisions and Scope

Article (1)

For the purpose of this Scheme, the following words and expressions shall have the meanings assigned to them:

1. Scheme:

The Unified Scheme Extending Insurance Protection to the Citizens of the Gulf Cooperation Council States Working Abroad in any Gulf Cooperation Council Member State.

2. Council: the Arab Gulf Cooperation Council.

3. The Council states:

The member states of the Arab Gulf Cooperation Council.

4. State of employment:

The state of the Council where the Employee/Worker, subject to this Scheme, is employed.

5. The Employee/Worker's home state:

The Employee/Worker's Council state of nationality.

6. The citizens of the Council states:

The Employees/Workers holding the nationality of a Council state, and working abroad in any Council member state.

7. Civil retirement/Social insurance authorities:

The authorities competent to apply the Civil Retirement/Social Insurance Scheme in the Council states.

8. Civil Retirement/Social Insurance Scheme/Law:

a- The civil retirement laws/schemes applicable in the Council states.

b- The social insurance laws/schemes applicable in the Council states, including the insurance scheme of those working abroad.

9. Employee:

Any of the citizens of the Council working in the administrative apparatus of the state and the public institutions of a Council state which are covered by the civil service law/scheme in the country of workplace.

10. Worker:

Any of the citizens of the Council working with a natural or juristic employer in any of the Council states against a pay, under the applicable labour law.

11. Employer:

Every natural or juristic person, among the following categories, employing an Employee/Worker or more, under this Scheme:

a- The administrative apparatus units of the state, and the public institutions regulated by the provisions of the Civil Retirement Law/Scheme.

b- Companies and establishments of the private sector and other sectors subject to the labour law/system.

Article (2)

In application of the provisions of this Scheme, the civil retirement/social insurance laws/schemes applicable in the Council states apply to their citizens working in other Council states.

Article (3)

The civil retirement/social insurance authorities in the Council states shall be entrusted with the implementation of this Scheme.

Article (4)

The provisions of this Scheme shall take effect mandatorily on the citizens of the Council working abroad in any of the Council member states, subject to the following conditions:

1. The citizen must meet the terms and conditions set forth in the civil retirement/social insurance law/scheme in his country.
2. The citizen must be working with an Employer who is subject to the civil retirement/social insurance law/scheme in the State of employment.
3. He must produce the documents establishing that he is a national of one of the Council states.

Article (5)

The application of this Scheme shall be confined to retirement, old age, disability, disease and death branches. However, this does not prevent its application to work injuries and occupational diseases in connection with the Employee/Worker according to the provisions applicable in the State of employment.

Article (6)

The civil retirement/social insurance authorities in the Employee/Worker's home state shall:

- 1- Prepare a guide of the provisions of the law/scheme applicable therein, including the payable contribution percentages and the procedures for insuring the Employee/Worker according to the law/scheme adopted in the Employee/Worker's home state, and circulate it to the civil retirement/social insurance authorities in the Council states.
2. Provide the civil retirement/social insurance authorities in the Council states with the insurance forms used therein in order to apply this Scheme.
3. Open a bank account in the State of employment to enable the employers and the civil retirement/social insurance authorities to deposit the amounts due to them in implantation of this Scheme.
4. Assign the unit or administrative apparatus responsible for the application of the requirements of this Scheme with the units and administrative apparatuses in the civil retirement/social insurance in the Council states.

Article (7)

The civil retirement/social insurance authorities in the State of employment shall:

1. Adopt the measures capable of compelling the employers to apply the provisions of this Scheme.
2. Adopt the measures capable of raising the awareness of the employers of the provisions of this Scheme and providing them with the guide prepared by the civil retirement/social insurance authorities in the Employee/Worker's home state, as well as the insurance forms used for the application of this Scheme.
3. Assign the administrative unit or apparatus responsible for following the implementation of this Scheme requirements with the administrative units or apparatuses related to the civil retirement/social insurance authorities in the Council states.

Chapter Two Registration Procedures

Article (8)

The Employee/Worker concerned with the provisions of this Scheme shall be insured with the competent insurance unit – the civil retirement/social insurance authorities – according to the procedures and forms adopted in the civil retirement/social insurance law/scheme in the Employee/Worker's home state.

Article (9)

The Employer in the State of employment shall insure the Employee/Worker and provide the civil retirement/social insurance authorities in the State of employment with the insurance forms concerning the citizens of the Council employed by him after completing their information. Thereafter, these authorities shall notify the civil retirement/social insurance authority in the Employee/Worker's home state of such insurance, according to the agreement between the civil retirement/social insurance authorities in the Council member states.

Article (10)

The civil retirement/social insurance authorities in the State of employment shall maintain special records and statistics of the citizens of the Council states working therein, in light of the information they receive from the employers.

Chapter Three

Contributions Collection Procedures

Article (11)

Contributions shall be collected based on the following:

1 – The Employee/Worker and the Employer shall bear their share in the contributions from the salary/wage that is subject to the contribution according to the percentages adopted in the law/scheme of the Employee/Worker's home state, provided that the employer's share shall not exceed the percentages adopted in the State of employment. In the event that the employer's contribution is less than the required percentage, the Employee/Worker shall pay the difference to guarantee the payment of the contributions in full to the relevant civil retirement/social insurance authority. The Employer shall deduct the difference from the Employee/Worker's salary/wage, unless the Employee/Worker's home state decides to bear such difference for its citizens.

2 – The Employer must deduct the Employee/Worker's share from the monthly salary or wage, including the contribution differences mentioned in the previous paragraph, and deposit them together with his share in the bank account specified by the relevant civil retirement/social insurance authority at the legally specified time according to the adopted procedures in the State of employment.

Article (12)

In the event that the Employer fails to pay the payable contributions, according to the provisions of this Scheme, in the fixed time, the civil retirement/social insurance authority in the Employee/Worker's home state shall notify the civil retirement/social insurance authority in the State of employment of such failure in order to take appropriate actions to collect the contributions in arrear and the amounts ensuing from such failure on behalf of the civil retirement/social insurance authority in the Employee/Worker's home state, in accordance with the laws and rules applicable in the State of employment. However, the civil retirement/social insurance authority in the State of employment shall not be held responsible in case of impossibility of collecting such contributions and the ensuing amounts for any reason.

Article (13)

In case of the employer's failure to pay the contributions in the legally fixed time, or in case of non-registration of all or some of his Employees/Workers covered by this Scheme, or his failure to notify the termination of any one's service, or if he pays contributions based on false wages/salaries, such Employer shall be subject to the penalties prescribed in the civil retirement/social insurance law/scheme in the State of employment. The amounts ensuing from the application of this article shall be deposited in the bank account assigned for this purpose, in favour of the civil retirement/social insurance authority in the Employee/Worker's home state.

Chapter Four

Stopping or Termination of Contribution

Article (14)

The Employee/Worker's contribution shall be stopped according to the provisions of this Scheme if he lost any of the conditions set forth in Article (4) thereof.

Article (15)

With taking in consideration the provisions of Article (19) of this Scheme, the Employer shall notify the civil retirement/social insurance authority in the State of employment of the end of the service of any of the Employees/Workers employed by him and covered by this Scheme during the time specified in the law/scheme of the State of employment, on the assigned form. The State of employment shall thereafter notify the civil retirement/social insurance authority in the Employee/Worker's home state.

Article (16)

In the event of the Employee/Worker's disability, sickness or death, the Employer shall notify the civil retirement/social insurance authority in the State of employment of this effect. Then such authority shall complete the required medical reports and certificates for establishing the disability, sickness or death case, and send them to the civil retirement/social insurance authority in the Employee/Worker's home state to submit them to the medical boards according to the procedures adopted in the civil retirement/social insurance law/scheme in order to settle his dues, pay them to him or to his heirs, as the case may be according to the civil retirement/social insurance law/scheme in the Employee/Worker's home state.

Article (17)

Regarding the disappearance of the Employee/Worker's, the procedures and rules adopted in the civil retirement/social insurance law/scheme in the Employee/Worker's home state shall apply. The case shall be proven according to the procedures prevailing in the State of employment.

Chapter Five

Conclusion Provisions

Article (18)

The benefits of the Employee/Worker s or his beneficiaries shall be settled according to the relevant provisions prevailing in the civil retirement/social insurance law/scheme in the Employee/Worker's home state.

Article (19)

All the provisions of the civil retirement/social insurance law/scheme applicable in the Employee/Worker's home state shall apply to the Employee/Worker as to whatever not provided for in this Scheme and inconsistent with its provisions.

Article (20)

The application of this Scheme shall not entail any financial obligations on the civil retirement/social insurance authorities in the State of employment towards the employee, the worker, his beneficiaries or the Employer.

Article (21)

This Scheme shall not prejudice any rights or benefits granted to the Employees/Workers by the laws/schemes prevailing in the State of employment, unless such laws/schemes otherwise provide.

Article (22)

The Employers and the Employees/Workers covered by this Scheme shall be subject to the same penalties provided for in the civil retirement/social insurance law/scheme in the State of employment in case they violate the provisions thereof.

Article (23)

The Council member states shall issue the legislations necessary for the implementation of this Scheme, to ensure its entry into force as from January 2006.

The Social Insurance Scheme For Self-Employed Omanis and Alike

Royal Decree

No. 44/2013

**Promulgating the Social Insurance Scheme
For Self-Employed Omanis and Alike**

We Qaboos Bin Said Sultan of Oman

After perusal of the Basic Statute of the State promulgated by Royal Decree No. 101/96,
and

The Social Insurance Law promulgated by Royal Decree No. 72/91, and

The Social Insurance Scheme for the Omanis Working Abroad and their like
promulgated by Royal Decree No. 32/2000, and

The Royal Decree No. 5/2006 Applying the Unified Scheme Extending Insurance
Coverage to the Citizens of the Cooperation Council for the Arab States of the Gulf
working in other than their countries, and

In pursuance of the public states,

Have decreed as follows

Article (1)

The attached Social Insurance Scheme for Self-employed Omanis and their like shall
take effect.

Article (2)

The Minister of Manpower shall issue the require regulations and decisions for the
implementation of the provisions of this Scheme.

Article (3)

Whatever contravenes this Decree and the attached Scheme or contradicts their
provisions shall be repealed.

Article (4)

This Decree shall be published in the Official Gazette and shall take effect after two
months of its publication.

Issued on: 19 Dhul Qaeda 1434 H.

Corresponding to: 25 December 2013

Qaboos Bin Said
Sultan of Oman

Social Insurance Scheme for Self-Employed Omanis and Alike

Chapter One Definitions and General Provisions

Article (1)

In this Scheme, the following words and expressions shall have the meaning assigned to each of them, unless the context otherwise requires:

The Authority:	The Public Authority for Social Insurance.
The Board:	The Board of Directors of the Authority.
The Minister:	The Minister of Manpower.
The Law:	The Social Insurance Law.
The Scheme:	The Social Insurance Scheme for Self-employed Omanis and their like.
The Insured Person:	To whom the provisions of this Scheme apply.
The Pensioner:	Whoever receives a pension under this Scheme.
Contribution Income:	The monthly income selected by the Insured Person, and according to which the monthly contribution to the Authority is paid.
Non-occupational disability	The disability suffered by a male Insured Person before the age of sixty or by a female Insured Person before the age of fifty-five. Provided that such disability prevents the Insured Person, according to the competent medical committee, from earning a living.

Article (2)

The Authority shall assume the implementation of this Scheme.

Article (3)

Contribution to this Scheme shall be optional.

Article (4)

This Social Insurance Scheme shall include old age, disability and death insurance branch, but shall not include occupational injuries and diseases branch.

Article (5)

The provisions of this Scheme shall apply to self-employed Omanis and their like, in the Sultanate and abroad, from among the following categories:

- 1- Businessmen.
- 2- Lawyers, doctors, engineers, accountants, auditors and those practicing other private professions.
- 3- Those who practice trade, industry, economic or financial activity, and others who carry out business or services on their own, and must be registered under the Commercial Register Law.
- 4- Partners in all commercial companies, except public shareholding companies.
- 5- Those who practice trades such as fishing, farming, public service cars driving, etc on their own.
6. Those who practice activities that require licences or permits from the competent authorities.

Other categories may be included to benefit by this Scheme by approval of the Board and the Ministry of Finance. The Minister shall issue a decision to this effect stating the date of applying this Scheme to such categories.

Article (6)

The provisions of this Scheme shall not apply to the Insured Persons benefiting by the pension and social insurance laws and schemes already promulgated by Royal Decrees. Likewise, they shall not apply to those entitled to pensions under the said laws and schemes.

Chapter Two

Financial Resources and Contributions

Article (7)

This Scheme shall be financed from the following resources:

- 1- The monthly contributions paid by the Insured Persons.
- 2- The amount contributed by the State Treasury.
- 3- The proceeds of the investment of the funds of this Scheme.
- 4- The additional amounts due under the provisions of this Scheme.
- 5- Gifts, legacies, donations and subsidies approved by the Board.
- 6- Any other resources earmarked for this Scheme, approved by the Board.

Article (8)

A separate account shall be opened within the accounts of the Authority.

Article (9)

The fiscal year of this Scheme begins on the first of January and end on thirty-first December each year; except for the first fiscal year which shall begin on the date of the coming into force of this Scheme and end on the thirty-first December next year.

Article (10)

The financial position of this Scheme shall be audited subject to the rules set forth in the Law.

Article (11)

The Insured Person practicing the activity abroad shall pay contribution in Omani Rial through one of the banks operating in the Sultanate, provided that the value of the contributions due under this Scheme shall be deposited in the relevant account.

Article (12)

The value of contribution shall be calculated based on the Contribution Income selected by the Insured Person out of the incomes listed in the monthly incomes table attached hereto.

Article (13)

The Contribution Income selected by the Insured Person must not be less than the average monthly income according to which the contributions of the employees subject to the provisions of the Law are paid.

Article (14)

The monthly contributions, prescribed in this Scheme, paid by the Insured Person to the Authority, shall be deemed to fall due within the first fifteen days of the month that follows the month for which such contributions are payable.

In the event that the Insured Person is in default in payment at the above-mentioned time, they must pay the Authority an additional amount of (13.5%) of the contributions arrears, unless such default was due to uncontrollable reasons acceptable to the Board according to the criteria set by the Board in this regard.

Article (15)

The Insured Person may pay the prescribed contributions, in advance, every three months, six months or annually. However, payment for a period following the month for which contribution is due shall not be complementary to the period in which insurance entitlements prescribed under this Scheme fall due except after such period actually expires. If it is established that the amounts paid to the Authority are against undue monthly contributions, the Authority must return such amounts to each of the Ministry of Finance and the Insured Person.

Article (16)

The Insured Person may request increasing the Contribution Income by (5%) twice a year each time, and may request decreasing such Contribution Income without stating a certain percentage. The adjustment of the income contribution shall take effect on the first day of the month following the date of application for adjustment, unless the Insured Person fixes a later date.

Article (17)

The Insured Person may request stopping payment of the contributions temporarily or permanently through force of circumstances, provided that the Insured Person shall notify the Authority and complete the assigned form.

Article (18)

If the Insured Person is in default in paying the contributions due for a continuous period of 12 months without notifying the Authority, the Insured Person contribution to this Scheme shall be deemed suspended.

Article (19)

The periods for which no monthly contributions under this Scheme are paid shall not be calculated within the periods entitling to the old age, disability or death pension or gratuity.

Article (20)

The attached monthly incomes table may be amended by decision of the Minister, after approval of each of the Council of Ministers and the Ministry of Finance.

Chapter Three

Registration Procedures

Article (21)

The Insured Person shall be registered with the Authority on the date determined for the beginning of the contribution to this Scheme on the assigned form. After completing the required registration documents and the approval of the Contribution Income by the Authority, the Insured Person shall be registered for one activity of the activities that can be practiced by the categories set forth in Article (5) of this Scheme.

Article (22)

The age of the Insured Person must not be less than (18) eighteen years, and not more than (60) sixty years on registration in this Scheme.

Article (23)

The Authority may object to the Contribution Income selected by the Insured Person, if such income is incompatible with the nature of the Insured Person profession and financial ability.

The Authority must notify the Insured Person within (60) sixty days, maximum, from the date of receiving the application of its objection, and suggest the Contribution Income it deems appropriate for the nature of his/her profession and financial ability according to which contributions shall be paid.

The Insured Person must reply to such notification within the following fifteen days, either by accepting the Authority's opinion or insisting on his/her selection, or providing an alternative income compatible with his/her financial ability.

After considering the case, the Authority shall notify the Insured Person, in writing, of its final decision in order that contributions shall be paid accordingly.

Article (24)

The beginning of contribution to this Scheme may not be fixed at a date previous to the date of the application for registration. In case the Insured Person does not fix the date of the beginning of contribution, registration shall be made according the date of the receipt of the application.

Article (25)

The Insured Person must notify the Authority of any changes may occur in his/her legal status, especially if such change is in connection with any of the following:

- 1- If a change occurs in the nature of his/her activity.
- 2- If he/she shifts from a certain activity to another.
- 3- If he/she shifts his/her activity beyond the geographical boundaries of the Sultanate or vice versa, with providing the Authority with the supporting documents.
- 4- If he/she joins another paid job with a third party.
- 5- If he/she liquidates the activity or in case of bankruptcy.
- 6- In case of final cessation of activity.

Article (26)

The Minister of Justice, in agreement with the Minister, and in accordance with the recommendation of the General Manager of the Authority, shall issue a decision to confer the capacity of law officers on the competent officials subject to the Criminal Procedures Law. Such officials shall, accordingly, be entitled to access and inspect work places of the Insured Person during working hours, view the records, books, documents, etc. and obtain copies thereof. They may request the required information from the Insured Person and conduct the necessary investigations for the implementation of provisions of this Scheme. They shall be authorized to hold any contraventions and make verbal processes. Such officials must abide by the confidentiality of the facts they may access while exercising their powers, as well as after they lose it.

Article (27)

The Insured Person must provide the officials mentioned in Article (26) above, with all the information and documents necessary for facilitating their task, particularly in connection with:

- 1- The nature of his/her activity.
- 2- The changes that may occur in the income generated from such activity.
- 3- Any other data required by the Authority.

Article (28)

The competent government agencies must provide the Authority with all the information it may request in connection with the implementation of this Scheme.

Chapter Four Insurance Benefits

Article (29)

The Insured Person shall be entitled to old age, disability or death subject to the rules provided in the Law, particularly in the following cases:

1- when the male Insured Person reaches the age of sixty, if his contribution to this Scheme is (180) one hundred and eighty months, at least, and when the female Insured Person reaches the age of 55, if her contribution to this Scheme is (120) one hundred and twenty month, at least, provided that each of them applies for the pension to the Authority on the assigned form. In case they have not completed the prescribed period of entitlement to the pension while their activity still exists, they shall continue subject to the provisions of this Scheme pending completing the said periods.

2- The end of the activity of the male Insured Person before reaching the age of 60 whenever his contribution to this Scheme is (240) two hundred and forty months, at least, or, for the female Insured Person, the end of her activity before reaching the age of 55 whenever her contribution to this Scheme is (180) one hundred and eighty month, at least, provided that each of them must have reached the age of 45, at least.

Article (30)

The contribution period in each of this Scheme, the Law, the Social Insurance Scheme for Omanis Working Abroad and their like and the Unified Scheme Extending Insurance Coverage to the Citizens of the Cooperation Council for the Arab States of the Gulf working in other than their countries, for which no insurance entitlements have been paid yet, shall be deemed one unit on calculating the periods of entitlement to the pension or gratuity, as the case may be.

Article (31)

The entitlements of the Insured Person or the Pensioner for the contribution periods shall be settled, under the provisions of this Scheme, the Law, the Social Insurance Scheme for Omanis Working Abroad and their like and the Unified Scheme Extending Insurance Coverage to the Citizens of the Cooperation Council for the Arab States of the Gulf working in other than their countries, based on each separate period, and the pension shall be assessed at the total of the pension due for the said periods.

Article (32)

In the event that the activity of the Insured Person has come to an end or if he/she has stopped paying the contributions, while he does not meet any of the conditions of entitlement to pension, he/she shall be entitled to gratuity, provided that his/her contribution to this Scheme shall not be less than one complete year. However, such gratuity shall be paid in any of the following cases:

1- If the male Insured Person has reached the age of sixty, and female Insured Person has reached the age of fifty-five.

2- If the female Insured Person is married, divorced or widow on the date of application for payment, provided she devotes herself entirely for the family affairs.

However, she shall be entitled to the payment of such gratuity, in this case, only once over her contribution period to this Scheme.

3- In case of occurrence of the disability or death for a non-occupational reason after one year of the cessation of contribution to this Scheme. In case of death, the gratuity shall be paid to his successors in the manner of dividing the pension. In case of one successor, then the entire gratuity shall be paid to such successor.

4- Appointment of the Insured Person in an entity that does not permit the transfer of the contribution proceeds to the Authority.

5- Cases of sickness which are not deemed a disability that entitles to pension, but a case that lessens the ability of the Insured Person to perform his duties to a great extent. Provided such condition is established by a report from the competent medical committee.

6- If the Insured Person is adjudged finally to imprisonment for (10) years or more, or for the period remaining for the male Insured Person to reach the age of sixty, or the female Insured Person to reach the age of 55, whichever is less.

7- If the Insured Person loses the Omani nationality or if deprived from such nationality by virtue of the Omani Citizenship Law.

Article (33)

The gratuity provided for in Article (32) of this Scheme, based on the average monthly Contribution Income according to which the contributions were paid over the last 3 years of the contribution period in this Scheme or the contribution period, if it is less than that, at the average income of one month contribution for each of the first three years of the contribution years in this Scheme, and at the income of two month contribution for each year of the years that follow the first three years.

Article (34)

On the death of the Insured Person or Pensioner, a grant shall be paid to meet the cost of funeral and condolences equal to three times the income of the monthly income if the deceased had not stopped the payment of the contributions for a continuous period of (12) twelve months prior to his/her death, and equal to the pension of (3) three months if the deceased was a Pensioner, provided that such grant shall not exceed, in all cases, Rial Omani (1000) one thousand. The payment of such grant shall be in the following order:

1- The widow/widows of the Insured Person or Pensioner. In case of more than one widow, the grant shall be divided equally among them. If the deceased is female, the grant shall be paid to the widower.

2- In the absence of a widow, the grant shall be paid to any of the matured sons.

3- In the absence of any of the persons mentioned in (1 and 2), the grant shall be paid to the parents or either of them.

4- In the absence of all the persons mentioned in (1, 2 and 3) above, the grant shall be paid to the person who proves that he has borne the cost of the funeral condolences, by a certificate from the competent authority.

Article (35)

On the death of the Insured Person or the Pensioner, a death grant equivalent to three times the monthly income if the deceased had not stopped paying the prescribed contributions for a continuous 12- month period before death, and equivalent to (3) three-month pension if the deceased is Pensioner. Such grant shall be paid with respect of the following order:

- 1- To the widow or widows of the Insured Person or Pensioner, distributed equally. In case the deceased is a female, the grant shall be paid to the widower.
- 2- In the absence of a widow, the grant shall be paid to any of the matured sons.
- 3- In the absence of any of the persons in 1 and 2 above, the grant shall be paid to the parents or either of them.

Article (36)

A wedding grant shall be paid to the daughter who receives a pension under the provisions of this Scheme, equivalent to (15) fifteen times the value of the pension she receives and to the maximum of Rial Omani (1000) one thousand. The payment of the pension shall cease at the end of the month in which the wedding took place. Such grant is paid only once.

Article (37)

The Insured Person may add a nominal contribution period to increase his/her contribution period to this Scheme.

The relevant rules and regulations shall be issued by the Minister subject to the approval of the Board and the Ministry of Finance.

Article (38)

The Pensioners under this Scheme and their successors may combine their entitlements of such pensions and their income from any activity they practice, without maximum.

Article (39)

The provisions of the Law and its implementing decisions shall apply to the Omanis working on their own and their like, in whatever has not been provided for in this Scheme and to the extent that does not contradict its provisions.

Table of The Monthly Incomes According to Which Contributions are paid , Contribution Rates and Monthly Contributions

monthly Contribution Income (Rial Omani)	Rate of Insured Person monthly contribution	Rate of Government monthly contribution	Total (%)
225 to less than 250	6.5%	13.5%	20%
250 to less than 400	8.5%	11.5%	20%
400 to less than 600	11%	9%	20%
600 to less than 800	12%	8%	20%
800 to less than 1000	13%	7%	20%
1000 to less than 1200	14%	6%	20%
1200 to less than 1500	15%	5%	20%
1500 to 3000	16%	4%	20%

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