

The Social Insurance Act, 1990 amended 2008

Unofficial Translation

CHAPTER 1 Preliminary Provisions and Title

1. This Act may be cited as the, “Social Insurance Act, 1990”,

Repeal

2. The Social Insurance Act, 1974, shall be repealed.

Interpretation

3. In this Act, unless the context otherwise requires;

“Board”, means the Board of Directors of the Fund.

“Dependence”, means members of the family of the employee who not have a job or an occupation or income for living and his relatives or of his wife who are totally dependent on him for living.

“Employee”, means every male or female person working for wages, whatever the type of which may be, in the service of an employer and under his control and supervision whether he/she works under a written or oral contract, does not include chairmen and boards of directors of public institution and companies and deputies, as may be authorized by employers, who do not receive wages, in return for their work;

“Family”, means the wife and children, both; male and female, the parent, brothers and sisters.

“Fund”, means the Social Insurance National Funds;

"Injured person", means the insured person who sustains a work injury;

"institution", means the Social Insurance Public Institution, established under the provisions of the repealed Social Insurance Act, 1974 ;

"Insured person", means every employee, to whom the provisions of this Act apply;

" Manager", means the General Manager the Fund;

" Minister", means the Minister of Labour and Social Insurance;

" Permanent total disability", means every such' disability, as by nature totally and permanently may prevent the insured person from practising any occupation.: or work, out of which he earns a living;

"Subscription" , means the monthly subscription provided for In section 25 ;.

"Subscription year", means every such year, as within which twelve monthly subscriptions may be paid.

"Wage “, means the total monthly wages, including the basic wage plus cost of living allowance, job risk allowance

"Work injury", means such injury, as a result of an accident, as may occur by reason, or in the course of work sustaining one of the occupational diseases set out in Schedule No.(5) . hereto, and there shall be deemed as such, such injury, as a result of an accident, as may occur to the person, within the period of his going to or coming back from performing his work on condition that the same shall be in the natural track, without stopping, default or deviating therefrom.

Application and exclusion

4. (1) The provisions of this Act shall apply to :-

- (a) (i) all the employees of the Federal and the state's governments. The People's Local Government organs, public corporations and institutions, and in the private and joint sectors, and companies established under the companies Act 1925.
- (ii) Companies and banks own by the state.
- (b) the employers, who employ one person or more.
- (c) Professionals and self employers.

(2) Notwithstanding the provisions of sub-section (1), the following classes shall be excluded From the application of provisions of this Act:-

- (a) Government officials, to ,whom the provisions of the Sudan Government Pensions Act,1919, the Civil Service Pensions Act 1962, the Public Service Act, 1975 or the Public Service Pensions Act,1992 apply;
- (b) Members of the People’s Armed Force, and the Police Forces;
- (c) Aliens, who work in the diplomatic or international corps, and enter the country, in order to work in such bodies;
- (d) Employees engaged in agricultural, pastoral and forestry work. Such exclusion shall not apply to employees, who work for employers normally employing 30 or more employees.
- (e) Home- workers;
- (f) Members of the employer’s family;
- (g) Domestic servants, working in the household in personal service, for wages paid by the householder directly from his own money;
- (h) Persons, working under contracts, of apprenticeship, for an employer with a view to learning an occupation, or industry, on condition that they shall not receive any wages, within such period;

(3) The Council of Ministers may, upon a recommendation, therefor, by the Minister and the assent of the Board. Make orders for the application of the provisions of this Act to the following classes, or any other classes, as to such terms and conditions, as may be specified by such orders;

- (a) the employees, referred to in paragraphs (e) to (i), inclusive, of sub-section (1) ;
- (b) members of the liberal professions;
- (c) craftsmen;
- (d) self-employed persons;
- (c) employers

Insurance Compulsory

5. Insurance, with the Fund, in pursuance of the provisions of this Act shall be compulsory, in respect of all employers and their employees, to whom this Act applies. The insured persons shall not bear any share in the costs of insurance, save such as may specifically be provided for in this Act.

Entry into the Fund and the
bases of registration...etc.

6. 1. Every employers, to whom the provisions of this Act apply shall submit an application for the entry of his name into the Fund, and shall be bound to register his employees, who are subject to the provisions of this Act.

2. The Regulations shall specify the bases and procedures of registration, obtaining insurance cards and certificates of insurance and such particulars, as have to be included.

Certificate of entry, particulars of
names of the insured employees
and certificates of birth

7. 1. The Fund shall grant every employer who enters his name on the Fund's registers, a certificate in proof of the same, in consideration of payment of two and half dinars for each certificate and a copy thereof.

2. The employer shall display, in places of his work, the certificate provided for in subsection (1). He shall also display particulars of the names of the insured employees, and enter therein every such amendment, as may occur therein.

3. For the purposes of this Act, every employer shall require all the employees, who apply to work therewith, to submit their original certificates of birth, or certificates of assessment of age.

Registers

8. 1. The employer shall prepare, at the head quarter of his work, the branch, shop or any place at which he practices his work. The following registers, namely:

(a) A register for entry of employees, wherein there shall be entered, the name of the employee, their dates of birth (to submit certificates of birth or certificate of assessment of age), their insurance number, in the Fund, and dates of leaving the service and its reasons.

(b) A register of wages, wherein there restricts the name of the worker, his insurance number in the fund, his wage and subscriptions deducted from the wage.

2. The Regulations shall specify the bases of preparing the registers, and the basic particulars to be included therein.

CHAPTER II

Establishment and Administrative Organisation of the Fund Establishment seat and supervision of the Fund

9. (1) There shall be established a Fund to be known as the, "Social Insurance National Fund", which shall have an independent corporate personality. Perpetual succession, a common seal and the right to sue in its own name.
- (2) The seat of the Fund shall be in the Khartoum State.
- (3) The Fund shall be subject to the supervision of the Minister,

Vesting of property, rights debts and obligations

10. (1) There shall vest into the Fund all:-
- (a) the property of the Institution;
 - (b) such debts and obligations, as may have been, or about to be due from the institution;
 - (c) all the subscriptions of the insured employees.
- (2) The property, rights, debts and obligations which shall vest into the Fund, under the provisions of sub-section (1), shall be assessed and there shall be entered, into the records thereof, such as may be equivalent to the net value of the same,

Employees to continue

11. The employees who have been in the service of the Institution shall, upon the coming into force of this Act continue in service, and enter into the service of the Fund and be assimilated into the chart of the posts thereof.

Establishment and constitution of the Board :

12. (1) There shall be established a board of directors for the Fund, which shall assume the affairs, and perform, on behalf thereof, the duties and exercise the powers provided for in this Act. I'
- (2) The Board shall be constituted as follows: - ,

- a) apart- time Chairman, from persons of competence and experience , to "be appointed by the Council of Ministers, upon a recommendation- therefor, by the Minister, Chairman;
- b) a representative of the Ministry of Labour and Administrative Reform;
- c) a representative of the Ministry of Finance;
- d) Representative of the public health insurance.
- e) Representative of the Ministry of Social Welfare and Development.
- f) Director-General of the National Pension Fund
- g) Representative of the Union of Pensioners.
- h) Director General National Fund of Social Insurance.
- i) three representatives of Federation of Trade Unions of Sudan.
- j) three representatives of the Sudanese Employers Union
- k) Three persons with expertise and experiences.

3) The term membership mentioned in (I & j) shall be for a period of three years .

Conditions of membership

13. There shall be required, in a member of the Board that he shall:
- a) be Sudanese of god conduct and reputation :
 - b) be of full capacity;
 - c) not be convicted of an offence involving honor and honesty;
 - d) not have suffered his service, in the public sector, to be terminated by way of dismissal from service, administrative discipline or by reason of insufficiency .

Emoluments and remuneration

14. The emoluments and remuneration of the Chairman and members of the Board shall be specified by a decision, of the Minister.

Duties of the Chairman and members of the Board

15. (1) The Chairman of the Board, and each member thereof shall perform his work with sincerity and the best of whatever may be required by intent and honesty.
- (2) The Chairman of the Board, or any member thereof shall not be in such a status, as his private interest may be inconsistent with the interest of the Fund.

Relief and vacancy of office

16. (1) A member of the Board shall, be relieved from his office in any of the following cases, namely :-

- (a) his failure to attend three consecutive meetings, without permission or acceptable excuse;
 - (b) contravention of the provisions of section 15 ;
 - (c) his conviction of an offence in contravention of honor and honesty;
 - (d) requested , by the body whom he represents, to relieve
 - (e) in respect of the employer, his bankruptcy being declared,
- (2) The office of a member of the Board shall fall vacant in any of the following cases, namely:
- (a) the issue of a decision relieving him of his office, under the provisions of sub-section (1);
 - (b) acceptance of his resignation;
 - (c) his death.
- (3) An office, in case of its falling vacant, under the provisions of sub-section (2) , shall be filled in accordance with the provisions of section 13 (2) ,

Meetings of the Board

17. (1) The Board shall hold, upon call of the Chairman thereof, an ordinary meeting at least once every month, and they may hold an emergent meeting, where the Chairman sees that there is necessity for the same, or upon the request presented by two- thirds of the members.
- (2) The quorum for the meetings of the Board shall be constituted by the presence of six members, at least; provided that there shall, be among them one representative of the employees and another of employers. Otherwise the meeting shall be adjourned for one week, after which the meeting shall be deemed valid, by the presence of six members, whatever' their designation may be .
- (3) Decisions shall be passed by the majority of votes of the members present, and in case of equality of votes, the Chairman shall have a casting vote.
- (4) The Chairman of the Board shall assume presiding over the meetings thereof, and in case of his absence, the Manager shall replace him; provided that the Minister shall preside over every such meeting of the Board, as he may attend, without having the right to vote,

Functions and powers of the Board

18. The Board shall have competency to lay down the general policy of the Fund, and, supervise the same, in implementation of the provisions of this Act. Without prejudice to the generality of the foregoing, they shall have the following powers and functions, namely:-
- (a) the making of :-
 - (i), such decisions and regulations, as may govern the financial, administrative and technical affairs of the Fund;
 - (ii) such regulations, as may specify the terms of service , of the employees of the Fund ;
 - (b) approval of the proposed estimated budget, and the final account of the Fund;

- (c) approval of the final budget and general accounts of revenues and expenditure;
- (d) approval of the annual report: prepared by Manager on the business and financial position of the Fund;
- (e) proposal of the general bases for the investment of the property of the Fund, in such way, as may guarantee the safety thereof; provided that a decision therefore, by the Council of Ministers, upon a recommendation therefore by the Minister, shall be made; I
- (f) proposal of the amendments concerning social insurance;
- (g) submission of the decisions of the Board to the Minister, for approval thereof; provided that such decision shall be accredited and valid, where the Minister does not object thereto, within, 'fifteen days, of the date of submission thereof;
- (h) the constitution, from among the members thereof, of a committee, or sub-committees, to whom they entrust the study of such matters, within the competence thereof, as they may refer, and may add to the membership of such committees such experts as they may seek the help of in the study of such' matters. The, approval of the membership by the Fund's employees by the Manager, shall be required.
- (I) invitation of any persons of experience to attend discussion of the submitted subjects, without their having the right to vote.

Appointment of the General Manager

19. The Manager of the Fund shall be appointed by a decision of the Council of Ministers, upon a recommendation therefore, by the Minister, and the decision shall specify the terms of his service.

Functions and powers of the Manager

20. The Manager shall, under the supervision of the Board, assume the administration of the business of the Fund, and management of its affairs, and be responsible for implementing such policy, as may' be approved by the Board. Without prejudice of the generality of the foregoing, the Manager shall have the following functions and powers namely to:-

- (a) appoint such employees, as may be necessary for the performance of the business of the Fund, supervise follow-up of the business, evaluate the performance thereof, and discipline them.
- (b) prepare the proposed annual estimated budget of the Fund, and submit the same, at the end of May of every year, as a maximum date; ..
- (c) submit the final accounts of the Fund, to the Auditor General within the three months subsequent to the end of the financial year;
- (d) submit the final budget of the Fund, to the Board , after being audited by the Auditor-General within the two months subsequent to the auditing' thereof; provided that the same shall be accompanied by detailed statements of the assets and liabilities heads, of each branch of social insurance branches, submit a general account of the revenues and expenditure. For each of such branches;
- (e) any such other functions as may be assigned thereto by the Board.

Removal of the Manager

21. The Minister may recommend, to the Council of Ministers the removal of the Manager from his office where he fails to carry out the duties of his post, or there has emanated from him, any such acts, as may be incompatible with the duties of his position.

Examination of the financial position:

22. (1) Examination of the financial position of the Fund shall be assumed by an actuary, the selection of whom shall be made by the issue of a decision of the Minister, upon the recommendation of the Board, The decision shall specify his remuneration. The first examination shall be carried out by the lapse of three years, after the coming into force of this Act, then examination shall be carried out thereafter a least once every five years. The examination shall cover every time the assessment of the current obligations incurred by the Fund.

(2) Where there transpires a deficit, in the property of the Fund, and the various reserves are insufficient for the settlement thereof, the actuary shall show the reasons of such deficit, and such means, as may guarantee the avoidance of the same. Where there transpires, from the assessment. That there are property in excess, such property shall be transferred, to a special account," which shall not be disposed of, save upon the assent of the Board and approval of the Minister.

CHAPTER (III)

Financing the Social Insurance . Subscriptions and Manner of Collection Thereof Financial resources of the Fund

23. The financial resources of the fund shall consist of the following:-

- (a) such amounts, as may be entered into the records thereof, in accordance with the provisions of section .10 (2)
- (b) the subscriptions and the various amounts paid by employers for the benefit of the insured person and such additional amounts and fines, as may be due ,in pursuance of the provisions of this Act:
- (c) fees paid thereto;
- (d) returns of investment of the property thereof:
- (e) such other resources, as may result from the activities thereof;
- (f) such aids , donations and legacies as the Board may decide to accept.

Value of Subscriptions

24. 1. The subscriptions payable by the employers for the benefit of the insured persons, shall be based upon the bases of the monthly wages due for the insured persons.

2. The monthly subscriptions payable by the employer to the Fund shall be based upon the rate of 25% of the monthly wages, by which shall be bound with the employer and the insured person at the rate of 17% for the employer and 8% for the insured person.

3. The rate of subscriptions, provided for in sub-section (2) may be amended by a decision of the Council of Ministers, upon a proposal therefore, by the minister in the light of the opinion of the actuary.

4. A month, for the purposes of this Act, shall be deemed as thirty days.

Payment of subscriptions

25. 1. Such subscriptions, as may be payable by the employer, and such as may be deducted out of the wages of the insured persons shall be deemed due payment at the end of each month.

2. Subscriptions shall be payable for the full month, in which the insured person appointed not with standing the number of days he actually served, save in the case of appointment of a casual or seasonal employee, where subscriptions shall be payable, in accordance with the days of his actual service.

3. Subscriptions shall not be payable for the month, in which the service of insured person is terminated, not with standing the number of days he actually served, save in the case of termination of the service of a casual, or seasonal employee, where subscriptions shall be payable, in accordance with the days of his actual service.

4. For the purpose of payment of subscriptions, January shall be deemed as the basic month.

Subscription of an insured person deducted

26. The employer may deduct, out of the wages of the insured person, the amount of such monthly subscription, as he may have paid on his behalf, on condition that the same shall be made, from the first wages due to the employee after payment of the subscription, otherwise the right of the employer as to deduction shall lapse.

Payment of additional amounts

27. The employer shall be bound to pay an additional amount of 4% of the subscriptions he did not pay, as a result of his not subscribing for all or part of his employees, or his payment of subscriptions on the bases of unreal wages.

Exemption from payment of additional amounts

28. The minister may, by a decision, exempt from the additional amounts provided for in section 27, with respect to charitable and co-operative societies, places of worship and otherwise of non-profitable bodies, where the adverse financial position thereof is apparent, in the period prior to the regular payment of subscriptions, and in cases of force-majeure or unforeseen circumstances which preclude payment at the due dates, provided that such bodies shall pay such additional amounts, as the Minister, upon the proposal of the Board, may specify.

Joint liability to satisfy the obligations prescribed in the Act

29. Where an employer entrusts his business or any part thereof to a contractor, he shall notify the Fund of the name and address of the contractor; at least one week before the commencement of work and the contractor shall be bound by such notification, in respect of a sub-contractor being jointly liable for the satisfaction of the obligations prescribed in this Act.

Subscriptions during the period of suspension of work

30. Insurance subscriptions shall not be payable, for the period of suspension of work, without wages, and in such a case the period of suspension shall not be included within the period calculated in insurance. Where the suspended insured person is paid all, or part of his wages, during the period of suspension, the employer shall be bound to pay the subscriptions in full, for the account of the insured person.

Subscriptions during the period of absence from work

31. The employer shall not be bound to pay the subscriptions provided for in this Act, with respect to periods of absence of the insured person from work, by reason of work injury or illness, and also for the period of absence of an insured woman from work by reason of pregnancy or confinement, save where he pays for such periods all, or part of the wages.

Insured person's share in the subscriptions

32. The share, in the subscriptions, by the insured person shall not be set off against him, save where he is paid his full wages.

Manner of payment of subscriptions

33. The subscriptions, provided for in this Act shall be paid by certified cheques (accepted for payment) by the drawer banks. The regulations shall specify the system of recording the subscription relating thereto.

Statement of particulars of subscriptions requested

34. The insured person may request, from the Fund, a statement of the particulars of the subscriptions paid into his account, and any amounts paid, on his behalf in pursuance of the provisions of this Act, after payment of such fee, as may be specified by the manager, upon the approval of the Board.

Subscriptions and other amounts collected

35. The regulations shall specify the bases of collection of subscriptions, and such amounts, as may be due to the Fund, in accordance with the provisions of this Act and the terms of the same.

Administrative fees

36. Administrative fees of the Fund shall not exceed 10% (ten percent) of the proceeds of the subscriptions.

Budget of the Fund

37. (1) The Fund shall have an independent budget, to be Prepared in accordance with sound accountancy bases, The Board shall submit the same, to the Minister, for approval, and shall become valid, after the approval thereof, by the Minister.

(2) The Minister shall deposit the 'budget of the Fund with the Legislature.

Accounts and books

38. The Fund shall keep proper and comprehensive accounts of the business thereof, in accordance with accounting bases, as well as keeping of book and records relating to the same',

(2) The Fund shall deposit its accounts, with banks, in current, or deposit accounts; provided that dealings in such accounts and withdrawal there from shall be as to such manner, as may be specified by the Board.

Auditing

39. The Auditor-General, or whoever he may authorize in this respect, shall audit the accounts of the Fund after the end of each financial year.

CHAPTER IV

Work Injuries Pension Insurance

Insurance funds

40. The work injuries pension insurance shall consist of the following:

(a) the monthly subscriptions paid by the employer for the account of this insurance, at the rate of 2% of the monthly wages of the insured persons without prejudice to the provisions of section 24 (2).

(b) returns of investment of such .funds.

Application of the provisions of this Chapter

41. The provisions of this Chapter shall apply to the insured persons, who, as a result of work injury, sustain a permanent disability of 15%, or more, or die as a result of the injury. The obligation of the Fund shall arise after proof of the disability, or after death.

Obligation of the employer

42. Unless otherwise expressly provided for in this Act. The abidance of the employer by the provisions of the Work Injuries Act, 1981 shall continue.

The permanent total disability pension

43. Where a permanent total disability arises out of the injury, the Fund shall pay, to the insured person, a monthly pension equal to 80% of the average of his monthly wages of the last three years , at the time of proof of disability

Partial disability pension

44. The Fund shall pay, to the insured person, where he/she sustains a partial disability assessed at 15% or more, a monthly pension equal to the assessed percentage of such disability from the permanent total disability pension provided for in section 43.

Additional monthly pension

45. (1) A person entitled to the permanent total .disability pension, arising out of a work injury, shall be entitled to an additional monthly pension where, in pursuance of the recommendation the bodies provided for in section 83(1) his injury deprives him totally of the ability to serve himself, and his case requires a full time attendant to serve him personally ; on condition that the insured person shall not have dependents who can perform such service for him.

(2) The additional pension, provided for in sub-section (I) shall be based at the rate of one-half of the original pension due to the insured person.

Successive injuries

46. Where an insured person has previously sustained a work injury, and the percentage of disability resulting from the present and the previous injuries amounts to 15%, or more of the permanent total disability, his entitlement shall be as follows :- '

(a) where he has not been entitled to a pension from the Fund for the previous injuries, he shall be entitled to a monthly pension based on the percentage of disability arising out of all of his injuries, and on the basis of the average of his monthly wages of the last three years .

(b) where he has been entitled to a' monthly pension, from the Fund, he shall be entitled to a monthly pension based on the percentage of disability arising out of all his injuries and the average of monthly wages of the last three year, at the time of proof of the last injury; on condition that., such pension shall not be less than his pension upon occurrence the , previous disability.

Pension in case of death

47. Where the injury results in the death of the insured person, the pension shall be based on the basis of 80 % of the average of his monthly wages of the last three years at the time of occurrence of the injury.

Distribution of pension

48. Where the insured person or the person receiving a disability pension dies, the pension shall be distributed among the widow or widows, the sons and daughters and parents, in accordance with the provisions of section 76.

Compensation for death

49. In case of death of the insured person, or the person receiving a disability pension, without leaving a widow, sons. daughters or parents, the Fund shall, pay a lump sum compensation, to such persons, as may be dependent on him before his death, in accordance with the provisions of section 80 .

Limits of the responsibility of the Fund

50. (1) Subject to the provisions of section 42 neither the injured person, nor those entitled on his behalf, with respect to the work injuries, shall adhere, against the Fund, to the provisions of any other law.

(2) The Fund shall be bound to implement the provisions of this Chapter, even though the death or disability resulting from the injury requires the 'responsibility' of a person other than the employer.

Preliminary and periodical medical examination

51. The employer shall be bound to carry out the preliminary and periodical examinations, on his employees, who are exposed to one of the occupational diseases, set out in Schedule No. (5), hereto at such periodical times, as may be specified by a decision of the Minister, in' agreement with the Minister of Health. There shall be shown, in such decision such terms and conditions, as in which the preliminary and periodical examinations may be carried out, in case of discovery of one of the occupational diseases, the physician shall notify each of the Funds, the department of labor and occupational health.

Amendment of the schedule of occupational diseases

52. The Minister, after agreement with the Minister of Health. Upon the proposal of the Board, may' amend the Schedule of Occupational Diseases No. (5), hereto.

Assessment of the degree of disability

53. Assessment of the degree of permanent disability shall be made as follows:-
(a) where it is set out in the Schedule No.(4) , hereto, its degree shall be assessed at the percentage set out in such schedule;
(b) where it is not set out 'in the schedule No.4, hereto, the degree shall be assessed by such ability to work, as the insured person may have lost as a result of the work injury, to be made by the' medical bodies provided for in section 83

Re-examination of the insured person

54. (1) The Fund shall have the right to re-examine an injured insured person, to assess any such change, in the degree of his disability, as may have occurred. An injured; insured, person, or the person receiving disability pension may apply, to the Fund or his re-examination.
- (2) No re-assessment for more than once, every six months shall be made, within the first year, of the date of proof disability, and shall" not be made more than once every I year, within the next two years , The assessment shall become final after the lapse of the said three years .
- (3) In case of amendment of the degree of disability J the I pension shall be re-based upon the basis of tile new I assessment and be effective, as from the first day of the month subsequent to the date of re-assessment, :

- (4) where the degree of disability becomes less than 15% J payment of pension shall finally cease, and the injured person shall be paid such lump-sum compensation, as may be equal to the percentage of disability of the pension for total permanent disability, for forty two months.

CHAPTER V

Old age, Disability and Death Insurance « Insurance funds »

55. Funds for the old age, disability and death insurance shall consist of the following:-
- (a) without prejudice to the provisions of section 24(2) :-
 - (i) the subscriptions paid by the employer, for the account of this insurance, at the rate of 15% of the monthly wages of the insured persons:
 - (ii) the subscriptions paid by employer, at the rate of 8% of the monthly wages of the insured persons:
 - (iii) the subscriptions paid by the owners of the liberal professions and crafts, as determined by the regulations
 - (i) the amounts paid by the insured" persons, to add the periods of the previous service, to the period calculated in the insurance, in pursuance of the provisions of section 68 .
 - (j) the return of the investment of such fund .

Conditions of old age pension

56. Old age pension shall be payable where the following conditions are satisfied:-
- (a) attainment, by the insured person the age of sixty or the retirement age provided for in the employment system agreed upon in the employment contract; on condition that such age shall not be less than sixty .
 - (b) non-attainment, by the' insured person , of the age of Sixty provided that the age of the person who applies for pension shall not be less than fifty .
 - (c) the period for which subscriptions have been paid shall not be less than twenty years including any periods of previous service which have been added in accordance with the provisions of section 67.

Wage on which pensions and compensations shall be calculated

57. Pensions and compensations provided for in this Chapter shall be based upon the basis of the average of monthly wages of the last three years.

Calculation of old age pension

58. (1) Old age pension shall be calculated as follows:-

1/50 x the number of months of subscription / 12 x the average monthly wages of the last three years. with a maximum of 80 % and a minimum of 40 % of average of the monthly wage for the last three years .

(2) The amount of pension due under/the provisions of sub- section (1)"shall be reduced where the conditions provided' for in paragraph (b) of section 56 have been fulfilled, at such proportion, as may be assessed, in accordance with to the age of the insured person, upon submission n of an application for such pension in accordance with Schedule No.(6), hereto.

Age of the insured person

59. (1) Proof of the age of an insured person shall be by a birth certificate extracted from the official births register, or by a court judgment. Where the same is not possible, age shall be assessed by the Medical Commission Every dispute arising between the Fund and the insured person, about the proof of his age shall be referred to the committee provided for in subsection (2) of section 83.

(2) In case of death of the. insured person and the non-existence of evidence in proof of his age, the Fund may adopt such circumstantial evidence, as may enable it to specify the same.

Age of entitlement to pension reduced

60. The Council of Ministers may by a decision upon a recommendation therefore by the Minister, after approval of the Board and taking the advice of the actuary, specify such an age for entitlement to pension, as may be less than that set out in section 56 for such classes of. Insured persons, as may practice hard labor, or practice such occupation as may require early retirement.

Health disability pension

61. Total permanent health disability pension shall be due in any of the following two cases, namely :-

(a) termination of the service of .the insured person. For proof of his total permanent health disability:

(b) proof of the total permanent health disability, within one year, of the date of termination of service of the insured person ; on the condition of his non-exceeding the age of sixty, and non-payment thereto, of the lump-sum compensation, in accordance with the provisions of paragraphs (a), (c) and (d) of section 65

(2) The pension set out! in sub-section(1) shall be calculated, at a minimum, at the rate of 50% ' of the average monthly wages for the last three years or calculated on the basis of the old-age

pension due calculated on the basis of the period of subscription to the insurance, whichever may be the greater.

Pension in case of death

62. Pension for death shall be due in any of the following two cases, namely:-

- (a) termination of the service of the insured person by death;
 - (b) death of the insured person, within one year of the date of termination of his service; on the condition of his non-exceeding the age of sixty and non-payment of the lump sum compensation, in accordance with the provisions of paragraphs (a), (c) and (d) of section 65 .
- (2) The pension set out in sub-section(1), shall be calculated, as a minimum, at the rate of 50% of the average monthly wages for the last three years , or be calculated on the basis of ' the old-age pension due, calculated on the basis of subscription to the insurance, whichever may be the greater.

Pension in case of dismissal by ministerial decision

63. An insured person, whose service is terminated by a ministerial decision, shall be entitled to a pension if he meets the conditions of the early-age pension stated in article 56 (b & c) .

Distribution of pension

64. The pension, in case of death of an insured person, or death of a pensioner, shall be distributed in full, and also there shall be distributed the pension' referred to in section 63, among the widow, or widows, sons , daughters and his parents, in pursuance of the provisions of section 76.

Lump-sum compensation

65. A lump-sum compensation shall be paid in any of the following cases:-

- (a) resignation of the insured woman by reason of marriage;
- (b) attainment, by the insured person, or his attainment of the age of retirement, provided for in the employment system agreed upon in the contract of work before the conditions 'for obtaining the pension are satisfied;
- (c) dismissal of the insured man or woman by a ministerial decision and non-satisfaction of the condition of the period provided in section 56 (c) with respect thereto;
- (d) dismissal of the insured man or woman or the resignation of anyone of them from service, .

Amount of compensation

66. (1) In the cases referred to in paragraphs (a) and (b) of section 6, the compensation shall be based upon the basis of such subscriptions, as may have been paid by the employer and such as may have been deducted from the insured person.

(2) In the cases referred to in paragraphs (c) and (d) of section 65 the compensation shall be based upon the basis of full subscription as may have been paid by the employer and such as may have been deducted from the insured person calculated by the actuarial value minus the administrative costs .

Periods of service calculated towards pension

67. There shall be included, in the service calculated towards pension, the following periods :
(a) such period of service as subscriptions have been paid for the benefit of the insured person, in pursuance of the provisions of paragraph (a) of section 55:

(b) any previous periods of service which the insured person decides to add, and for which he pays the amount required in pursuance of the provisions of section 68 subject to the provision of section 56 .

Periods of service 'towards pension added

68. An insured man , up to attainment of the age of sixty, or an insured woman, up to attainment of the age of fifty five may:-

(a) apply to have the pension calculate for the previous period referred to in paragraph (b) of section 68 or any part thereof at the rate of 1/50 of average monthly wages for the last three years on condition that he shall pay, to the Fund, a lump-sum calculated in accordance with Schedule No. (2), hereto, such amount, as may be paid by installments, up to attainment of the Age of sixty, or fifty five, as the case may be, and such installments shall be specified , in accordance with the' Schedule No. (3), hereto, and payment of such installments shall cease upon death;

(b) apply for adding the period of subscription, for which the compensation referred to in section 65 has become due to him; on condition that he shall refund the compensation granted under sub-sections (1) and (2) of section 66 calculated on actuarial value .

Transfer of subscriptions

69. (1) Where the insured person gets outside the ambit of the provisions of this Act , and becomes subject to the provisions of such other pensions law, as may grant him better

privileges, the value actuarially calculated shall be transferred to the body implementing' the provisions of such law, minus the administrative cost,

(2) where the insured person gets outside the ambit of the provisions of such other pension law and becomes subject to the provisions of this act , the value actuarially calculated during his subjection to that law shall be transferred minus the administrative costs

Pensions and compensations equivalent to termination of service gratuity

70. (1) The pensions and compensations prescribed in accordance with the provisions of this Chapter shall be equivalent to the obligation, by the employer' of the termination of service gratuity calculated in pursuance of the provisions of the Individual Work Relations Act, 1997.

(2) The employer shall be bound to pay the difference between the gratuity referred to in sub section (1) , and any such greater gratuity, as may be due to an employee, and prescribed by the laws, regulations or collective or joint contracts of work or otherwise, and paid by the employer to the employee directly;. on the, basis of the wages upon termination of the service .

Acquired rights

71. The provisions of this Act shall not prejudice any such rights, as may be acquired by an employee under the provisions of laws, regulations, private' insurance, pensions or savings schemes , collective or joint contracts of work or otherwise, Employees who are bound by such schemes shall be bound by the difference between what they used to bear under such I schemes and the termination of service gratuity, calculated on the basis referred to in section 70(1) and on the basis of the full period of service.

The settlement of disputes committee

72. A committee shall be constituted, by a decision of the Minister, to settle any dispute, as to the application of the provisions of section 71 provided that it shall include representatives of the employers, the Sudanese Workers Trade Unions' General Federation Care-Taker Committee and the Fund. The decision' of; the same shall be binding to the two parties, and shall not be subject to con test save before the courts.

Commutation

73. (1) The insured person who fulfils the conditions or entitlement to old-age pension, in" accordance with the provisions of section 56, or who fulfils the conditions of entitlement to dismissal pension, provided for (in section 63; on condition that his age shall not be less than fifty years may commute part of his entitlements to pension, an amount to be paid lump-sum, as to such bases, as may be set forth in the regulations

(2) No partial commutation shall be made to whoever exceeds the age of sixty five.

(3) Commutation shall be within the limits of one-third of the pension prescribed for a pensioner and the amount of the commuted pension shall be restored to the insured persons or the pensioner, after payment of all the commutation installments; and in case of death of the insured person, or pensioner before the expiry of such period, the commuted part of the pension shall be restored to the pension of the persons entitled. !

(4) The Regulations shall specify the conditions, bases, rules, and procedure of commutation.

CHAPTER VI
Entitlement to Pension
Persons entitled and condition
of their entitlement

74. Where an insured person, or a pensioner dies the persons entitled, through him, to receive pensions and his dependents, shall be entitled to receive compensation, in accordance with the provisions set out in this Chapter.

Persons entitled to pension

75. Entitlement to pension shall be to all the following persons, namely:

a) the widow or widows, or the widower of the insured person or pensioner and also the widower unable to earn his living;

(b) a son who is under the age of eighteen , and un-married Daughter who is not engaged in any work;

(c) a son over the age of eighteen. Who at the time of the death of the insured person or pensioner is suffering from disability in pursuance of the provisions of section 83, or at the time of the death of the insured person, or pensioner is in any such stages of education, as may not exceed university, or higher institutes education, and his age does not exceed twenty six years

(d) the parents, who have been supported by the insured person before his death.

(e) brothers and sisters who are under 18 years of age and were supported by the insured person before his death .

Distribution of pension

76. Pension shall be distributed, in accordance with Schedule No. (1) hereto.

Cessation of pension'

77. The pension due shall cease in any of the following cases :-

- (a) marriage or death of widows and daughters or sisters .
- (b) attainment, by the sons and brothers , of the age of eighteen; provided that payment of pension to such 'entitled persons shall I continue, where the conditions set out ,in paragraph (c) of section 75 are satisfied .
- (c) in respect of sons , brothers and sisters , termination of education or attainment thereby of the age referred to in paragraph (c), of section 75. Payment of such pension shall continue where they are suffering from a total disability which prevents them from earning, until the disability, ceases;
- (d) engagement, by sons or daughters or brothers and sisters in any work
- (e) cessation of the disability of the widower";
- (f) entitlement, by any of the parents, to pension. In accordance with the provisions of any other pensions law, or the cessation of dependence, death or marriage of the mother to somebody other than the .father of the deceased insured person.

Pension restored

80. The pension due shall be restored in any of tile following conditions:-

- (a) divorce or widowhood of the daughter ,within ten years of the date of her marriage;'
- (b) divorce, or widowhood of a married daughter, before the death of one or both of her parents, In such a case the pension shall be re-distributed among the persons entitled;
- (c) marriage of the daughter referred to in paragraph (b) .The pension shall cease where she is divorced, or widowed once more, within ten years of the date of death of her father, or mother; .
- (d) divorce, or widowhood o f the widow ,within ten years of the date of marriage; on 'condition that she shall have children from her first deceased husband, or' have attained the age of fifty five;
- (e) entitlement, by the widow,. to another pension, in pursuance of the provisions, of, this Act, for the death of her last husband, or entitlement by the daughter to another pension, in pursuance of the provisions of this Act for the death of her husband, each of them' shall receive the greater pension;
- (f) suffering by the widower, of disability once more .
- (g) satisfaction of the conditions for dependence of the son once more and widowhood, or divorce of the mother once more, within ten years, of the date of marriage .
- (h) divorce or marriage of the dependent sister .
- (i) marriage of the sister referred to in paragraph (h) the pension can be retrieved incase of widowhood or divorce with date of ten years of her brothers; death .

Marriage after the age of sixty

79. The widow of a pensioner who marries, her after had attained the age of sixty, shall not be entitled to a pension upon his death, unless there has elapsed after the marriage, at least, one year before the date of death.

Distribution of compensation
in case of death

80. Where an insured person dies, without leaving a widow, sons, daughters or parents, the Fund shall pay lump-sum compensations to the dependents, of the deceased, as his brothers or his sisters. Such compensation shall be equal to the average of his monthly wages, for fifty-two months of wages of the last year. In case of the death of the pensioner, the compensation shall be equal to the pension provided for in sections 43, 44, 47, 49, 58, 61, 62; 63, for forty –two months. '

CHAPTER VII

General Provisions

Power of the Minister to add new elements to wages

81. The Minister may, by coordination with the Minister of Finance and national Economy, to issue an order, to be published in the Gazette, add new elements to the wages, whether in kind, or financially; provided that such order shall set out the conditions and the system of calculating the same within the wages.

Establishment of pensions private schemes

82. The employer may establish a private scheme for pension, saving or insurance, including additional or complementary privileges not provided for in this Act. Collective or joint contracts of work may also be concluded 'between the employer and employees, including complementary roles additional privileges to the pension, saving or insurance.

Assessment of percentages of disability

83.(1) The Medical Commission shall assume assessment of the percentages of disability resulting to the person affected by work injuries, and also proof of cases of disability, provided for in this Act; provided that a physician appointed by the Fund shall be added the. Medical Commission.

(2) In the case of a dispute, as to; the · assessment of percentages of disability, in accordance with the provisions of sub-section (1), an application shall be submitted, to the Fund, to be referred to another Medical Commission, to which shall be added a physician appointed by the Fund, and another physician selected by the employee. The decision of the Commission shall be final.

Date of entitlement of pension

84. pension shall be due for the whole month in which service is terminated by attainment of retiring age dismissal, or therein disability is proved, or death occurs. The same shall be paid monthly at the -end of the month 'in which it falls due.

Entitlement to pension for the Full month

85. In case of suspension, or cessation of pension, the pension due for the month in which the cause of suspension, or cessation occurs, shall be paid on the basis of a full month.

Combination between more than one pension

86. Combination between more than one pension may be possible in any of the following cases

- (a) Entitlement, by the insured person, to a work injury, disability pension and the entitlement to an old-age, permanent total disability, or dismissal pension provided that the aggregate thereof shall not exceed, in this case, the wages for which the subscription is paid;
- (b) death of the partially disabled' pensioner and the pension due therefore shall be re-based, in this case, upon the equivalent of the pension of partial:' disability due to the insured person before his death, and the pension by death; provided that the aggregate thereof shall not exceed the wages for which the subscription is paid;
- (c) the two cases, namely :-
 - (i) the insured woman, with respect to the pension due to her in pursuance of the provisions of this Act, and the pension due to her-from her husband, she shall be paid the greater pension, to which shall be added one half of the lesser pension due there for ;
 - (ii) the insured man, with respect to the pension due to him, and the pension, due _to him from his wife, in pursuance of the 'provision of this Act, in accordance with the rule-' provided for in subparagraph (i).
- (d) sons and daughters with respect to the two pensions, due to them from their parents; who' are subject to the provisions of this Act;
- (e) the parents, or anyone of them, with respect to the pension due thereto, in pursuance to the provisions of this Act, and the pension due thereto from, his son or daughter. He shall be paid the greater pension, to which there shall be added one half of the lesser pension due there for.

Combination between pension and wages

87 . (1) Subject to the provisions of, section 86 (b), the insured, man, who has attained the age of sixty, and the insured woman, who has attained the -age of fifty-five, and also the owner of the disability pension for a work injury , may combine between the pension and wages.

(2) There shall be no combination between more than one pension and the wages..

(3) An insured woman may combine between her wages and the pension from her husband. The sons and daughters shall not combine between the wages and pension.

(4) No pensioner shall combine between the wages: and pension.

Pension of a person sentenced to imprisonment

88. A pensioner shall not be deprived of his pension by reason of being sentenced to imprisonment. The pension shall be to whoever may be specified by the pensioner, by an official power of attorney.

Obligation to pay the pension in four weeks

89 (1) The Fund shall take such necessary means, as may guarantee the assessment of pensions or compensations and payment thereof within four weeks, of the date of application for payment of 'the pension,' by the insured person, or those entitled through him, The regulations shall specify the procedure', of payment of pensions and compensations and the documents of payment thereof, ...

(2)The Fund may pay to such person as circumstantial evidence may prove that he is one of the persons entitled, a monthly advance equal to half the pension, or the compensation due, out of the pension account; provided that such advance shall be settled after settlement of pension or compensation .

Dispute over pension or compensation

90. Neither the Fund nor the pensioner or those entitled through him shall dispute, as to the amount of the pension or compensation, after the expiry of five years of the date of notification of final specification of the pension or the date of payment of the compensation, otherwise than in the cases of resettlement of the pension or compensation, by reason of such material errors, as may occur in calculation upon settlement.

Attachment and relinquishment of pension prohibited

91. Entitlements of an insured person and a pensioner or those entitled, in the Fund, shall not be attached or relinquished, save for such alimony debt, as may not exceed one-fourth.

Right to contest the decision of the Fund

92. The pensioner and those entitled shall have the right to contest the decision of the Fund to non-entitlement to pension or compensation, the suspension or lapse thereof, and also the amount of the same before a committee, to be constituted by the Board, The decision of the committee shall be binding on both parties and shall not be contested, save before the courts, where there is a contravention of the provisions of this Act.

Right of priority

93. The amounts due to the Fund, under the provisions this Act shall have priority to all the debtors property, whether movable or immovable, and shall be paid immediately after judicial expenses.

Limitation

94. (1) Subject to the provisions of interruption of the period of limitation provided for in any other law the period of limitation shall be interrupted by, notification of the employer to pay the amounts due to the Fund, under the provisions of this Act, by a, 'registered letter with acknowledgment of' receipt including statement of such amounts .

(2) The limitation period shall not operate against the Fund in respect of an employer, who has not been a subscriber to insurance for all, or part of his employees, save from the date of knowledge, by the Fund, of the employment thereof therewith, the right of the' employer to recover them amounts paid in excess by him shall lapse by the expiry of two years of the date of payment,

Administrative seizure

95. (1) The Fund shall have the right to, collect the amounts due to it, in accordance with the provisions of this Act by way of administrative seizure' 'after the approval of the Board.

(2) The Manager, upon the decision of tile Board shall issue an order under his hand, to a deputed one of the officials of the Fund to conduct administrative seizure of the property, whether immovable or movable of the employer, including his balances deposited with banks within the limits of the amounts due to the Fund,

(3) Accompanied by such employees agents, as he may deem their presence necessary,. the administrative seizure deputy may enter any places and may also seek the help of the competent police officer .

(4) The seizure shall stand for ten days. Where the employer fails to pay the entitlements due from him, the property seized shall be sold by public auction, in repayment of such entitlements due, and the balance shall be refunded to the employer, after "the Fund obtaining its entitlements.

(5) The manager may postpone the sale, 'where the employer requests to pay the amounts due from him by installments, and the postponement shall, continue as long as the employer regularly pays, such entitlements , and! The subscriptions provided for in this Act.

(6) The seizure shall be removed forthwith repayment by the employer of all the entitlements of the Fund.

The claim suit

96. (1) A suit claiming the pension, or compensation shall not be allowed, unless it is made in writing, to the Fund, within five years of the date on which the entitlement has become due for payment ..

(2) Every action taken by any of, the administrative, or trade union bodies against the Fund, with respect to the rights of the insured persons, or those entitled through him shall be deemed to be an interruption of the limitations period.

Exemption from judicial fees

97. Suits instituted by the Fund, or by insured persons or those entitled through them, in pursuance of the provisions of this Act, shall be exempted from judicial fees in all stages of litigation, and considered as urgent, and the courts may , in case of non-judgment, for the benefit of the claimant decree all, or part of the costs against him.

Exemption of the pensions and compensations from taxes

98. Pensions, compensations and commuted amounts paid by the Fund shall be exempted from fees and taxes of all types. The value of subscriptions deducted from the wages of an insured person and also the, installments of commuted amounts shall be exempted from being subject to all fees and taxes of all types;.

Exemption of the property of the Fund from taxes and fees

99. The immovable and movable property o f the Fund and its investment operations of whatever type shall be exempted from all such taxes, fees, rates and commissions, as may be levied by the Government, or any other public authority.

Joint liability to pay amounts due to the Fund

100. (1) Dissolution, liquidation, closure, bankruptcy, merger with another, transfer by inheritance, testament or gift, sale to, relinquishment or otherwise of such legal disposal of the establishment, as may result in the change of the employer shall not prevent satisfaction of all the entitlements of the Fund. A successor shall be liable jointly with the former employers jointly and severally for the satisfaction of all obligations due from them; provided that, in the case of vesting of the establishment by inheritance, the joint liability of the successor shall be within the limits 'of whatever may have vested in him of the estate.

(2) The Commercial Registrar-General, the Taxes Chambers, the Bank of Sudan,- the Administration of Passports, Immigration and Nationality or any other competent public authority shall require the employer, upon liquidation of his business or his final departure from the country, to produce a certificate of discharge from the Fund .

(3) In case of any such legal disposal carried out by the employer, as may lead to change, or amendment of the corporate personality, by joining "the elements, or liquidation of the same, the Commercial Registrar General shall notify the Manager thereof.

Payment of pensions abroad

101. (1) No pension or compensation shall, be paid abroad to any person residing in the Republic of Sudan, save in such cases, as may be specified by the regulations.

(2) The pension due in pursuance of the provisions of this Act, shall not be transferred abroad to alien insured persons or those entitled through them who finally return to their country, unless there is a reciprocal agreement between the countries concerned and the Republic of the Sudan.

(3) In case of absence of the agreement provided for in subsection (2), the pension shall be paid to the alien inside the Sudanese territories, in the official currency of the same.

Powers of the inspectors of the Fund

102. (1) The inspectors specified by the Fund by a decision of the Board, upon the proposal of the Manager, shall have the right to peruse the records, books papers, correspondence and documents, and otherwise and also to require the necessary particulars from employers , and to interrogate ,both employers and employees.

(2) Employers shall be bound to facilitate the mission of the said inspectors and furnish them with true and correct information.

(3) The inspectors shall submit a report on the acts \which are done in contravention of the' provisions of this Act, the regulations or decision's made in implementation thereof to take the necessary legal proceedings,

Inspectors to take the oath

103. The inspectors referred to in section 102(1), together with their superiors, shall take, upon assuming their functions, an oath before the Chairman of the Board, to perform their ' functions honestly and sincerely and not to disclose any of the trade secrets, or any industrial discovery which they have known by virtue of their post.

The Fund to be notified of cases
of marriages and deaths and
removal of disability

104. (1) The women entitled to pension, who marry shall be bound to notify the Fund forthwith of the date of their marriage.

(2) The persons competent to authenticate contracts of marriages shall be bound to notify the Fund of such marriage cases, as may be made by the women entitled to pension, under the provisions of this act. The bodies who assume the issue of death certificates shall notify the Fund of the death cases which occur among those who obtain a pension therefrom, forthwith in both cases. A decision of the Board specifying the basic particular to be contained in the, notification shall be made by a decision to be issued by the Board.

(3) The parents or one of them shall be bound to notify the Fund forthwith of the removal of the disability, or engagement in work for wages.

CHAPTER VIII

Penalties

Penalty of supplying false information

105. Without prejudice to any such severer penalty, as may be provided for in any other law, every person who gives false information, with intent to obtain, without lawful cause, pension or compensation, from the...Fund, for himself, or any other person, shall be punished with imprisonment, for a term, not exceeding one month, or with fine specified by the court, or with both.

Penalty of disclosure of secrets

106. Without prejudice to any such severer penalty as may be provided for in any other law, everyone of the employees of the Fund, who discloses one of the trade secrets, or otherwise of work methods, shall be punished with imprisonment for a term, not exceeding three months, or with fine specified by the court or with both.

Penalties

107. Every person who contravenes the provisions of this act shall be punished by a fine set by the regulation. However, in the case of multiple offenses the fine is estimated in accordance with the number of the insured persons who are affected by the offence.

Amounts adjudged to vest in the Fund

108. All amounts which have been adjudged for contraventions of the provisions of this Act, shall vest in the Fund, and shall be spent in such ways as for the specification of which the Board may issue a decision.

Authority of making regulations

109. The Minister, in consultation with the Board may make such regulations, as may be necessary, for the implementation of the provisions of this Act.

Schedule No. (1)

(See section 76)

Pension Distributed Among Those Entitled

No. of case	Shares entitled in the Pension					
	Person entitled to pension	Widows	Sons and daughters	Parents	Brothers and sisters	%
1	Widow ,Widower or widows	90 %	–	–	–	90 %
2	Widow ,Widower , widows and sons and daughters	50 %	50 %	–	–	100 %
3	Widow ,Widower , widows and parents	50 %	–	50 %	–	100 %
4	Widow ,Widower , widows , sons , daughters and parents	30 %	40 %	30 %	–	100 %
5	sons and daughters	–	100 %	–	–	100 %
6	sons , daughters and parents	–	70 %	30 %	–	100 %
7	parents	–	–	90 %	–	90 %
8	Brothers and sisters	–	–	–	75 %	75 %
9	Brothers ,sisters Widow ,Widower or widows	75 %	–	–	25 %	100 %
10	Brothers ,sisters and parents	–	–	75	25	100 %

Note·

In case of several Widows, or Orphans or the presence of parents , the prescribed shares shall equally be distributed

Schedule NO.(2)
(See section 68)
Amounts Due upon Previous Services Calculated
In Pension Specified

Age	Amount corresponding to every year of service calculated in the pension, for every one over ten (1/10) pound of the monthly wages	Age	Amount corresponding to every year of service calculated in the pension, for every one over ten (1/10) pound of the monthly wages
Up to 33	1,600	47	2,030
34	1,610	48	2,080
35	1,620	49	2,140
36	1,640	50	2,200
37	1,660	51	2,260
38	1,680	52	2,330
39	1,710	53	2,410
40	1,740	54	2,490
41	1,770	55	2,580
42	1,810	56	2,670
43	1,840	57	2,770
44	1,880	58	2,870
45	1,930	59	2,960
46	1,980	60	3,120
		Or more	

Notes :

- (a) In calculating age, fractions of a year shall be considered as full year;
- (b) The amount due, from the insured person, shall be calculated on the basis of his age and wages, at the date of applying for adding the previous service (see section 68) :
- (c) The capital calculated, in accordance with schedule shall be raised, in all cases, to the nearest full pound.

Schedule NO. (3)
(See section 68)

Installments to be deducted out of the Wages of an Insured Person, in case of choice of payment of the amounts due by Installments Specified.

Age from the prescribed to be paid up to	Total of installments prescribed to be paid up to attainment, of the age of sixty in consideration of 10 pounds of the amount due	Age from the prescribed to be paid up to	Total of installments prescribed to be paid up to attainment, of the age of sixty in consideration of 10 pounds of the amount due
20	268,100	40	177,500
21	263,100	41	177,400
22	258,200	42	169,300
23	253,300	43	165,300
24	248,500	44	161,300
25	243,700	45	157,300
26	239,000	46	153,400
27	234,300	47	149,500
28	229,700	48	145,600
29	225,100	49	141,700
30	220,500	50	137,900
31	216,000	51	134,100
32	211,600	52	130,300
33	207,200	53	126,500
34	202,900	54	122,700
35	198,600	55	119,000
36	194,300	56	115,200
37	190,000	57	122,400
38	185,800	58	107,600

Notes

- (a) In calculating age, fractions of a year shall be dealt with as full year;
- (b) For calculating the monthly installment sum of the installments which have to be paid shall be divided by the number of full months, between the date of installment payment, and the date of attainment of the age of 60:
- (c) The value of the monthly installment resulting of the application of this Schedule shall be raised to the nearest full pound.

Schedule NO. (4)
(See section 53)

Degrees of Disability in cases of Loss of Members Assessed

Serial No.	Disability resulting from the injury	Degrees of Disability
1	Total loss of sight	100%
2	Loss of both arms	100%
3	Loss of both legs	100%
4	Loss of one arm and one leg	100%
5	Total insanity	100%
6	Loss of right arm to the shoulder	80%

7	Loss of right arm above the elbow	75%	
8	Loss of right arm. under the elbow	65%	
9	Loss of left arm to the shoulder	70%	
10	Loss of left arm to above the elbow	65%	
11	Loss of left arm under the elbow	55%	
12	Loss of one leg above the knee	65%	
13	Loss of one leg under the knee	55%	
14	Total loss of hearing	60%	
15	Loss of one eye	35 %	
		Left	Right
16	Amputation of thumb	25 %	30 %
17	Amputation of the index finger	15 %	18 %
18	phalanges of the index finger	10 %	12 %
19	Amputation of the terminal and middle	8 %	10 %
20	Amputation of middle finger	8 %	10 %
21	Amputation of the right hand at the wrist	60 %	
22	Amputation of the left hand at the wrist	50 %	
23	Amputation of the foot together with the bones of the ankle	45 %	
24	Amputation of the foot together without the bones of the ankle	35 %	
25	Amputation of the heads of all the foot metatarsus	30 %	
26	Amputation of the toe and the fifth metatarsus of the foot	10 %	
27	Amputation of the big toe and the bone of its metatarsus	10 %	

Regard, in assessment of degrees of disability. In cases of loss members, shall be the following:

- (1) the injuries shall have fully healed, without leaving *any* complications, or impediments to the movement of the remaining joints, such as scars, fibrosis, calcification infections, sensory complications and otherwise, and degrees of disability are increased, consequential to such, as may [result from these complications.
- (2) In case of the existence of complications to the case of amputation the case causing the disability, and the complications shall described, in the medical certificate, and there shall also be specified, the degrees of the disability, in each movement. to such joints, with respect to natural rules; ,
- (3) In case of sensory complications, the place thereof, and the extent of increase, or decrease of the sense and type thereof shall be specified;
- (4) Where the injured person is Left-handed, the degrees of disability thereof, arising out of the left upper limb injuries, shall be assessed at the same percentages, as may be prescribed for such limb, in the right limb;
- (5) Where any member of the body members set forth above, is permanently totally disabled, from performing the function thereof, such member shall be deemed to be lost; and where such disability is partial, the percentage of the same shall be assessed, as to such disability, from performing its function, as may have affected the same;
- (6) Where there results, from the injury, the loss of one, or more parts of one of the members of the body, set forth in the Schedule, the percentage of the disability shall be assessed with the limits of the prescribed percentage of the loss of such member: and shall in way exceed the same,

Schedule NO. (5)
(See section 51)
Schedule of Occupational Diseases

No	Type of disease	Industries or works causing such disease
1	Poisoning by lead and its complications	Every work' involving the use of, or handling of lead, its compounds or substances containing it. The same" includes handling the raw materials' containing lead- according to old lead' and old zinc-(scrap), in the bars for work in the manufacture of lead compounds, smelting lead, preparing and use glaze containing lead preparing or use of paints, colors or varnishes containing lead etc, and also every work involving exposure to lead dust, i vapor, compounds or the substances containing the same.
2	Poisoning by mercury and its complications	Every work involving the use or handling of mercury; its compounds or the substances containing the same, and also every Wok involving exposure to mercury dust, vapor, compounds or substances containing it. The same includes : work, in the manufacture of mercury compounds and manufacture of laboratory and measuring instruments, preparing the raw material necessary for making hot mercury glazing, and operations of gold plating and extraction of gold and manufacture of mercuric explosives etc.
3	Poisoning by arsenic and its complications	Every work involving the use or handling of arsenic; its compounds or the substances contain the same, and also every Wok involving exposure to mercury dust, vapor, compounds or substances containing it. The same includes: operations out of which: arsenic or the compounds thereof also work in the production of arsenic or its compounds.
4	Poisoning by antimony and its complications	Every work involving the use or handling of antimony; its compounds or the substances contain the same, and also every Wok involving exposure to antimony dust, vapor, compounds or substances containing it.
5	Poisoning by phosphorous and its complications	Every work involving the use or handling of phosphorous; its compounds or the substances contain the same and also every Wok involving exposure to mercury dust, vapor, compounds or substances containing it.
6	Poisoning by benzene or mythiles thereof , amide or azide benozole compounds or derivatives of the same and the complications of such poisoning	Every work involving the use of, or handling such substances and also every work involving exposure to the vapor or dust thereof.
7	Poisoning by manganese and its complications	Every work involving the use or handling of manganese; its compounds or the substances containing the same and also every Wok involving exposure to manganese dust.,

		vapor, compounds or substances containing it. The same includes: work in the extraction or preparation of manganese or the compounds thereof, or crushing or packing the same etc.
8	Poisoning by sulphur and its complications	Every work involving the use or handling of sulphur; its compounds or the substances contain the same and also every work involving exposure to sulphur dust, vapor, compounds or substances containing it. The same includes exposure to the gaseous and non-gaseous compounds.
9	Affecting by chrome and ulceration resulting there from, and its complications	Every work involving preparation of chrome, generation, use or handling the same or chrome acid sodium chromates, potassium, zinc or any substance containing it.
10	Affecting by nickel and ulceration resulting there from, and its complications	Every work involving the preparation of nickel, handling the same compounds or substances containing it the same includes exposure to the nickel carbonyl gas.
11	Poisoning by petroleum vapor or derivatives thereof and its complications	Every work involving the use or handling of petroleum, vapor or derivatives thereof, and also every work involving exposure to such substances whether solid, liquid or gaseous.
12	Diseases and pathological symptoms arising out of radium or radio-active substances or x-rays	Every work involving exposure to radium, or any other radio-active substances or x-ray
13	Primary skin cancer, inflammations and inflammations and chronic skin and eyes ulceration	Every work involving the use of, handling or exposure to tar, asphalt, betomene or mineral oils, including paraffin, fluorine or any compounds, products or by-products of such substances, and also exposure to any other inflammatory substance, whether solid, liquid or gaseous, Every work involving repeated, or continuous exposure to glaze, or radiation emitted from melting glass, heated, or melted metals, or exposure to excessive glaze, or heat, which may lead to fibrosis of the eye or defective vision
14	Pulmonary, dust diseases (Nomerchoniosis) arising out of : 1) asbestos dust (asbestosis) 2) silica dust (silicosis) 3) cotton dust (byssinosis) 4) sugar cane dust (bagasosis)	Every work involving exposure to newly generated dust of silica, or substances containing 5% of silica. by working in mining, quarrying, engraving; stone crushing, stone grinding, polishing of metals with sand and every other work involving the same exposure to asbestosis, byssinosis, or bagasosis, to such degree, as such diseases may arise there out.
15	Anthrax	Every work involving contact with anthrax infected animals, or handling the carcasses or parts thereof, including the: skins, hooves, horns and hair, and there: is included, in the same, the loading, unloading and conveyance of such parts.

Schedule No (6)
(See section 58 (2))

Percentages of Decreasing Pension in Accordance with Age upon leaving service

Age upon leaving service	Percentage of decrease of pension
Less than 50	20 %
50 to less than 55	15 %
55 to less than 60	10%