

The Optional Insurance System for Domestic Workers

The insurance policy is activated as soon as the expatriate employee enters the country.
The insurance policy is activated for those residing in Bahrain as soon as a work permit is issued

Aims to:

- Protect employers and domestic expatriate workers following any incidents that is covered by the insurance.

The Optional Insurance covers:

- The event of leaving work in violation of the terms of the work permit, unfair dismissal
- Compensation in cases of injury, disability, or death
- In the event of death, insured employees' legal heirs will receive compensation, and repatriation costs would be covered

Three insurance packages have been made available for employers to choose from.


Prices range between BHD 40 to BHD 120 for a period of 12 months and between BHD 60 to BHD 180 for a period of 24 months.

Includes:


- Direct employment
- Employment through intermediary employment (via recruitment agencies)

To inquire about the optional insurance policy document and submitting its claims:


To inquire or request a service, you can contact the Service Provider via electronic channels through the following links:



Service Provider Website



WhatsApp Chatbot



Insurance service Video

Service Provider call centre: 17130000

The option to insure domestic expatriate employees will be made available when:

- Submitting a new permit application
- Requesting a permit renewal for a period of one or two years
- Existing permit holders are issued an insurance policies in line with the expiry date of the current legal permit

The Insurance System
Guarantees the Rights of all Parties

All of the information is available on LMRA Website www.lmra.bh or scan the QR code. Or call at 17506055

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In coordination between the Labour Market Regulatory Authority, the Central Bank of Bahrain and Bahrain Insurance Association, the optional insurance system has been implemented which is catered to cover domestic expatriate employees. The insurance policy will be available to employers recruiting domestic expatriate employees directly or through licensed employment offices (intermediaries) with employers having the option to insure their domestic expatriate employees or not.

Insurance Advantages:

Contributes to providing the greatest degree of protection for the employer and the domestic expatriate employee, and aims to compensate for the following cases:

No.	Coverage	Limit (in BHD)	Benefit
1	Death due to any cause	3,000	<ul style="list-style-type: none"> Compensating the employer for the cost of hiring an alternative domestic expatriate employee. Remaining available amount under the limit will be payable to the legal heirs of the domestic expatriate employee.
2	Permanent Partial or Total Disability due to accident	1,500	<ul style="list-style-type: none"> Cost of sourcing an alternative domestic expatriate employee within 90 days of reporting. One way economy ticket to home country.
3	Critical Illness (Cancer, Heart Attack, Stroke)	500	<ul style="list-style-type: none"> Remaining available amount under the limit will be payable to the legal heirs of the domestic expatriate employee.
4	Medical Expenses due to Accident	500	<ul style="list-style-type: none"> Compensating the employer for the costs incurred.
5	Mortal Remains Repatriation	1,000	<ul style="list-style-type: none"> Compensating the employer for the costs incurred
6	Absence from work in violation to the terms of the work Permit	<ul style="list-style-type: none"> Option 1 (up to BHD 500) Option 2 (up to BHD 1,000) Option 3 (up to BHD 1,500) 	<ul style="list-style-type: none"> Compensating the employer for the cost of sourcing an alternative domestic expatriate employee in accordance with the terms of the policy. A waiting period of 90 days will be applicable for the coverage of absence from work in violation of the conditions of the permit, in some cases as stated in the policy wording.

Insurance Categories:

Three different categories will be available to employers to choose from, where the price of the insurance policy ranges between BHD 40 to BHD 120 for a period of 12 months, and between BHD 60 to BHD 180 for a period of 24 months, depending on the validity period of the required work permit.

It is worth noting that the difference in the price of the insurance policy comes based on the employer's choice of the amount of coverage in the event that the domestic expatriate employee leaves work in violation of the terms of the permit, with remaining the benefits mentioned in items 1 to 5 for all categories.

Categories covered by insurance:

- With the issuing of the new work permit.
- With the renewal of the work permit.
- During the validity of the work permit.

The insurance policy is activated as soon as the expatriate employee enters the country, and if the expatriate employee is present in the country, the insurance policy is activated as soon as his work permit is issued.

Companies providing insurance services:

This insurance policy is developed for the domestic expatriate employees in coordination between the Labour Market Regulatory Authority, the Central Bank of Bahrain and Bahrain Insurance Association. The policy is subject to the regulations and procedures of the Central Bank of Bahrain, and Solidarity Bahrain represents a number of insurance companies in selling and issuing the policy and receiving claims.

The mechanism of purchasing the insurance policy:

[Insurance policy for Domestic Expatriate Employees can be purchased electronically](#) or by [visiting any branch of Solidarity](#) in the Kingdom of Bahrain.

For more information about Domestic Expatriate Employees, kindly visit [Domestic Expatriate Employees and Their Equivalents](#)

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