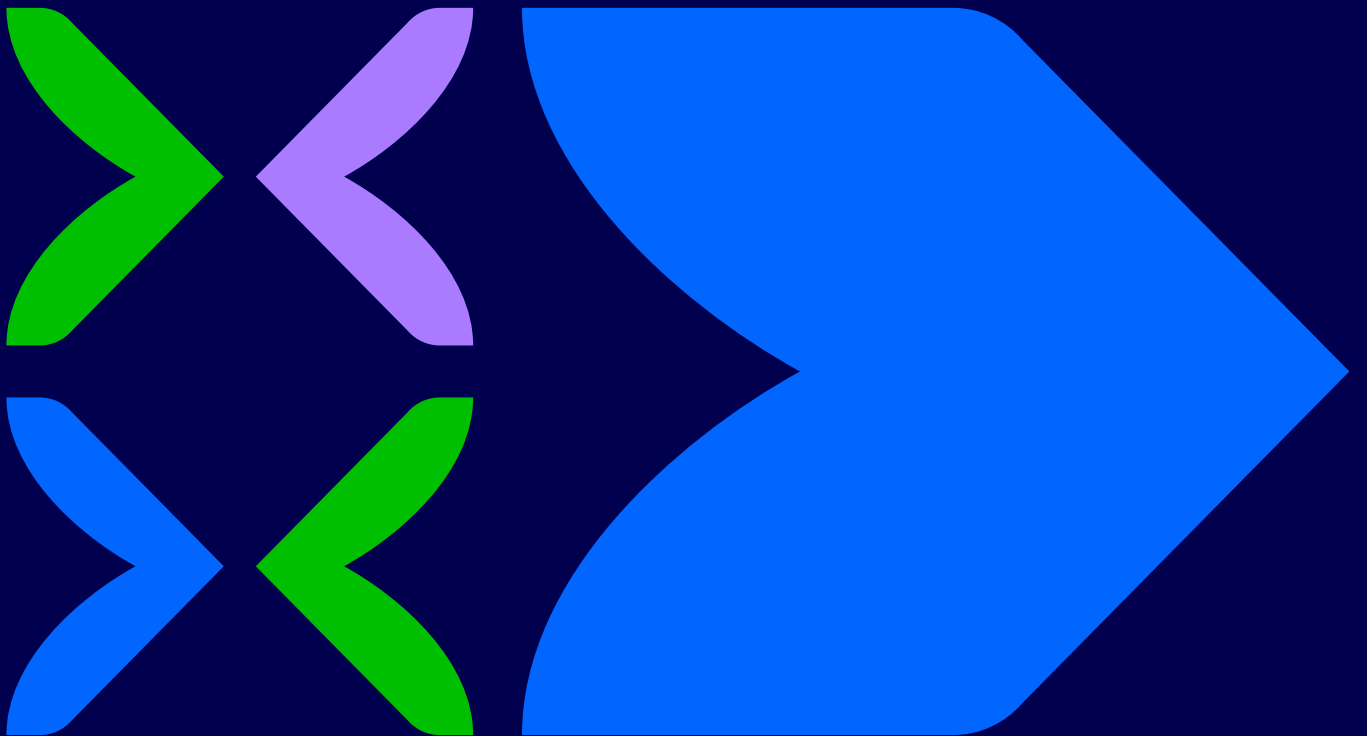


Injured Person's Rights under the Social Insurance Law (2023 AD)



Who is covered?

All employees and workers employed within the Kingdom of Saudi Arabia are mandatorily covered under the Social Insurance Law for Occupational Hazards and Additional Compensations branch.

What is an occupational injury?

Any accident that occurs to the Subscriber during work or as a result thereof, including accidents that occur while commuting from the Subscriber's residence to the workplace, or while moving from the workplace to a place of meal or prayer and back. It also includes accidents occurring while the Subscriber is traveling to perform a task assigned by the employer.

Right to Medical Care

- Medical care shall be provided for as long as the injured person's condition requires, by hospitals, medical centers, and clinics within the approved social insurance network.
- The employer shall administer first aid to the injured person and to take all necessary measures to fulfill this obligation.

Permanent Disability Compensation

(For Saudi Insured Persons)

- In the event of total permanent disability, the injured person shall be entitled to a monthly benefit equal to (100%) of the average wage or monthly salary subject to subscription.
- In the event of partial permanent disability equal to or exceeding (50%), the injured person shall be entitled to a monthly benefit equal to the product of the disability percentage and the total permanent disability benefit.
- In the event of partial permanent disability of less than (50%), the injured person shall be entitled to a lump-sum compensation equal to (60) times the monthly benefit determined for such partial permanent disability. If the injured person's age exceeds forty-five (45) years, the compensation shall be reduced by a number of monthly benefits equal to the number of years exceeding the age of forty-five. Fractions of a year shall be counted as a full year if they amount to (6) months or more, and disregarded if less. However, the compensation shall in no case be less than (36) times the amount of the assumed monthly benefit.

Right to Daily Allowance

- In the event of temporary incapacity for work, the injured employee shall be entitled to a daily allowance for each day of work stoppage, including holidays, commencing from the day following the occurrence of the injury. The entitlement to such allowance shall cease on the day the injured employee regains the capacity to work, recovers, is confirmed to have a permanent disability, or passes away.
- The daily allowance shall be calculated at (100%) of the employee's daily subscription wage or salary, and shall be reduced to (75%) thereof during the period of treatment borne by the Social Insurance at any hospital, medical center, or other facility.
- The daily allowance shall be determined by dividing the monthly wage or salary subject to subscription by the number of days of the month for which the allowance is entitled, or by the number of days covered by the allowance.
- For employees who do not receive their wages or salaries on a monthly basis, the daily allowance shall be calculated at (100%) of the average of the recent wage or salary subject to subscription preceding the day of injury, and shall be reduced to (75%) of such average during the period of treatment borne by the Social Insurance at any hospital, medical center, or other facility.
- The Governor shall establish the rules and procedures required for the implementation of this paragraph.

Additional Compensation

- Social Insurance shall bear the transportation expenses of the injured person, to and from the workplace or residence, whether to the medical facility where treatment is provided, the facility where prosthetic limbs or assistive devices are supplied, or the facility where medical examinations are conducted.
- If the competent medical committee, based on the treating facility's recommendation, determines that the injured person requires a companion during treatment, Social Insurance shall cover the transportation and accommodation expenses of the companion for the period specified by the committee. No transportation or accommodation expenses shall be paid for the companion during the period the injured person stays inside the treating facility, unless the committee deems the companion's stay necessary.
- If the injured person's condition requires treatment outside the country of residence, Social Insurance shall cover the accommodation expenses for the injured person and the companion, if necessary, as determined by the Social Insurance for accommodation outside the treatment treating facility, provided that it is established that the Social Insurance bears the costs of such accommodation.
- An additional allowance of 50% of the benefit amount shall be added if the injured person permanently requires assistance from others to carry out daily life activities, as confirmed by the relevant medical committee. This allowance shall not exceed 3,500 SAR per month.

Death Compensation

(The Saudi Deceased)

- The family members of a deceased Saudi insured person shall have the right to receive monthly benefits if the insured receives a benefit due to total or partial permanent disability, or deceased as a result of a work injury while actively employed under the social insurance system.
- The family members' benefits are calculated on the assumption that the insured person was entitled to a permanent total disability benefit.
- The entitlement of family members shall be determined in accordance with the provisions set forth in Article 24 of the Social Insurance Law of 1445 AH (2023 AD)



For more information about the injured person's rights under the Social Insurance law, please refer to the Occupational Hazards Benefits Guide.



For inquiries or complaints, please contact Social Insurance. We are always happy to assist you.

Social Insurance Application

Healthcare Providers Network

Work injuries are covered through an extensive network included more than 600 healthcare providers across over 60 regions throughout the Kingdom.

You can see the medical network of the General Organization for Social Insurance (GOSI) by visiting the link below.

<https://www.tcs-ksa.net/gosiproviders.aspx>

