

**Guidelines Governing the Transfer of
Insurance Premium and Pension Deductions of the
Insured in the Free Trade Industrial Zones**

Article 1

Persons who had been covered by the Social Security Act prior to their employment in the Free Trade-Industrial Zones, and have already the relevant premiums, are entitled, after their employment in workplaces located in the Free Zones, to request the transference of their insurance premiums as already paid to the Fund wherein they are insured subsequent to the deduction of treatment expenses involved.

Article 2

Persons who are employed in the Free Zones and are subject to the Zones, insurance regulations, are entitled to request for the transference of their insurance record to the Social Security Organization, provided that they were employed in workplaces, covered by Social Security Act, in other parts of the country, and the said organization is also obliged to transfer their amounts of insurance premiums, in accordance with relevant regulations.

Article 3

The Free Zones Authorities and Social Security Organization while providing necessary facilities for transference of the records of person under its cover from the Fund of the Free Zone Authorities to the Social Security Organization and vice versa, shall take into consideration the Law on Transference of Insurance Premiums and Pension Deductions, as approved in 1365, and amendments thereof.

Article 4

If being employed in the Free Zones, the resigned, dismissed and redeemed employees of the Ministries, State-owned companies and organizations, and those institutions whose names should be mentioned if they are covered by the Law, shall be subject to the guidelines of these Regulations for the transference of the aforesaid premiums and deductions, provided that they have already collected their insurance premiums and pension deductions.

Article 5

Transference of the premiums of those persons employed in one of the Free Zones to the Fund of other Zone is permitted, if they are employed in another Zone. The manner of transference of insurance premiums and pension deductions shall be in accordance with the terms and conditions of the transferring Fund.

Note

Whenever the employee is insured in two Free Zones but at one Fund, solely his/her records shall be transferred to the Fund of the new workplace; otherwise, his/her employment record and the paid insurance premiums shall be paid into the new Fund.

Article 6

In the event of transference to the Social Security Organization, the service record of the employees shall be accepted, provided that the supporting Fund of the insured employee

undertakes to provide all the covers stipulated in the Social Security Act, in return for collecting insurance premiums; otherwise, the insured employee shall have to pay the difference between the amount of respective insurance premium and the amount insurance premium specified in Social Security Act in order to receive the Legal benefits concerned.

Article 7

In the event of transference of the records of those employees covered by Social Security to the Free Zones and vice versa, only those insurance premiums and/or pension deductions relating to those years of employment whose respective insurance premiums and pension deductions have been paid, shall be included in their employment records.
