

Bahrain: Decree No. 24 of 1976 Issuing the Social Insurance Law

Title	Bahrain: Decree No. 24 of 1976 Issuing the Social Insurance Law
Date of adoption	29 June 1976
Entry into force	01 August 1976
Text versions	Arabic Source: • <i>Official Journal Issue No. 1184 (15 July 1976), pp. 40 – 98, Legislation & Legal Opinion Commission, Kingdom of Bahrain, accessed: 21 July 2014, http://www.legallaffairs.gov.bh/Media/LegalPDF/L2476.pdf</i>
Abstract	

Art. 2 stipulates the application of this law to all employees without discrimination based on gender, nationality or age.

Art. 3 lists the categories of employees not covered by this law which include domestic workers.

If the insured employee's service ends and s/he has not met the conditions for receiving a salary, a one-time compensation shall be due to him. This applies to a number of categories of people including foreigners permanently leaving the country (Art. 38 (5)).

Employers are required per Art. 65 of this law, to display in a prominent location at the workplace, in both English and Arabic, an announcement about the entity responsible for treating his workers and the procedures that must be followed by the latter in cases of injury at work or outside it.

In accordance with Art. 138, a foreigner leaving the country permanently who has subscribed to the social insurance for more than three years shall be paid his dues that were paid to the General Authority to participate in the Social Insurance, his indemnity, as well as an interest rate of 5% per year (138 a). In addition, he shall be paid the sum of the total amounts paid for old age or death insurance which were paid on his behalf by the employer, the amounts deducted from his salary as well as an additional 3% of that amount (138 b).

If the foreigner has participated in the insurance scheme for three years or less at the time of his departure and is not entitled to a pension from the General Authority then he shall be paid his dues as stipulated in part (a) of the previous article (Art. 139 (a)).

In addition, he shall be paid the total amounts for subscriptions paid for old age, disability and death insurance, which were deducted from his salary as well as an additional 3% of that amount. The additional 3% are only paid if he has participated in the insurance scheme for a total of at least 12 months whether continuously or intermittently.

If the insured is entitled to a pension or a disability or death salary in accordance with articles 34, 37, 41, 42, 56, 57, 58, 59, 60, 61, 62, then his dues shall all be paid in the form of a one-time payment in accordance with table No. 6 annexed to this law (Art. 139(b)).

Art. 140 regulates situations which involve the death of the insured foreigner. In this case, the dues referred to in the first clause of articles 138 and 139 shall be paid to the persons specified by him in writing prior to his death or in accordance with the inheritance system of his country of origin. As for the amounts stipulated in clause b of articles 138 and 139 – which are further elaborated in article 38 of this law, those shall be paid after deducting the pension that has been already paid to the deceased or his heirs.

Articles 144, 145, and 146 shall not apply to foreigners or their beneficiaries who receive a pension in accordance with the provisions of this law (Art. 147).