

Temporary Law No. (7), for the year 2010

# Social Security Law



المؤسسة العامة  
للضمان الاجتماعي  
Social Security Corporation



**Temporary Law No. (7), for the year 2010**

# **Social Security Law**





**His Majesty King Abdullah II Bin Al Hussein**





**His Royal Highness Crown Prince Hussein Bin Abdullah II**

**We, Faisal Bin Al-Hussein, Crown Prince of His Majesty King Abdullah II, under Paragraph (1) of Article (94) of the Constitution, and based on what has been decided by the Council of Ministers on March 16, 2010, and pursuant to article (31) of the Constitution, hereby endorse that the following temporary Law be given a provisional effect and order that it be issued and added to the laws of the country to be submitted to parliament at its first meeting:**

**Temporary Law No. (7) for the year 2010**  
**Social Security Law**



# **Chapter One**

## **Definitions and Scope of Application**

## Article 1

This law shall be cited "The Social Security Law for the year 2010".

## Article 2

A- The following words and expressions, wherever they are mentioned in this law shall have the meanings hereafter assigned thereto, unless the context requires otherwise:

The Minister:	The Minister of Labor.
SSC:	The Social Security Corporation.
The Board:	SSC Board of Directors.
The General Director:	SSC General Director.
Insurance Council:	Social Security Insurance Council constituted under the provisions of this Law.
Investment Council:	Social Security Funds Investment Council constituted under the provisions of this law.
Investment Fund:	Social Security Investment Fund established on the basis of the provisions of this law.
President of the Investment Fund:	President of the Investment Fund assigned pursuant to paragraph (C) of article (14) of this law.
Insurance:	Any of the insurances covered by the provisions of this Law.
Employer:	Any individual or juristic entity employing one laborer or more, governed by the provisions of this law.
The Insured:	The laborer to whom the provisions of this law apply. Whether male or female
Work Injury:	The infliction of one of the occupational diseases indicated in Table No.(1) attached hereto, or any other diseases which the Board decides to added to that table upon recommendation by the medical reference, or the injury caused by an accident to the insured during the performance of his/her job, or because of it, including every accident that may happen to him/her during his/her way to and from work, provided that he/she is going to the work site and coming back from it as usual.
Total Permanent Work Injury Disability:	Every disability caused by a work injury which prevents the insured permanently from practicing any profession or paid employment by no less than %75.
Partial Permanent Work Injury Disability:	Every disability caused by a work injury which permanently prevents the insured from practicing any profession or paid employment by less than 75%.

Natural Permanent Total Disability:	Every disability which is not caused by a work injury and irrecoverable and which permanently and totally prevents the insured from practicing any profession or paid employment.
Natural Permanent Partial Disability:	Every disability which is not caused by a work injury and which is irrecoverable, that induces the insured lose the ability to practice his/her original profession, but does not prevent him/her from practicing any other paid employment.
Executive Directives:	Directives issued by the Board based on the provisions of this law and published in the official Gazette.
Medical Reference:	The primary or appealed medical committee or committees assigned by the Board.
Retirement Pension:	Early retirement pension, old-age retirement pension, mandatory old-age retirement pension, natural death or death resulting from a work injury pensions.
Benefit Factor:	Any of the ratios upon which retirement pension, old-age retirement or mandatory old-age retirement is calculated as indicated in Table No. (5) attached hereto.
Disability Wage:	Wage allocated to the insured due to his/her permanent disability, whether natural or as a result of a work injury according to the provisions of this Law.
Wage:	The in-cash or in-kind remunerations received by the insured in return for his/her work according to the principles and guidelines decided by the executive directives.
The Beneficiaries:	The dependants of the family of the insured as specified in the Article No. (79) of this law.
Dependents:	Family members of the insured who supports them as specified in Paragraph (C) of Article No. (62) of this law.
Unemployment:	The case in which there is no appropriate job opportunity for the insured despite his/her ability and desire to work.
Unemployed:	Any insured to whom the case of unemployment applies.
Maternity Leave:	Period of time off given to the insured female due to childbirth.

B - For the purposes of this law the word Facility (Enterprise) means: Any Ministry, Government Department, official body or institution, or any firm or corporation or association, or any individual or juristic entity employing one laborer or more governed by the provisions of this law, or any self-employed individual, or any other body specified by the executive directives.

### Article 3

- A. This law includes the following insurances:
  - 1. Insurance against work injuries and occupational diseases.
  - 2. Insurance against old-age.
  - 3. Maternity Insurance.
  - 4. Insurance against unemployment.
  - 5. Health insurance.
  
- B. The insurances set forth in items (1) & (2) of sub-paragraph (a) of this article are applicable to laborers governed by this law, and the insurances set forth in items (3) & (4) & (5) of the same paragraph are applicable by Decree of the Council of Ministers, upon recommendation of the Board.
  
- C. It is permitted to apply any of the insurances specified in paragraph A of this Article in phases by decision from the Council of Ministers and upon recommendation of the Board, provided that this decree determines the following:
  - 1. Commencement date for applying this law.
  - 2. The categories covered by such insurances.
  - 3. Date of first phase application and the date of application of each subsequent phase.
  - 4. Areas of application in each phase.
  - 5. Categories of employers and laborers committed to insurance in each application phase.
  
- D. The Council of Ministers shall, upon recommendation of the Board, exempt enterprises from interests, fines and any additional accrued payments according to provisions of this Law for a maximum period of 6 months from the commencement date of application any of the insurance phases.
  
- E. 1. The Council of Ministers shall upon recommendation of the Board apply health care insurance on insureds or beneficiaries either by the corporation solely or in an agreement with related competent institutions or authorities, and for this purpose a special health care insurance system will be developed in the corporation.

2. For the purposes of enforcing the provisions of item No. 1 of this paragraph, a special system will be developed to specify beneficiary categories of this insurance, provisions, conditions and deduction ratios for enterprises and insureds, as this system also specifies how to manage the fund, invest funds and insurance benefits as pertaining to the application of this law.

## **Article 4**

- A. The provisions of this law are applicable to all laborers who are not under sixteen years of age without any discrimination as to nationality, and regardless of the duration or form of contract, the nature and amount of wage, and whether the work is to be performed mainly inside or outside the Kingdom, without prejudice to the rules of international agreements regulating the rules of dual coverage:
  1. All laborers subject to in force Labor Law.
  2. Self-employed, employers and acting partners working in their facilities, provided that executive directives determine their coverage provisions including working hours, leave, break hours, inspection and wages included in the provisions of this law.
  3. Employees not subject to pension under the provisions of civil or military pension laws.
  4. Jordanian citizens employed by regional, international, political, foreign or Arab military missions operating inside the Kingdom, and attaché, educational and technical centers affiliated to them.
- B. The provisions of this law shall not apply to the following categories:
  1. Public employees subject to Pension under the provision of civil or military pension Laws.
  2. Foreign employees employed by regional, international, political or Arab military foreign missions, and attaché, educational and art centers affiliated to them.
  3. Laborers whose relationship with their employer is irregular. The executive directives shall decide terms and conditions that govern considering the work relationship to be regular.
- C. Taking the provisions of article (3) hereof into consideration, the application of insurance on housemaids and servants, or laborers at the same level, is

permissible upon decree by the Council of Ministers with recommendation from the Board. Executive directives shall organize all issues related to their coverage by these insurances.

## Article 5

- A. The provisions of this law related to the insurance against work injuries and occupational diseases are applicable to trainees less than 16 years of age in accordance with the executive directives issued by the Board in this respect, and without burdening the employer with any contributions for them.
- B. If a trainee becomes completely disabled due to a work injury, or if he/she passes away due to a work injury, he/she shall be entitled to a monthly pension equivalent to the minimum stipulated disability or old-age pension.
- C. If a trainee becomes partially disabled due to a work injury, he/she shall be entitled to a compensation equivalent to the disability pension aforementioned in sub-paragraph (b) of this article for thirty-six months.
- D. The definition of (the insured) indicated in article (2) hereof applies to a trainee who has reached of 16 years of age.

## Article 6

- A. Subject to the provisions of sub-paragraph (c) of this article, the application of any Insurance by SSC shall be compulsory for all categories mentioned in sub-paragraph (a) of article (4) of this law.
- B. The insured shall not bear any share of insurance expenses unless it is specifically stated herein.
- C. If owners of any facility are subject to provisions of a compulsory pension system under the provisions of the legislation in force, their insurance with SSC shall be voluntary in accordance with the provisions of Article No. (7) of this law.

## **Article 7**

A Jordanian laborer who works for an employer or is self-employed, whether residing inside the Kingdom or abroad, or the Jordanian insured who becomes uncovered by the provisions of this law, shall have the right to continue voluntarily to be covered by old age, disability and death insurances, provided that he/she shall pay in full the contributions due from the employer and the insured, in accordance with the regulations decided by the Board.



# **Chapter Two**

## **Organizational Structure of SSC**

## Article 8

- A. In accordance with the provisions of this Law, an institution called "The Social Security Corporation" shall be established and shall have a juristic personality and financial and administrative independence. It may carry out all legal dispositions and conclude contracts, including the right of litigation and the right of acquisition of movable and immovable properties and the investment thereof; and also, the right to accept grants, subsidies, donations, wills and loans, and undertaking legal proceedings and assigning for this purpose the Civil Attorney General or any other attorney to act on its behalf.
- B. The headquarters of SSC shall be located in Amman, and it may establish branches and offices both within and outside the Kingdom.
- C. For the purposes of investing the corporation funds, a fund shall be established called (Social Security Investment Fund) and shall have administrative independence, regulated by a particular system which will determine how it will be run, its mechanisms, the funds allocated to it and the management and investment of them

## Article 9

- A. SSC shall have a Board of Directors chaired by the minister, and the membership of:
  - 1. General Director.
  - 2. President of the Investment Fund.
  - 3. Deputy Governor of the Central Bank assigned by the Governor.
  - 4. The Secretary-General of the Ministry of Health.
  - 5. The Secretary-General of the Ministry of Finance.
  - 6. The Secretary-General of the Ministry of Labor.
  - 7. Four members representing laborers to be selected by the General Federation of Labor.
  - 8. Four members representing employers, two of them to be selected by the Union of Chambers of Industry while the other two are to be selected by the Union of Chambers of Commerce.

- B. Board of Directors shall elect a Vice Chairman from one of the members who will take the place of Chairman in his absence.
- C. The membership period of the members provided for in items (7) and (8) of sub-paragraph (A) of this Article shall be for three years, and the membership of any of them may be renewed once. The membership of any of them shall be deemed to be annulled upon a decision from the Board, in any of the following cases:
  1. If he/she fails to attend three consecutive ordinary meetings without a legitimate excuse.
  2. If he/she loses the capacity, as an employee or an employer, for which he/she was appointed on the Board.
  3. If he/she convicted of any crime or offence against honor or rules of good conduct even in the case of rehabilitation or general amnesty.
  4. If he/she becomes unable to carry out his duties as a member for a period of six consecutive months.
  5. If he/she is declared bankrupt.

## **Article 10**

- A. The Board shall hold its meetings at least once a month at the request of the chairman. Extraordinary meetings may be held as the chairman of the Board deems necessary, or upon a request presented by at least four members, stating the reasons for the meeting and the matters to be discussed.
- B. The Board meeting shall be legal if attended by no less than two-thirds of its members, including the chairman or his/her deputy. Resolutions shall be adopted unanimously or by at least the majority votes of those present. If votes are equal, the side on which the chairman has cast his/her vote shall prevail.
- C. The Board may invite one or more specialized experts to participate in the meeting without having the right to vote.
- D. A remuneration for the chairman and members of the Board shall be determined by decision of the Council of Ministers upon recommendation of the Minister.

## Article 11

The Board shall be responsible for managing SSC affairs, and the supervision of its activities, and shall for this purpose, be vested with all necessary powers and duties including:

- A. Establishing SSC's general policy, in both investment and insurance.
- B. Setting up the general plan for the investment of SSC funds.
- C. Determining SSC's organizational structure, job descriptions, duties and responsibilities at SSC.
- D. Appointing experts (actuaries) for examining and determining SSC's financial position.
- E. Approving the annual budget of SSC and specifying ways of expenditure and allocating the required sums for each.
- F. Approving the final annual sheet, balance sheet, and the annual general account for revenues and expenses.
- G. Appointing auditors to audit SSC's accounts.
- H. Submitting annual reports for the Council of Ministers on the financial position of SSC and its performance.
- I. Issuing executive and regulatory internal, financial, administrative, and technical instructions for SSC to ensure the fulfillment of its objectives.
- J. Suggesting draft regulations related to social security.
- K. Appointing a delegate to sign financial, legal and administrative matters on his behalf.
- L. Appointing permanent and temporary committees and defining their missions, authorities and remunerations.

## Article 12

The General Director shall be appointed, and his wage determined by resolution of the Council of Ministers upon recommendation of the Minister, and he shall assume the following duties and powers:

- A. The execution of the policy set by the Board and the implementation of its resolutions.
- B. The preparation of SSC's budget and its final accounts and presenting them to the Board for approval.
- C. Preparation of reports on SSC's activities relating to its financial position and presenting them to the Board, and following up SSC's activities.
- D. Supervision of SSC's employees and officials and managing all its sections.
- E. Authorities delegated to him in accordance with the executive directives issued by virtue of this law.
- F. Any other authority or duty delegated to him by the Board or entrusted to him shall be in writing and specific.

## Article 13

- A. Council shall be formed in SSC called (Insurances' Council) under the chairmanship of the General Director and the membership of:
  - 1. Three members selected by the Council. One shall represent employers and two shall represent laborers.
  - 2. Three external experienced specialized SSC's members assigned by the Council of Ministers upon recommendation from the Board based on the minister's recommendation.
- B. Insurances' Council shall be delegated the following duties and authorities:
  - 1. Establishing a general insurance policy and submitting it to the Board for approval.
  - 2. Supervising SSC insurance policy, arrange required plans and programs to execute the policy and follow it.
  - 3. Giving recommendation to the Board about drafting SSC annual budget

- related to insurances stating different expenditures and financial sums allocated to each.
4. Submitting periodic reports to the Board on insurance activities and functionality.
  5. Revising annual reports on insurance activity, final financial statements related to this issue and gives recommendations to the Board on their approval.
  6. Designating required committees for insurance activity in accordance with the executive directives.
  7. Preparing executive directives drafts related to insurances to ensure the fulfillment of SSC's objectives and submitting them to the Board.
  8. Any other authorities delegated to the Council by the Board or under the executive systems and directives issued by virtue of this law.
- B. Insurances' Council shall select a Vice President from one of the members who will take the president's place in his absence.
- C. Issues related to the Insurances' Council, including management, holding meetings, making decisions, President's authorities and members' remunerations are determined under a specific system issued for this purpose.

## Article 14

- A. Council shall be formed in SSC called (Social Security Funds Investment Council) under the chairmanship of Investment Fund president and the membership of:
1. General Director.
  2. Two members selected by the Council one of them shall represent laborers and the other the employers.
  3. Five external, experienced and qualified SSC's members assigned by the Council of Ministers upon recommendation from the Board relying on the Minister's recommendation.
- B. The Investment Council shall assume the following duties and authorities:
1. Establishing a general investment policy for the Investment Fund and submitting it to the Board for approval.

2. Establishing a general plan for investing SSC's funds and submitting it to the Board for approval.
  3. Supervising the execution of SSC investment policy, arranging required plans and programs to execute the policy and follow it.
  4. Taking the required investment decisions to execute SSC's investment policy and general plan in accordance with the provisions of this law and issued systems by the virtue of it.
  5. Giving recommendations to the Board on approving the annual budget draft stating different expenditures and financial sums allocated to each.
  6. Submitting periodic reports to the Board on the Investment Fund activity and performance.
  7. Revising annual report on the activities of the Investment Fund, final financial statements relating to it, and giving recommendation to the Board on their approval
  8. Designating required committees for investment activity in accordance with the executive directives.
  9. Preparing executive directives drafts for the Investment Fund to insure the fulfillment of SSC's objectives, and submitting them to the Board.
  10. Any other authorities delegated by the Board or under executive systems and directives issued by virtue of the provisions of this law.
- C. The Council of Ministers upon recommendations of the Minister shall assign a full-time President for the Investment Fund for 3 years, this period may be renewed once, and his/her wage shall be determined by resolution from the Council of Ministers.
- D. Investment Council shall appoint a Vice President for investment issues upon recommendation from the Investment Fund President, and Executive Vice President of Operations.
- E. The Investment Council shall select a deputy from its members who will take the place of the President in his/her absence.
- F. Issues relating to the Investment Fund, including management, holding meetings, making decisions, members' remunerations and President's and President's deputies' authorities aforementioned in sub-paragraph (D) of this Article under a specific system issued for this purpose.

## Article 15

The membership period of the members provided for in sub-paragraph (A) of Articles (13) and (14) of this law shall be for three years, and the membership of any of them may be renewed once. The membership of any of them shall be deemed to be annulled in the same manner as their appointment.

## Article 16

- A. The Board shall form a committee consisting of three of its members to be called "The Control Committee"; one of whom shall be General Secretary of the Ministry of Finance. Membership of the committee shall be for three years, and shall be subject to one renewal. Its President shall be designated on the resolution of its formation.
- B. The committee shall be entrusted with the following powers and duties:
1. Supervising the SSC's financial and investment activities, auditing its financial reports including its final accounts, prior to presenting them to the Board.
  2. Examining the SSC's internal ledgers and accounts books, and advising on its financial systems, its general accounting plan, budget estimates, financial reports and the final annual balance sheet.
  3. Exercising any authority entrusted to it in accordance with the provisions of this law, and regulations and directives issued by virtue thereof.
- C. The General Director and the Investment Fund President may not be members of The Control Committee.

## Article 17

- A. The Board shall form a committee called (Good Governance Committee) under the chairmanship of one of its members, and the membership of two of Insurances' Council members and two Investment Fund members. Membership of the Committee shall be for three years, and shall be subject to one renewal.

- B. The Good Governance Committee shall be entrusted with the following duties and authorities:
1. Giving recommendations to the Board about Good Governance regulations and standards to be approved in SSC, and establishing controls and mechanisms to enhance the commitment to those regulations and standards.
  2. Establishing policies to prevent conflict of interests and required representations from members of the board, the Insurance Council and the Investment Council, to ensure compliance with those policies.
  3. Examining the organizational structure of SSC in terms of the distribution of responsibilities' and the delegation of authority, to ensure the existence of mechanisms and sound policies to evaluate performance and accountability.
  4. Establishing general policies relating to SSC disclosure on its businesses and activities.
  5. Ensuring the availability of a behavioral rules code organizing functional ethics and good conduct. The code shall be circulated between all SSC personnel.
  6. Presenting an annual report on the good governance in SSC to the Board.
  7. Establishing regulations organizing SSC's representations in the bodies and boards of directors of joint-stock companies, including evaluating suggested persons representing the corporation.
  8. Any other duties or authorities that shall be entrusted to the committee by the Board.
- C. Memberships of the Good Governance Committee and the Control Committee may not be combined.
- D. The General Director and the Investment Fund President may not be members of the Good Governance Committee.
- E. Memberships of any of the Board, Insurance Council, Investment Fund or representation of the Corporation on the presidency or membership of any managerial bodies and Boards of Directors for companies contributing to the Corporation may not be combined except for companies wholly owned by the corporation and upon the approval of the Council of Ministers.

## Article 18

- A. SSC's financial position shall be examined at least once every three years under the supervision of one or more internationally branded actuary experts.
- B. The examination of SSC's financial position shall include an estimation of the value of outstanding liabilities. If a financial deficit is discovered, the government shall be responsible for settling it. Any amount paid by the government in this way shall be regarded as a debt owed by SSC to be settled from any surplus available in the succeeding years.
- C. The Council of Ministers may, upon recommendation of the Board, decide to increase the contribution rates due from both the employer and the insured, or from either one, provided that the contribution rate of the employee to that of the employer shall not exceed what is provided for in this law.
- D. If, after examining SSC's financial position, it becomes clear in accordance with the provisions of sub-paragraph (A) of this Article that the corporation's assets, as have been estimated in the tenth year from the date of conducting the estimation, are less than ten times its estimated expenses in that same year, the Council of Ministers shall upon recommendation from the Board take the necessary actions to ensure the correction of financial position of the corporation.

# **Chapter Three**

## **Financial Resources of the Institution**

## Article 19

- A. The financial resources of SSC shall comprise of the following:
1. Monthly contributions paid by the employer and the insured.
  2. Interest accrued as a result of delay in payment of contributions in accordance with the provisions of this law, provided that SSC began calculating the interests for the insured 60 days after his/her employment.
  3. Fines and additional sums of money due in accordance with this law.
  4. Proceeds accruing from the investment of SSC funds.
  5. Loans advanced by the government to cover SSC's financial deficit.
  6. Grants, subsidies, donations, wills, loans and any other revenues accepted by the Board, subject to approval by the Council of Ministers if they are from a non-Jordanian source.
- B. SSC's funds may not be spent except in the virtue of the provisions of this law and issued systems thereof.

## Article 20

The contributions payable by the employer or deducted from the wages of the insured in accordance with executive directives shall be calculated on the following provisions, principles and limits:

- A. The maximum wage subject to contributions' calculations five times the wage average as it has been defined in item (2) of sub-paragraph (A) of Article (90) of this law provided that it shall not exceed 5000 JD.
- B. Shall be excluded from applying the provisions of sub-paragraph (A) of this Article all those who are:
1. Insured and included in the insurance act before the enforcement of the amended law No. (26) for the year 2009 valid on October 15, 2009, and in this case the maximum wage subject to contributions' deduction is 5000 JD.
  2. Insured whose wage exceeds 5000 JD by the first of January 2009, and his/ her contributions have been calculated based on that. Any pay rise that takes place on his/her wage after the aforementioned date is not taken into consideration.

- C. The employer shall pay all contributions due from him and the insured, and he shall be responsible for paying it monthly from the date the insured joins his service to the date he leaves it. A fraction of a month is to be considered a full month for the purpose of applying the provisions of this law. The notice period is deemed pensionable and part of the actual service included in the virtue of the provisions of this law.
- D. The executive directives shall determine the rules governing the contributions of the insured in the case of his being injured, seconded, delegated, or forwarded for a scientific scholarship or study leave inside or outside the Kingdom, or during sick leave, or any other reason which entails suspension or reduction of his/her wage including the wage on which the contributions are paid, and whom, on his behalf, will be committed to pay the above stated contributions.

## **Article 21**

- A. The facility shall submit to SSC, on forms approved by the Board, detailed information concerning the names and wages of his laborers and trainees, according to which the contributions shall be calculated. These lists must correspond with the account books and records kept by the employer in accordance with the valid provisions.
- B. If the facility keeps the account books using electronic means, in this case, the facility shall commit to executive directives determining the conditions of accrediting the account books by SSC.
- C. If the account books and records specified in sub-paragraphs (a) and (b) of this Article are not made available by the facility, or if he submits inaccurate information, the contributions shall be calculated as SSC considers suitable, which, thereupon the facility shall be under obligation to pay in accordance with the provisions of this law. The rights of the insured shall be settled on this basis.

## Article 22

- A. The facility shall pay SSC the contributions deducted from the wages of his laborers and those due from him, within the first 15 days of the succeeding month after they fall due. In case of default, the facility shall pay (1%) interest per month on the delinquent contributions.
- B. The Council of Ministers upon recommendation from the Board shall raise the interest rate specified in sub-paragraph (a) of this article.
- C. The facility shall submit account books to SSC specified in Article (21) of this law in accordance with forms approved by the Council of Insurance during a period of time aforementioned in sub-paragraph (a) of this Article, in case of delay, the employer is subject to a fine equivalent to (0.5%) of the delinquent contributions for every delayed month.
- D. The facility, who has not deducted contributions from all or some of his/her laborers, or have not deducted the contributions on the basis of the real wages, shall pay an additional sum of 30% of default contributions duly without warning or prior notice from SSC.
- E. The facility shall provide SSC with a list of the names of laborers whose services have been terminated, within thirty days from the date of termination of service for each one of them. In case of delay, the facility shall pay a delay fine equivalent to (10%) of the monthly contributions of each terminated employee for each month of delay in notifying SSC of the insured employees whose services were terminated. The fine amount shall be calculated for the period between the date of service termination and the date of notifying SSC.
- F. If it transpires to the Council of Insurance that a force majeure or unforeseen circumstances precluded the facility from paying the contributions due, or from notifying SSC of the termination of services of the insured within the fixed periods, it may recommend the Board to exempt the facility from paying the additional sums and fines prescribed in sub-paragraphs (c), (d) and (e) of this article with no more than 70% of the total additional sums and fines thereof.

- G. If the employer is due to pay delay interest or fines or any other additional sums in virtue of the provisions of this Article as a result of certain contributions' default, SSC may use any paid contribution to settle interest, additional sums and fines due before settling default contributions.

## **Article 23**

If the facility assigns a contractor, natural or juristic, to execute the work, he shall notify SSC of the name and address of that contractor at least one week prior to commencing the work. The facility, the main contractor, and any other subcontractor are jointly responsible for the fulfillment of the obligations provided for in the virtue of this law.



# **Chapter Four**

## **Insurance Against Work Injuries**

## Article 24

- A. The financial resources for insurance against work injuries shall include the following:
1. Monthly contributions paid by the employer at a rate of (2%) of the wages of the insured.
  2. The interest, fines and any additional sums entailed as a result of non-compliance with the provisions of this insurance.
  3. The proceeds of investment of the above mentioned resources.
- B. The Insurance Council may decide to reduce the contributions specified in item (1) of sub-paragraph (a) of this Article by a percentage of (50%) of its value if the employer assumes responsibility of the medical treatment and payment of the daily allowance to the temporarily disabled laborer, according to the provisions of Articles (26) (29) of this Law until his/her health condition is stabilized as determined by the executive directives, provided that the employer submits to the documents required for this purpose to SSC.

## Article 25

The benefits of this insurance shall include the following:

- A. Medical care necessitated by the condition of the injured.
- B. Daily allowances for temporary disability, if the injured is rendered disabled to work as a result of the accident, taking into account the provisions of Article (31) of this law.
- C. Monthly pensions and lump sum compensations.
- D. Monthly pensions for beneficiaries.
- E. Funeral expenses in case of the insured's death as a result of the accident. The sum of the expenses and to whom it shall be allocated, shall be determined and by the executive directives.

## Article 26

- A. Medical care stipulated in sub-paragraph (a) of Article (25) of this law shall include the following:
1. Medical treatment and hospitalization expenses.
  2. The expenses of transferring the injured to and from his/her place of work or residence to the place appointed by SSC for his treatment and back from.
  3. The provision of rehabilitation services, including artificial limbs, whose type and quality shall be determined by the medical reference.
- B. The required executive directives shall be issued to implement the provisions of this Article.

## Article 27

- A. The employer must transport the injured upon the occurrence of the accident to the place designated by SSC for treatment. The employer must also report the injuries to the police, which the Board has determined should be reported within 24 hours according to the executive directives issued in this respect.
- B. The employer shall be committed to notify SSC of the occurrence of the injury, in writing, within seven working days of the date of its occurrence. The employer shall be committed to provide SSC with all the required documents and data related to the injury.
- C. In case of delay by the employer to notify SSC of the case of injury according to the provisions of sub-paragraph (b) of this Article, the employer shall pay SSC (15%) of the treatment expenses of the injured in accordance with the provisions of Article (26) of this law, in addition to the full daily allowance paid by SSC according to Article (29) hereof.
- D. The insured or his/her family has the right to notify SSC of the injury within two months from the occurrence of the accident in the case of not being notified by the employer.

- E. Notwithstanding to what has been stipulated in any other regulation, SSC does not consider any work injury if it was not notified with within two months of its occurrence, and in this case the injured or his/her beneficiaries have the right to refer to the employer to claim the entailed rights.

## Article 28

- A. SSC shall assume responsibility for the treatment of the injured until his recovery, or disability is confirmed by decision of the medical reference according to the executive directives issued by the Board in this respect.
- B. The medical reference may determine the need of the injured to receive treatment anew and the entitlement of the daily allowance in accordance with the provisions of Article (29) of this law, if he/she suffers a retrogradation within six months of the date of stability of his/her case.

## Article 29

- A. If the work injury prevents the insured from performing his/her work, SSC shall pay him/her, during the period of illness resulting from the injury, a daily allowance equivalent to (75%) of his/her daily wage, which was considered as a basis for the payment of the contributions, for the days during which the injured is under treatment at one of the SSC authorized treatment centers or which he/she spends at home according to the report of the medical reference determined by the executive directives.
- B. The payment of the daily allowance specified in sub-paragraph (a) of this Article shall continue throughout the period during which the injured is unable to resume his/her work, or until permanent disability is confirmed or death occurs.
- C. The employer shall pay the wage for the first three days from the date of injury occurrence.

## Article 30

- A. If the work injury results in death, the beneficiaries of the insured shall be entitled to a monthly death pension equivalent to (75%) of the wage taken as the basis for calculating his/her contributions on the date of injury occurrence. Such pension will be allocated from the beginning of the month on which the death occurred and will be distributed to the beneficiaries in accordance with the provisions of this Law.
- B. If the work injury results in permanent disability of the insured, he/she shall be entitled to a morbidity pension equivalent to (75%) of his/her wage which was taken as a basis of payment of his contributions on the date of the injury occurrence. This pension is allocated from the date of the injured becomes stabilized which decided by the medical reference, increased by (25%) if the injured, upon presence before the medical reference for the first time, is in constant need of other's assistance to meet his/her daily requirements based on a report from the medical reference, provided that this increase does not exceed the minimum wage level approved by the provision of the valid Labor Law.
- C. If the injury results in a permanent partial disability of no less than (30%), the injured shall be entitled to a monthly disability pension which shall be calculated on the basis of the proportion of such disability to the total disability pensions due to work injury specified in sub-paragraph (b) of this Article. This pension shall be due from the date of stability of the injured person's condition as determined by the medical reference.
- D. If the work injury results in a permanent partial disability of less than (30%), the injured shall be entitled to a lump sum compensation equivalent to the proportion of such disability to the amount payable for total disability mentioned in sub-paragraph (b) of this Article multiplied by 36 months.

## Article 31

- A. The injured's right of daily allowance and compensation provided for in Article (29) of this law and the lump sum compensation provided for in sub-paragraph (d) of Article No. (30) of this law shall be forfeited in any of the following cases:

1. If the injury was the result of a deliberate act of the injured.
  2. If the injury was due to being under the influence of alcohol, drugs, narcotics or any other influences affecting the mental state of the injured.
  3. If the injured fails to abide by the stated instructions relating to treatment or occupational health and safety instructions, and if this violation was a fundamental reason for the injury or was significant in its occurrence.
- B. The cases mentioned in sub-paragraph (a) of this article will be proved by the investigation carried out by SSC.
- C. The provisions of sub-paragraph (a) of this article shall not apply if the injury results in death of the injured, a permanent partial disability of no less than (30%), or total disability of the injured.

## Article 32

- A. The employer shall be committed to provide occupational health and safety standards and equipments in work places in accordance with the provisions of the valid regulations.
- B. If it was proven by SSC that work injury resulted because of the employer's violation of occupational health and safety standards, the employers shall take responsibility for all medical care expenses mentioned in Article (26) of this law paid by SSC.

## Article 33

The board has the right to raise the proportion of the work injuries' contribution stipulated in item (1) sub-paragraph (a) of Article (24) of this law to a maximum of (4%) in accordance with the instructions endorsed by the Council of Ministers upon recommendation from the Board determining the basis and standards of this increase depending on the employer's commitment to implementing occupational health and safety standards and provisions, bearing in mind the proportion of work injuries in the sector or industry within which the employer falls.

## Article 34

- A. The percentage of the permanent disability resulting from the injury shall be adopted according to Table No. (2) annexed to this law, based on a report from the medical reference. If the cause or the percentage of the disability is not listed in the above mentioned table, then the cause shall be determined and the percentage shall be estimated by the medical reference.
- B. The Council of Ministers upon recommendation from the Board depending on a report from the medical reference has the right to reconsider Table No.(2) annexed to this law.

## Article 35

If the injury recurs; the following rules shall be applied in respect to the compensation or the disability pension that the insured will become entitled to:

- A. If the percentage of the total disability resulting from the present injury and from the previous injuries is less than (30%), the injured shall be paid compensation based on the percentage of the disability resulting from the latter injury alone; and the compensation in this case will be calculated on the basis of the average wage for the last year, according to the provisions of sub- paragraph (d) of article (30) of this law.
- B. If the percentage of the total disability arising from the present injury and from the previous injuries amounts to (30%) or more, then a disability pension shall be calculated as follows:
  - 1. If the injured has already obtained compensation for his/her previous injury, his/her disability pension will be calculated on the basis of the percentage of his/her disability resulting from all of his/her injuries to his/her average wage for the last year, at the time the last injury occurred.
  - 2. If the injured is being accorded a morbidity pension, then, the new disability pension shall be calculated on the basis of the percentage of the disability arising from all of his/her injuries to his/her average wage for the last year, provided that the new disability pension shall not be less than the disability pension he/she was accorded prior to the occurrence of the last injury.

## Article 36

- A. Both SSC and the injured, who has been accorded a permanent partial disability pension, may request a medical re-examination once every six months during the two years following the date the disability was confirmed, the following procedures shall be followed according to the result of the re-examination and with a decision from the medical reference:
1. If the percentage of the disability has become less than (30%), then the payment of disability pension shall be completely suspended, and the injured shall be granted the compensation as specified in subparagraph (d) of Article (30) of this law for the disability percentage which he/she has never received compensation for, to his/her average wage for the last year, at the time the last injury occurred.
  2. If upon medical re-examination according to the report of the medical reference, the percentage of the disability has increased compared to the previous amount, then the disability pension shall be increased according to the provisions of sub-paragraphs (b) and (c) of article (30) of this law, effective from the first day of the succeeding month of the date of re-examination.
  3. If upon medical re-examination according to the report of the medical reference, the percentage of the disability decreased compared to the previous amount, but remained by (30%) or more, then the disability pension shall be re-calculated according to the provisions of subparagraph (c) of article (30) of this law, effective from the first day of the succeeding month of the date of re-examination.
- B.
1. The payment of the disability pension shall be suspended if the injured fails to appear for the medical re-examination.
  2. If the injured undergoes a re-examination during the six months following the date fixed for it, with a legitimate excuse, his/her rights will be settled according to the result of the examination effective from the date which was previously fixed for performing the medical examination.
  3. If the injured undergoes a medical re-examination within the six months following the date fixed for performing it, without a legitimate excuse,

his/her rights will be settled according to the result of the examination effective from the date of performing the re-examination.

- 4 The right of the injured to disability pension shall be completely forfeited, if he/she fails to appear for re-examination within a six-month period from the date fixed thereof, unless his/her failure was due to a forceful reason approved by the Board or authorized representative.

## **Article 37**

With due observance to what is prescribed in sub-paragraph (e) of Article (27) of this law neither the injured nor his/her heirs or beneficiaries shall be entitled to claim any compensation related to work injuries other than what is specified in this law, unless the injury was the result of a serious error on the part of the employer.

## **Article 38**

- A. SSC and the insured may both object to the decisions issued by the initial medical reference before an appeal committee related to work injuries relating to the following decisions:
  1. A decision of stability of the condition of the injured at the end of medical treatment.
  2. A decision determining the percentage of work injury disability.
  3. A decision concerning the period of sick-leave.
  4. A decision declaring that the insured is not being affected by an occupational disease.
  5. A decision to what extent the injured needs or does not need someone to help him/her with his/her daily requirements.
  6. Finding the correlation between the alleged accident and experienced symptoms.
- B. The objection shall be submitted within 30 days from the date of being notified of the decision of the medical reference, provided that the objection shall be attached to the necessary documents. No documents submitted after this date will be accepted.
- C. The executive directives shall determine the formation of those committees specified in this Article, organize its work including its presidency and determining the remunerations of its members.

### **Article 39**

SSC will be committed to provide insurance rights by the virtue of this law if symptoms of an occupational disease appear in the insured during two Gregorian years following the date of termination of his/her service, notwithstanding the fact that he/she was working in an industry which was the cause of such a disease.

### **Article 40**

The wage and the work injury disability pension specified in accordance with the provisions of this law may be combined.

### **Article 41**

If the work injury occurred as result of a non-employer, the SSC has the right to refer to him/her and claim the total expenses paid for the medical care specified in Article (26) of this law, and the daily allowances specified in Article (29) hereof in accordance with the executive directives.

# Chapter Five

## Maternity Insurance

## Article 42

The financial resources of Maternity Insurance will consist of the following:

- A. Monthly contributions apportioned by the employer at a rate of 0.25% of insureds' wages.
- B. Interests, fines and additional sums shall be entailed in case of non-compliance with the provisions of this insurance.
- C. The proceeds of investment of the above mentioned resources.

## Article 43

- A. Maternity Insurance shall be applied on all the insureds included in the provisions of this law.
- B. Insureds contributed in accordance with the provisions of Article (7) of this law shall be excluded from the provisions of sub-paragraph (a) of this Article, and any other segment of government departments' employees, public and official institutions, the council of ministers shall upon recommendation from the board exclude it.

## Article 44

The insured female may benefit from maternity insurance for a maximum of four deliveries and in accordance with determined periods in the valid Labor Law provided that:

- A. The insured female is included in the provisions of this insurance during the last 9 months preceding her entitlement to maternity leave.
- B. The birth is officially certified.

## **Article 45**

- A. The insured female shall be entitled to an allowance during her maternity leave equivalent to her last wage subject to deduction at the beginning of her maternity leave.
- B. The maternity leave granted for the insured in accordance with the provisions of Article (44) of this law shall be considered an actual service period for the purposes of including her in the provisions of this law, deducted from her allowance during her leave insurance against old-age, disability and death insurances by 5,5%.

## **Article 46**

- A. The insured female may not combine between maternity leave allowance and her work wage.
- B. The insured female may combine between her maternity and her entitlement to permanent partial disability pension or permanent total disability pension.

## **Article 47**

The insured female granted maternity leave allowance may not claim a lump sum payment in accordance with the provisions of sub-paragraph (b) of Article No. (70) of this law unless the number of later contributions following maternity leave are no less than 12 contributions.



# Chapter Six

## Unemployment Insurance

## Article 48

The financial resources for Unemployment insurance will consist of the following:

- A. Monthly contributions apportioned by the employer of 0.5% of the insureds' wages.
- B. Monthly contributions deducted by the employer of 1% of insureds' wages.
- C. Interests, fines and additional sums entailed in the case of non-compliance with the provisions of this law.
- D. Any contribution paid by the state treasury to finance this insurance.
- E. The proceeds of investment of the above mentioned resources.

## Article 49

- A. With the observance of the valid Labor Law, the unemployment insurance shall be applied on all insured persons included in the provisions of this law.
- B. The contributed insureds shall be excluded from the provisions of subparagraph (a) in accordance with Article (7) of this law, as the exclusion of any other segment of government department employees, public and official institutions shall be upon recommendation from the Board.

## Article 50

- A. The insured is entitled to an unemployment allowance provided that:
  - 1. The numbers of contributions are no less than 36 contributions in accordance with this law before the date of his/her entitlement to an unemployment allowance.
  - 2. The insured has reached the age of 60 for males and 55 for females.
- B. The executive directives shall determine the provisions and standards under which the insured shall be entitled to this allowance.

## Article 51

- A. The allocation of the unemployment allowance shall be suspended for the insured if it is proven for SSC that he/she has resumed work which earns a form of compensation, or runs a private commercial or craft business. The executive directives shall determine any other cases that entail the suspension of this allowance.
- B. If it was proven for SSC that the insured person has received the allowance unlawfully, all allocated payments shall be reimbursed with interest determined by the executive directives calculated from the date of the allocation of the payments and until the date of its reimbursement.

## Article 52

- A. The unemployed insured shall be subject to the allocation of this allowance in accordance with the following time periods:
  - 1. Three months if the number of contributions was less than 180.
  - 2. Six months if the number of contributions number was 180 or more.
- B. The time periods during which unemployment allowance is allocated, specified in sub-paragraph (a) of this Article, shall be considered as part of the actual service period for the purposes of its inclusion in the provisions of this law, and for this purpose the insured will be subject to account deduction for the insurance against old-age, disability and death pensions by 14% of his/her wage by which the allowance is calculated, provided that any insurance benefits entitled to the insured in accordance with the provisions of this law shall be allocated on the basis of this wage.

## Article 53

- A. Unemployment allowance shall be calculated during the unemployment period on the basis of the proportions specified below, from last wage subject to deduction:
  - 1. 75% for the first month.
  - 2. 65% for the second month.
  - 3. 55% for the third month.
  - 4. 45% for the fourth, fifth and sixth month.

- B. 1. The upper limit of the net unemployment allowance is JD500 monthly, and the Council of Ministers shall upon recommendation from the Board reconsider this limit, and increase or decrease accordingly.
- 2. For the purposes of implementing the provisions of item (1) of this paragraph the net unemployment allowance shall be calculated after deducting contributions aforementioned in sub-paragraph (b) of Article (52) of this law.

#### **Article 54**

- A. The allocation of the unemployment allowance for insured persons shall start from the beginning of the subsequent month for applying for the allocation of this allowance.
- B. The allowance may not be allocated in the same month of the insured's service termination.

#### **Article 55**

- A. The insured has the right to receive unemployment allowance three times throughout his/her inclusion in the provisions of this law.
- B. With due observance to what is mentioned in the provisions of Article (50) of this Law, the allocation of the unemployment allowance for any of the later two subsequent times after the first time shall be if the number of subsequent contributions for both of them is no less than (36) to allocate the unemployment allowance.

#### **Article 56**

- A. The unemployment allowance may not be combined with maternity allowance. The higher allowance shall be allocated.
- B. Unemployment allowance and lump sum payment allocated in accordance with the provisions of article (70) of this law may not be combined, in case of entitlement for this payment; procedures specified in Article (75) of this law shall be followed.
- C. Unemployment allowance and any other pension or morbidity pension may not be combined in accordance with the provisions of this law.

## Article 57

Proceeds of unemployment insurance are considered as a savings for the insured, his/her rights shall be settled from this account by his/her final exclusion from the provisions of this law in accordance with the following procedures:

- A. The insured shall be reimbursed with the accumulated cash in his/her savings comprised of deducted contributions from his/her wage and paid contributions from the employer supplemented with the investment proceeds of the savings from the invested sums of money after the deducting of all allocated payments as an unemployment allowance and expenses of administering these savings calculated in accordance with provisions determined by the Board.
- B. If the insured's savings are in arrears was in debt he/she shall be reimbursed with the value of this account from the pension, or disability pension, or lump sum payment, or any other sum of money belonging to him/her. Those payments may be made in installments from the pension wage, or morbidity pension allocated to him/her in accordance with the executive directives.

## Article 58

Despite any other provision, the unemployment allowance or any part of it may not be allocated in the following cases:

- A. For the insured Jordanian if his/her savings is in arrears for more than three times of his/her average wage to which the contributions have been calculated during the last 36 contributions before his/her entitlement to the unemployment allowance or during his/her unemployment, provided that the employer default is the reason behind this debited saving account.
- B. For the non-Jordanian insured if he/she did not have any debited cash in his/her savings.



**Chapter Seven**  
**Age, Disability and Death Insurance**

## Article 59

- A. The financial resources for the insurance against aged, disability and death Insurance shall consist of the following:
1. The monthly contributions paid by the employer at a rate of (9%) of the wages of his/her laborers.
  2. The monthly contributions deducted by the employer at a rate of (5.5%) from the wages of his/her laborers.
  3. The monthly contributions paid by the voluntary insured in accordance with the provisions of Article (7) of this law at a rate of 14.5% of the wage subject to deduction.
  4. The sums paid by the insured for adding previous periods enabling him/her to fulfill the aged pension eligibility conditions.
  5. Interests, fines and additional sums resulting from non-compliance of the provisions of this insurance.
  6. The proceeds of investing the funds generated from these resources.
- B. SSC may apply voluntary pension schemes under certain regulations issued for this purpose.

## Article 60

Aged, disability and death insurance shall include the following services:

- A. Monthly salaries and lump sum payments for insureds and their beneficiaries.
- B. Funeral expenses entailed in case of the insured's death during his/her service covered by the provisions of this law. Executive directives shall determine the amount of these expenses and to whom they shall be allocated.

## Article 61

For the purposes of applying the provisions of this law, age shall be verified by an official birth certificate for the insured Jordanian, or any other official document issued by a competent authority for the insured non- Jordanian, accredited by SSC in accordance with the executive directives.

## Article 62

- A. The insured shall become entitled to an old-age pension provided that;
  - 1. He/she reaches the statutory age of 60 for males and 55 for females.
  - 2. He/she has (180) months of contribution out of a minimum of (84) are actual contributions.
  
- B. With the observance of the provisions of sub-paragraph (d) of this Article, the old-age pension shall be calculated for each year of the contribution period at a rate of 2.5% for the first 1500 JD of the average monthly wage, which was taken as the basis for contributions during the last thirty six months of contributions, and at a rate of 2% of the rest of this average which exceeds 1500 JD.
  
- C. Old-age pension shall be increased if the insured supports another dependent. Executive directives shall determine conditions related to dependency and its circumstances in accordance with the following rates and provisions:
  - 1. Old-age pension shall be increased by (10%) for the first dependent with no less than 10 JD - and no more than 50 JD.
  - 2. Increased by (5%) for the second dependent, and an equal increase for a third dependent with no less than 5 JD for each dependent and no more than 25 JD.
  
- D. Upon calculating the pension, it shall be taken into consideration that the wage of the insured at the end of the last sixty months of contribution of his/her service shall not be increased by more than (60%) or decrease by more than 20% of his/her wage, provided that:
  - 1. The insured fulfilled the aged pension eligibility conditions during the year of 2011 or made 216 actual contributions for males and 180 actual contributions for females, the increase over his/her average wage based on which the aged pension is calculated may not exceed 77% of the wage at the beginning of the last seventy-two contributions.
  - 2. The insured fulfilled the aged pension eligibility conditions during the year of 2012 or made 216 actual contributions for males and 180 actual contributions for females, the increase over his/her average age based

on which the aged pension is calculated may not exceed 95% of his/her wage at the beginning of the last eighty-four contributions.

3. The insured fulfilled the aged pension eligibility conditions during the year of 2013 or made 216 actual contributions for males and 180 actual contributions for females, the increase over his/her average wage based on which the aged pension is calculated may not exceed 114% of his/her wage at the beginning of the last ninety-six contributions.
4. The insured fulfilled the aged pension eligibility conditions during the year of 2014 or made 216 actual contributions for males and 180 actual contributions for females, the increase over his/her average wage based on which the aged pension is calculated may not exceed 136% of his/her wage at the beginning of the last one hundred-eight contributions.
5. The insured fulfilled the aged pension eligibility conditions after 13/12/2014 or made 216 actual contributions for males and 180 actual contributions for females, the increase over his/her average wage based on which the aged pension is calculated may not exceed 160% of his/her wage at the beginning of the last one hundred and twenty contributions.

### Article 63

- A. The insured has the right to continue his/her inclusion in the provisions of this law, or being contributed with a new job included in the provisions, after the age of 60 for males and 55 for females, and until the completion of the duration of eligibility for the entitlement of the aged pension. The insured shall be considered included in the provisions of this law during this period, and for this purpose the factor that determines eligibility is reaching the age of sixty for males and fifty-five for females.
- B. The employer shall continue including the insured as long as he/she continues to work for him/her, being hired after reaching the age of 60 for males and 55 for females, if this would guarantee the insured the completion of the duration of eligibility for entitlement of the aged pension. The employer shall commit to pay the contributions entitled to him/her, and in this case the insured shall be considered included in the provisions

of this law and for this purpose the benefit factor that determines eligibility is reaching the age of sixty for males and fifty-five for females.

- C. The insured shall for 6 months after reaching the age of 60 for males and 55 for females, and after completing the duration of eligibility for entitlement to the aged pension, continue his/her inclusion in the provisions of this law, until the age of 65 for males and 60 for females for the purposes of increasing the aged pension wage, either voluntary or with the consent of the employer in the case that he/she continues to work for him/her, or be hired by another employer, in this case the mandatory pension wage shall be calculated on the basis of the benefit factor specified in Table No. (5) annexed to this law.
- D. The insured, who has been allocated an aged pension or mandatory aged pension, may not be re-included in the provisions of this law.

## **Article 64**

- A. Upon the request of the insured, SSC shall allocate for him/her a pension (an early retirement pension) if his/her service is terminated for any reason, provided that;
  - 1. His/her contribution period in the insurance amounts to at least (300) actual contributions for males and (264) actual contributions for female.
  - 2. He/she has reached the minimum age of 50.
- B. Despite the provisions of sub-paragraph (a) of this Article, SSC shall allocate upon request of the insured an early retirement pension if his/her service is terminated for any reason in any of the following cases:
  - 1. The insured reached the age of 44 before 1/1/2011, and when he/she reached the age of 46 his/her contribution are no less than 228 actual contributions for males and 192 actual contributions for females
  - 2. The insured reached the age of 43 before 1/1/2011, and when he/she reached the age of 47 his/her contribution are no less than 246 actual contributions for males and 210 actual contributions for females
  - 3. The insured reached the age of 42 before 1/1/2011, and when he/she reached the age of 48 his/her contribution are no less than 264 actual

- contributions for males and 228 actual contributions for females
4. The insured reached the age of 41 before 1/1/2011, and when he/she reached the age of 49 his/her contribution are no less than 282 actual contributions for males and 246 actual contributions for females
  5. The insured reached the age of age of 45 before 1/1/2011 and his/her contribution are no less than 216 actual contributions for males and 180 actual contributions for females, provided that his/her contributions when applying for pension allocation are no less than 228 actual contributions for males and 192 actual contributions for females.
- C. 1. Notwithstanding what has been mentioned in sub-paragraphs (a) and (b) of this Article, SSC shall upon request of the insured working in one of the outlined hazardous jobs allocate an early retirement pension if his/her job was terminated for any reason, provided that:
- a. His/her contributions in this insurance have amounted to at least 216 actual contributions for males and 180 for females.
  - b. He/she has reached at least the age of 45.
2. For the purposes of applying item (1) of this sub-paragraph, a special system shall be issued to determine the hazardous jobs and provisions for accrediting them, and additional contributions required to be performed.
- D. The early retirement pension shall be calculated based on the provisions mentioned in sub-paragraphs (b), (c) and (d) of Article (62) of this law on the benefit factor mentioned in Table No (5) annexed to this law, and the average wage upon which the contribution payments of the insured during the last 60 contributions was based.
- E. He/she shall be entitled to the allocated pension in accordance with the provisions of this article starting from the beginning of the month he/she applies to allocate this pension, provided that he/she applies for it after the end of the month in which his/her service was terminated.
- F. Beneficiaries of the deceased insured, whose service included him/her in

the provisions of this law, and who has fulfilled the eligibility conditions for entitlement to this early retirement pension in accordance with the provisions of this Article, may apply in the name of the insured for entitlement to this pension, and the allocation of this shall be from the beginning of the month in which they applied for it.

- G. Notwithstanding any other provisions, the provisions of this Article shall not be applied on the insured who has been included in the provisions of this law for the first time after 6/10/2009 except for hazardous jobs mentioned in sub-paragraph (c) hereof.

## Article 65

- A. For the insured who has reached the age of 60 for males and 55 for females or continues working after this and did not complete the minimum limit of required contributions for entitlement to the aged pension may apply for an extension in the required period for entitlement against a sum of money which shall be calculated in accordance with Table No. (3) annexed hereto, and based on his/her last monthly wage accredited by the corporation.
- B. The Council of Ministers may upon recommendation from the Board reconsider Table No. (3) annexed to this law.

## Article 66

- A. The insured shall be entitled to a natural death pension if the death occurred during his/her covered service by the provisions of this law, provided that he/she had paid no less than 24 actual contributions, 6 contributions thereof shall be successive.
- B. Natural death pension shall be calculated as follows:
  - 1. At the rate of 50% of the average monthly wage to which the contributions payments were set during the last twelve contributions for the first 1500 JD of that average at a rate of 30% of the rest average which exceeds 1500 JD.
  - 2. The wage mentioned in item (1) of this sub-paragraph shall be increased at a rate of 0.5% for each year of the insured contributive years if the number of his/her contributions amounted to 60 or more contributions provided that this rate shall be increased to 1% if his/her contributions amounted to 120 or more contributions.

## Article 67

- A. The insured shall be entitled to a permanent total natural disability pension or partial permanent natural disability pension according to the following conditions:
  - 1. Service termination.

2. If he/she applied for disability pension allocation no more than 6 months from the termination of his/her service.
  3. His/her actual contributions must not be less than 60 actual contributions, 36 of which must be successive.
  4. The confirmation of the disability shall be by decision of the medical reference.
- B. The insured may not be entitled to permanent total natural disability pension or partial permanent natural disability pension for the previous mentioned disability cases given that he/she is included in the provisions of this law.
- C. 1. Total permanent natural disability pension shall be calculated at a rate of (50%) of the average monthly wage on the basis of which the last (36) contributions were paid for the first 1500 JD of that average, and at a rate of 30% of the rest average which exceeds 1500 JD.
2. Disability pension mentioned in item (1) of this paragraph shall be increased at a rate of 0.5% for each year of the insured's contributive years if the number of his/her contributions amounted to 60 or more contributions, provided that this rate shall be increased to 1% if the number of his/her contributions amounted to 120 or more contributions.
  3. Total permanent natural disability pension shall be increased at a rate of 25% if the insured at the time of his/her appearance before the medical reference was in need of assistance to perform his/her daily tasks, based on a report of the medical reference, provided that this increase may not exceed the minimum wage limit approved by the valid Labor Law.
- D. 1. The partial permanent natural disability pension shall be calculated at the rate of (75%) of the total permanent natural disability pension.
2. The partial disability pension shall be increased by (0.5%) for each year of contribution of the insured if the period of his/her contribution amounts to at least (60) months, provided that this percentage shall be increased to become (1%) if the period of his/her contribution amounts to at least (120) or more months.

- E. Both SSC and total permanent natural disability pensioner or partial natural disability pensioner may request a medical re-examination at any time from the date of confirmation of the total permanent natural disability or the partial permanent natural disability during the two years following the date of establishing and proving the disability. If the disability is not established based on a report from the medical reference, SSC may take the following actions:
1. Suspend the specified pension effective from the beginning of the month following the issue date of the medical reference decision, if the total permanent natural disability or the partial permanent natural disability is no longer exists.
  2. Settle the rights of the total permanent natural disability pensioner according to the provisions of sub-paragraph (d) of this article, effective from the beginning of the month following the issue date of the medical reference decision declaring the nonexistence of the status of total disability and establishing the status of partial disability.
  3. Suspend the payment of the determined increase over the pension according to the provisions of item (3) of this article effective from the beginning of the month following the issue date of the medical reference decision, if the total permanent natural disability pensioner is no longer in need of someone to help him/her in his/her daily tasks.
- F. If the total permanent natural disability pensioner, or partial natural disability pensioner fails to appear for re-examination declared in sub-paragraph (e) of this article, his/her allocated pension shall be suspended until he/she appears before the medical reference for re-examination, in this case, SSC shall settle his/her rights in accordance with the re-examination results from the date of his/her pension suspension.
- G. The insured whose number of contribution is more than 60 may apply once to SSC to have an examination during his/her service to determine if his/her case matches the conditions of the total permanent natural disability during his/her inclusion period according with the provisions of this law.
- H. despite any other provisions including declared provisions in the civil service system, and public medical committees system, the medical reference

of SSC is the competent authority for issuing any recommendation of terminating public employees' services included in the provisions of this law after expending all sick leaves for the purpose of entitling them to total permanent natural disability pension or partial natural disability pension.

## **Article 68**

If the service of the insured has been terminated on any day during the month due to eligible age, confirmed disability, or death, the following pensions shall be due on the basis of the whole month:

- A. Aged pension.
- B. Mandatory aged pension.
- C. Natural death pension or death resulting from an work injury.
- D. Total permanent natural disability pension or partial natural disability pension.

## **Article 69**

- A. Both SSC and the insured may have the right to object all the decisions issued by the initial medical committee before the appeal medical committee, in accordance with the provisions of sub-paragraph (c) of article (38) hereof as follows:
  - 1. The decision confirming or disproving the status of total permanent natural disability or partial natural disability.
  - 2. The decision issued after the re-examination.
  - 3. The insured's need for assistance to perform his/her daily tasks as a result of his/her disability.
- B. The objection shall be provided within 30 days of the day following the decision declaration date of the initial medical committee to be accompanied with the required objection documents. Any documents after that date will not be accepted.

## Article 70

- A. If the employment of the insured comes to an end due to death or natural disability, or because of reaching old-age; 60 for males and 55 for females or above, without the fulfillment of the required entitlement conditions for aged or survivors or disability pension, the insured or his/her beneficiaries, as the case may be, shall be granted a lump sum compensation at the rate of (15%) of the average monthly wage for the last (24) contributions or the average monthly wage multiplied by the months of contribution if the period of contribution is less than that.
- B. If the service of the insured has ended without the insured reaching the age of 60 for males and the age of 55 for females with the as there is a case of not being subject to the provisions of the law in accordance with the executive directives he shall be allocated a lump sum compensation in accordance with the following proportions for each year of the contributive years provided that the number of the contributions is not be less than 12 contributions:
1. 10% of the total wage subject to deduction if the number of his/her contributions are 120 or less contributions.
  2. 12% of the total wage subject to deduction if the number of the contributions is more than 120 contributions and less than 216 contributions.
  3. 15% of the total wage subject to deduction if the number of the contributions is no less than 216 contributions.
- C. The insured who is paid a lump sum compensation under the provisions of sub-paragraph (b) of this Article and was re-included in the provisions of this law may return the lump sum compensation with interest determined by the executive directives, in this case the period for which the lump sum compensation was returned shall be considered as actual service period for the purposes of calculating the pension wage or the disability wage, and in the case of his/her death the beneficiaries shall return the compensation and everything entailed to it for the purposes of this sub-paragraph.

# **Chapter Eight**

## **Public Sector Insurance**

## Article 71

For the purposes of this Chapter;

- A. The term “public sector” means ministries, governmental departments, official and public institutions including the Jordanian Armed Forces, and Security Corps.
- B. The term “insured soldier” means every officer or person that the provisions of this Chapter apply to, and he/she joined the service in the Jordanian Armed Forces or any of the security corps beginning from 1/1/2003 onwards.

## Article 72

For the purposes of this chapter a special account shall be established for the insureds working in the public sector. The financial resources of it shall be comprised of:

- A. The monthly contributions performed by the public sector at a rate of 2% of the insureds’ wages for the purposes of applying work injury insurance.
- B. The monthly contributions performed by the Jordanian Armed Forces and Security Corps at a rate of 9% of the military insureds’ wages for the purposes of applying the aged, disability and death insurances, provided that these insurances shall be increased at a rate of 1% in January of each year beginning from 1/1/2011 to reach this rate up to 20%.
- C. Monthly contributions performed by the public sector other than the Jordanian Armed Forces or Security Corps at a rate of 9% of the insureds’ wages for the purposes of applying the aged, disability, and death insurances.
- D. Monthly contributions deducted by the public sector at a rate of 5.5% of insureds’ wages for the purposes of applying aged, disability, and death insurances.

- E. Interest earned due to contributions payments delay in accordance with the provisions of this law, provided that the interest shall be calculated after 60 days of joining the service.
- F. Fines, additional sums of money entailed in accordance with the provisions of this law.
- G. The proceeds of the investments of this account.
- H. Sums of money contributed by the government to fill any deficit occurring in this account.

### **Article 73**

The financial position of this account shall be examined at least once every 3 years by internationally recognized, specialized body in the field of actuarial sciences. The government shall be committed to fill any urgent deficit occurring in this account.

### **Article 74**

SSC shall assume the responsibility of running this account as follows:

- A. Collecting the financial resources mentioned in Article (72) of this law.
- B. Investing the funds of this account.
- C. Forfeiting all insurance rights specified in this law for the insureds in the public sector.

### **Article 75**

- A. The corporation shall commit to transfer the following sums of money to this account:
  - 1. Sums of money fulfilled by the Jordanian Armed Forces and Security Corps for the purposes of insuring the insured soldiers starting from 1/1/2003 until the validity of the provisions of this law with their investments returns.

2. Sums of money fulfilled by the public sector other than Jordanian Armed Forces and Security Corps for the purposes of insuring the insured soldiers starting from the date of their inclusion until the validity of the provisions of this law with their investment returns.
- B. SSC shall deduct any insurance rights forfeited by the insured soldiers mentioned in sub-paragraph (a) of this Article.

## Article 76

The public sector insured, with the exclusion of soldiers, whom the provisions of this law do not apply to and his/her rights were settled before the enforcement of this law shall be excluded from this account.

## Article 77

- A. Despite what has been mentioned in Article (108) of this law, the application of Social Security provision No. (19) for year 2001 shall be continued on the insured soldier with the observance of provisions of sub-paragraphs (b), (c), (d), (e), (f) and (g) of this article.
- B. The provisions of Temporary Law No (26) for the year 2009 (an amended SSL) shall not be applied on insured soldier.
- C. For the purposes of this law and to settle the retirement rights, work injuries compensation and occupational disease compensation for the insured soldier, SSC shall adopt to the military medical committees' decisions which practice its functions in accordance with the provisions of the law of military retirement, and military medical committees system for the purposes of estimating the disability proportion resulting from the work injuries and diseases, and the entitlement of total permanent natural disability pension, and partial permanent natural disability pension leading to service termination.
- D. The decisions of the private military committee formed under the provisions of individuals serving law, are considered provisions issued on the virtue of the provisions of this law to declare if the insured soldier's injury was due to official employment, or caused by it, or due to the nature of his/her job,

without fault on his/her part.

- E. For the purposes of settling the insured soldiers' rights in accordance with the provisions of this law, the following provisions shall be taken into considerations:
1. No insurance rights shall be forfeited for the insured soldier for the disability proportion resulting from work injuries and diseases unless his/her retirement rights have been settled, in which case these rights shall be settled by adding the disability pension determined in accordance with the provisions of the Military Retirement Law and Military Medical Committees System to his/her retirement pension. In the case that he/she did not complete the eligibility period for entitlement to the retirement pension, an accidental disability pension, or a lump sum compensation shall be paid to him/her in accordance with his/her situation and based on the proportion of disability resulting from work injuries and diseases, and entitlement of the total permanent natural disability or partial permanent natural disability leading to the termination of his/her service.
  2. The insured soldier's rights related to total permanent natural disability or partial permanent natural disability leading to the termination of his/her service, shall be settled in accordance with the provisions of subparagraph (a) of this Article and based on decision from the Military Medical committees.
  3. In case the insured soldier was entitled to an aged pension allocated in accordance with the provisions of both Articles (42) and (43) or a pension allocated in accordance with the provisions of the Article (44) of SSL No. (19) for the year 2001, disability pension allocated to him/her in accordance with the provisions of Military Retirement Law, and Military Medical Committees system, shall be added to the retirement pension allocated to him/her.
- F. The insured soldier shall present his/her case before the initial medical committee in accordance with the provisions of this law without having any legal effect to what has been mentioned under the provisions of subparagraphs (c), (d) and (e) of this Article.

- G. The provisions of this Chapter shall be applied on all existing cases even if the retirement rights have been settled before the enforcement of this law. All previous decisions issued by SSC in this regard shall be cancelled, provided that retirement rights shall be re-settled in accordance with this Chapter.

### **Article 78**

Despite any other provisions, private fund contributions may be deducted from the retirement pensions, or disability pensions or due sums of money for the insured soldier, or his/her beneficiaries, as well as debts specific to the Jordanian Armed Forces, and Security Corps, with the observance of the determined priorities in accordance with the provisions of Article (65) of SSL No. (19) for the year 2001.

# **Chapter Nine**

## **General Provisions**

## Article 79

Intended beneficiaries shall be the members of the family of the insured, or the pensioner, or the disability pensioner specified in this Article who meets the eligibility conditions mentioned in this law:

- A. The widow / widower.
- B. Sons and daughters.
- C. Parents.
- D. Dependents of brothers and sisters.
- E. Fetus when born alive.

## Article 80

If the insured, or the pensioner, or the disability pensioner dies, each beneficiary shall be paid his/her share of the pension in accordance with Table No (4) annexed to this law, from the beginning of the month the death of the insured has occurred, or from the beginning of the next month in which the death of the pensioner, or the disability pensioner has occurred, as appropriate.

## Article 81

- A. With the observance of the provisions of Article (79) of this law, the share of the beneficiaries shall be allocated in accordance with following conditions:
  - 1. Male offspring for the insured, or the pensioner, or the disability pensioner, and who were depending on him from his male brothers whose ages were below 23 years at his death, the share shall continue to be allocated for them until they reach that age, Except for a completely disabled son or brother, their share shall be allocated until the demise of the disability by decision of the medical reference, provided that he be re-examined once every year from the date of being entitled to the pension, and for a duration of no more than 4 years.

2. The widow of the insured, or the pensioner, or the disability pensioner, and his daughters, and single, or widowed, or divorced sisters at his death. The share of any of them shall be suspended upon her marriage, and shall be returned to her in the case that she becomes divorced or widowed.
  3. The husband of the insured female, or the pensioner, or the disability pensioner who has passed away, provided that he is totally disabled, and has no wage from a job or an income from a career, or an equivalent pension to his deceased wife's pension or disability pension. If the wage or the income or the other pension was less than what he is entitled from that pension, he shall be allocated the value of the difference between both of them. The rest shall be distributed between the other beneficiaries in accordance with quorums specified in Table No. (4) annexed to this law without taking the husband into consideration in this distribution.
  4. The parents of the deceased insured, or the pensioner, or the disability pensioner.
- B. In the case that there was a developing fetus at his death, the fetus will not be considered a beneficiary until it is born alive

## **Article 82**

For the purposes of applying the provisions of Article (81) of this law, the availability of the share entitlement eligibility conditions for each one of the beneficiaries shall be considered on the basis of the date of death of the insured, the pensioner, or the disability pensioner.

## Article 83

- A. The entitled share of the pension for any of the beneficiaries shall be suspended if he/she was hired for a wage, or had a career that generates income for him/her, and that wage or income is equivalent to the share or exceeds it, but if the wage or income is less than the entitled share, he/she shall be paid the value of the difference between both of them, provided that he/she shall be returned the total share in the case that he/she leaves the work or the career, starting from the beginning of the month that follows the month of his work dismissal.
- B. Of provisions of sub-paragraph (a) of this article, the father, mother, and the widow of the deceased insured, the pensioner or the disability pensioner shall be excluded.

## Article 84

The following rules for combining beneficiaries' wages, salaries and shares, those of the insureds', pensioner's, or disability pensioner's family, shall be followed:

- A. Widow or widower:
  - 1. The widow may combine between her pension, disability pension, or her work wage and her share of her deceased husband's pension, or disability pension.
  - 2. The widow may combine between her share of her deceased husband's pension, or disability pension and her share of her parents' or children's pension or disability pension.
  - 3. The widower may combine between his share reverting to him from his deceased wife's pension or disability pension and his share of his children's pension or disability pension.
- B. Sons and daughters:
  - 1. Children beneficiaries may combine between their shares of the deceased parents' pensions, or disability pension.
  - 2. The daughter who earns a pension or a disability pension may combine between her pension or disability pension and her share of her deceased parents' pensions or disability pensions.

3. The disabled son may combine between his total permanent natural disability pension and his share of his deceased parents' pensions or disability pension.
  4. Sons and daughters may not combine between their shares of their deceased parents' pensions, or disability pensions and their share of the pension or disability pension entitled to their brothers and sisters.
- C. Parents:
1. Any one of the parents may combine between the work wage, or career income, or pension, or disability pension entitled to him/her and his/her share of his/her deceased son's or daughter's pension or disability pension.
  2. Any one of the parents may combine between more than one share entitled to them from the pension or disability pension entitled to be allocated to more than one daughter or son.
- D. Brothers and sisters:
1. Brothers and sisters shall be considered beneficiaries of the share in the case that there are no entitled widows, sons, daughters or parents.
  2. Conditions required for the entitlement of the brothers and sisters are the same conditions required for the entitlement of the sons and daughters after a disability is confirmed upon a dependency plea issued by a competent court.
  3. No more than one share of the deceased brothers and sisters entitlement may be combined, and in this case the beneficiary shall be entitled to the highest share.
- E. Despite what has been mentioned in this Article, any of the beneficiaries may combine between the shares entitled to them with no more than three times the minimum limit of the pension or disability pension.
- F. The Council of Ministers may upon recommendation from the Board add any combination case not mentioned in virtue of this law.

## Article 85

- A. Pensions determined by the virtue of the provisions of this law may be combined with any of the pensions, or disability pensions determined under any other provisions.
- B. The partial permanent accidental disability pensioner or the total permanent accidental disability pensioner may combine between this pension and any other pension or disability pension allocated to him/her in accordance with the provisions of this law provided that the total of these pensions is no more than three times the minimum limit of the pension, or the disability pension. If one of the two pensions has exceeded three times the limit he/she shall be entitled to the highest pension only.
- C. The entitled pension or disability pension may be combined in accordance with the provisions of this law with lump sum compensation determined by the aged, disability and death insurances if the period related to this compensation was not endorsed when calculating the pension or the disability pension.
- D. The early pensioner may not combine between this wage and the wage of any work or career that generates an income for him/her. The pension shall be suspended from the beginning of the month he/she returns to work or to practice his/her career, the later contribution period may not be added to his previous contribution period, only when he/she reaches the age of 60 for males and 55 for females or in the case of his/her death, here the pension shall be calculated based on the benefit factor mentioned in Table No. (5) annexed to this law, and for this purpose, the age of the insured shall be determined on the basis of his/her age when he/she was entitled to an early pension for the first time, adding to this the later duration of contributions measured by years and fractions of years.
- E. If the insured was entitled to a total permanent natural disability pension he/she shall be considered outside the application of the provisions of this law, and this shall not be affected by his/her return to any means of work whereby he/she earns a wage thereof, or a career generates income for him/her.
- F. The partial permanent natural disability pensioner may combine between no more than the half limit of the disability pension or pension with his/her work wage or career income, provided that the whole disability pension

when he/she leaves the work or stops practicing the career after including the later contributions period to his/her previous period, in this case he/she shall be given an increase entitled to him/her in accordance with the provisions of item (2) of sub-paragraph (d) of Article (67) of this law.

## **Article 86**

The pensioner, or the disability pensioner, or any of the beneficiaries shall notify SSC if any change occurs in the cause or the conditions of his/her entitlement to the pension, if this change would lead to a pension cut or suspension, or reduction, within a month from the date of the occurrence of the change. In all cases SSC shall recover all payments made improperly to him/her with interest determined by the executive directives measured from the beginning of the following month for receiving those payments and until the entire amount is returned to SSC.

## **Article 87**

- A. In the case of the insured being proved missing, beneficiaries specified in Article (79) of this law shall be allocated an equivalent pension to natural death pension in the case that he/she fulfilled the eligibility conditions for entitlement to this pension. The pension shall be distributed between them in accordance with Table No. (4) annexed to this law, starting from the date of his/her disappearance until his/her return or he/she is proven dead by fact or rule.
- B. If the missing insured, mentioned in sub-paragraph (a) of this Article, is proven dead by fact or rule, the allocated pension to beneficiaries in accordance with this Article shall be considered legitimate.
- C. If the missing insured, mentioned in sub-paragraph (a) of this Article, reappeared, and an investigation conducted by the competent authorities proved that the reason for going missing was out of the missing persons control, and he/she was not able to notify the employer, SSC, or his/her family of his/her whereabouts, what had been allocated to the beneficiaries in accordance with this article during the period that he/she was missing

shall be considered legitimate, otherwise what has been allocated to the beneficiaries in accordance with this Article during the period he/she was missing will be considered a debt acquired by him.

## Article 88

The sum of the pension or disability pension, or the value of the lump sum compensation shall be considered categorically, and may not be subject to contest against any administrative or judicial body after the expiry of 90 days from the date of allocation of the decision to allocate, or the disability pension, or paying the lump sum compensation.

## Article 89

- A. The minimum pension or disability pension shall be determined by decision of the Council of Ministers upon recommendation from the Board, and the minimum pension shall be reconsidered every 5 years.
- B. The pension or disability pension shall be increased with allocation of 40 JD, except for the early retirement pension, which shall be subject to this increase when the insured reached the age of 60 for males and 55 for females, or in case of a death.
- C. The insured whose retirement rights have been settled before the enforcement of this law, shall be excluded.

## Article 90

- A. For the purposes of this Article:
  - 1. The term "inflation" means the growth rate of prices in the consumer basket for elderly people for a previous year, and adopted by the competent official bodies.
  - 2. The term "average wage" means the wage rate subject to the provisions of this law for a previous year in accordance with the ledgers and records of SSC for the purposes of correlating pensions with inflation.

- B. The pension or disability pension shall be correlate with inflation or the annual growth rate for average wages, whichever is less, provided that the increase in no more than 20 JD maximum, in March of each year.
- C. The maximum increase mentioned in sub-paragraph (b) of this Article, shall correlate with the inflation of the growth rate of the average wage, whichever is less, in March of each year.
- D. Correlation of the pension and the disability pension shall start in accordance with provisions of sub-paragraph (b) of this Article for those who have reached the age of 60 for males and 55 for females except for total permanent natural disability pension, partial permanent natural disability pension, total permanent accidental disability pension, natural death pension, and death pension resulting from an work injury, which shall correlate to inflation when allocated in accordance with the provisions of this law regardless of age.

## **Article 91**

- A. The pension or disability pension with added increases allocated to the insured shall not exceed the average wage to which the pension's calculations were based.
- B. The pension allocated in accordance with the provisions of sub-paragraph (c) of Article (63) of this law shall be excluded from the provisions of sub-paragraph (a).

## **Article 92**

- A. The laborer shall notify SSC if the employer did not apply for insurance on his/her behalf during a period of time not exceeding one year from the date of joining the service, in this case, SSC shall commit to perform all determined rights for the insured or the beneficiaries in accordance with the provisions of this Law for a period not exceeding one year previous to the notification date in the case that his/her right of inclusion in the insurance policy in accordance with the provisions of this law has been proved.

- B. If the laborer did not notify SSC of his/her non-coverage by the provisions of this law as mentioned in sub-paragraph (a) of this Article, the SSC shall not commit to perform any insurance rights for him/her or his/her beneficiaries unless a strict judicial decision was issued in such a case, in which SSC is a party of, and after collecting the total amounts entitled to SSC for the laborer's period of coverage under the provisions of this law.
- C.
  - 1. If a dispute arises over the service period of the insured or his/her wage, his/her rights shall be settled in accordance with the provisions of this law based on his/her service period or estimated undisputed wage.
  - 2. Rights of the insured or his/her beneficiaries shall be reconsidered if a strict judicial decision was issued over this dispute in a case SSC was a party of this dispute.
- D. SSC shall refer to the employer for all due contributions, interest, fines, and additional payments specified in this law.

### **Article 93**

The pension or disability pension or any payments entitled to the insured or his/her beneficiaries shall not be seized in accordance with the provisions of this law unless for a SSC dept or alimony, with no more than quarter of these pensions and sums being seized, and the priority of the seizure is for alimony.

### **Article 94**

- A. Sums of payments entitled to SSC under the provisions of this law shall carry the right of privilege over of the debtor's money, and shall have priority over all debits after judicial expenses and laborer's wages, and has the right to collect them in accordance with the valid law to collect state funds, and for this purpose the General Director shall assume the powers of an administrative governor and committee of collecting state funds in accordance with that law, and shall be made in installments, all or some of, under the executive directives.
- B. Sums entitled to SSC shall be considered due during 30 days from the date of reporting that it should be paid, and this notification shall be sufficient for

the purposes for the General Director to proceed to take action of seizure, and execution in accordance with the law of collecting state funds without the need for taking any actions of notification or publishing specified in the stated law.

- C. The Council of Ministers has the right upon recommendation from the Board to:
  - 1. Exempt all or some of the debits over the employer in the case that bankruptcy is declared or his/her assets are liquidated.
  - 2. Specify cases in which the debit shall be considered as a bad debt.
- D. SSC, revenues and investments proceeds shall have the benefit of all exemptions and concessions granted to ministries and governmental departments.

## **Article 95**

- A. The right of the insured or the beneficiaries to claim due wages and sums of payments shall be forfeited in accordance with the provisions of this law after 5 years from the date of due.
- B. The employer's right to claim recovery of the sum of extra payments made over what is stated legally by him/her shall be forfeited after 5 years from the date of paying those monies.
- C. SSC's right to claim due payments in accordance with the provisions of this law shall be forfeited after 15 years of maturity.

## **Article 96**

If the assets of the employer have been transferred to someone else in any way, this person who has received the assets shall be considered responsible for cooperating jointly with the former employer for performing all rights of SSC, and if the assets of the employer have been transferred to his/her heirs, the responsibility shall be cooperative among them within the limits of the estate left to each one of them.

## Article 97

- A. Despite any other provisions, any enterprise shall not be sold, its ownership transferred, an occupational license acquired for, renovated or deregistered without obtaining a clearance certificate from SSC.
- B. The assets of any enterprise may not be sold or distributed if it was declared bankrupt, or put to liquidation or disposition until the agent of bankruptcy or liquidation notifies SSC of the bankruptcy or the liquidation.

## Article 98

- A. The General Director or one who delegates in writing SSC's personnel has the right to enter enterprises or any work places affiliated with SSC during working hours and access all documents, including ledgers, records and electronic data clarifying numbers of laborers in this enterprise, their wages, and everything relating to their career or health profiles, and take copies thereof, as well as the right to investigate any issue regarding implementing the provisions of this law, systems, and issued executive directives in this regard, and any violation to its provisions.
- B. To achieve the purposes of sub-paragraph (a) of this Article, the General Director and SSC's personnel shall carry the attribute of judicial officer, and hence they shall listen to employers and laborers, and any related persons, using security personnel, and open a record of the facts in hand. This record may not be challenged except by fraud.

## Article 99

- A. SSC shall assume the responsibility of reporting all its issued decisions, and may report via one private company or more, adopted by the Board. Whoever assumes the reporting shall post a statement on how the reporting occurred appended by his/her name and signature.
- B. The executive directives shall determine the rules for reporting either by SSC or the private company.

## **Article 100**

- A. Every person who purposely gave false data to receive a wage or compensation for himself/herself or for anyone else, in accordance with this law, or to escape fulfilling any determined rights of SSC in accordance with this law shall be fined no less than 500 JD and no more than 1000 JD.
- B. Every enterprise shall be fined in accordance with this Law by 200 JD for every laborer uncovered by the provisions of this law.
- C. Every person who violates any provisions of this law, not contained in the provisions of sub-paragraphs (a) and (b) of this Article, shall be punished with a fine of 200 JD.
- D. The court may not adopt mitigating means when judging any of the punishments stated in this Article.

## **Article 101**

All sums of payments, and ruled fines shall accrue to SSC in accordance with the provisions of this law.

## **Article 102**

Except what has been explicitly stated in this law:

- A. Part of the employer's responsibilities regarding the insurances against old age, disability and death in accordance with this law, is end of legal service remuneration determined in accordance with valid Labor Law.
- B. The employer shall commit to perform end of legal service remuneration, and any other due rights in accordance with any law, system, or an agreement between laborers or beneficiaries for previous periods to enforce the provisions of the Law at the end of service for every laborer at any time.

- C. Part of the employer's responsibility regarding maternity insurance in accordance with provisions of this law, is her commitment to pay the insured female her wage during her maternity leave in accordance with the provisions of valid Labor Law, if the insured female entitled to maternity leave allowance under the provisions of this law.

### **Article 103**

- A. Laborers shall keep acquired rights in accordance with any systems, or arrangements, or collective agreements regarding end of service remuneration if those systems, arrangements, or agreements state for them better financial rights than the end of service rights determined by Labor Law, the employer shall commit to perform for laborers working for him/her the discrepancies between those financial rights and contributions which he/she has to pay for SSC in accordance with this law at the end of their services.
- B. Any systems, arrangements or agreements related to savings and health insurance for laborers before the enforcement of the provisions of this law shall remain valid.
- C. The provisions of sub-paragraph (a) of this Article shall not be applied on the insured subject to the provisions of Labor Law, and his/her end of service remuneration shall be paid in full.

### **Article 104**

If the insured non-Jordanian is entitled to pension or disability pension, he/she or their beneficiaries have the right to claim switching wage to a lump sum compensation stated in sub-paragraph (b) of Article (70) of this law, or multiplying the value of the entitled wage by 36 months, whichever is more, in case of his/her death, the lump sum compensation shall be distributed to the beneficiaries in accordance with Table No. (4) annexed to this law.

## **Article 105**

Despite any other provision, the SSC may use any means of proof as a party in the case, including data, electronic transactions, ledgers issued by computers and modern communications approved by SSC.

## **Article 106**

Despite what has been mentioned in Article (108) of this law, the provisions of Article (42), sub-paragraphs (a), (b), (c) and (d) of Article (43), and Article (44) of the SSL No. (19) for the year 2001 and its amendments, shall remain valid for the insured who fulfills the eligibility conditions for entitlement to the aged pension before 1/1/2011, and the insured whose number of contributions are no less than 216 actual contributions for males and 180 actual contributions for females by that date even if he/she continues to be covered by the provisions of this law after that date.

## **Article 107**

- A. The Council of ministers shall issue required systems to implement the provisions of this law, including systems specific to employees, hired persons, financial affairs, supplies and tender, SSC's funds investments, and issues related to insured soldiers.
- B. The Board shall issue executive directives required for implementing the provisions of this law.

### **Article 108**

SSL No. (19) for the year 2001, annexed tables, and all amendments shall be considered void, provided that systems and directives relating to investment shall remain valid provided that they are not inconsistent with the provisions of this law, until replaced in accordance with its provisions.

### **Article 109**

Any provisions inconsistent with provisions of this law shall be considered void.

### **Article 110**

Prime Minister and ministers shall be in charge of implementing the provisions of this law.

March 16, 2010

**Table No. (1)**  
**List of Occupational Diseases**

No.	Disease Description	Work involving risk of exposure
1	Anthrax	Handling wool, hair, raw leather and all work which comes in contact with diseased animals
2	Poisoning by Arsenic or its toxic compounds	Any operation involving the use of Arsenic, its preparation or compounds.
3	Poisoning by Asbestos	Treating or manufacturing Asbestos or the materials that contain it.
	A. Poisoning by Benzol and its derivatives.	Treating Benzol, any of its derivatives, carrying out any of its manufacturing operations or any work which involves using it.
4	B. Poisoning by Nitro Benzene, Para amino Benzene or derivatives, (Tri-nitroline-ethylene & others or homologues).	Treating Nitro Benzene or Amino Benzene or their derivatives or carrying out any of its manufacturing operations or any work which involves using them or their compounds.
5	Poisoning by Carbon-Disulfide or its compounds	Any operation involving the use of carbon-Disulfide, its preparations or compounds.
6	Cataract caused by glass work	Any glass operation which involves being exposed to melted glass glaze.
7	Cataract caused by exposure to fused or inflamed metal rays until a degree of redness occurs.	Any operation caused by exposure to the ray emitted from fused or inflamed metal until a degree of redness occurs during iron or steel manufacturing, including reheating iron or steel and working it.

No.	Disease Description	Work involving risk of exposure
8	Chromium ulcers or its compounds.	Any operation involving the use of chromic acid, bichromite, ammonium, potassium, sodium or their preparations.
9	Caisson Disease.	Any operation carried out by work in compressed air.
10	Dermatosis caused by dust, or fluids used in this meant to be industrial settings.	Any operation involving dust or liquids which causes dermatitis & eczema.
	A. Epitheliomatous cancer or skin ulceration caused by tar, pitch, bitumen, mineral oil, anthracene or the compounds, products, or residues of these substances.	Treating or using tar, pitch, bitumen, mineral oil, anthracene or the compounds, or residues of these substances.
11	B. External cornea ulceration of the eye caused by tar, pitch, bitumen, mineral oil anthracene or the compounds, products or residue of these substances.	
12	Poisoning by Fluorine.	Any operation involving the use of Fluorine, its preparations or compounds.
13	Glanders	Handling any animal belonging to the horse family and their carcasses or any parts thereof.
14	Poisoning by Lead or its compounds.	Treating Lead its preparations or compounds.

No.	Disease Description	Work involving risk of exposure
15	Poisoning by Mercury.	Any operation involving the use of Mercury, its preparations or compounds.
16	Poisoning by Manganese	Treating Manganese or materials containing Manganese.
17	Poisoning by Phosphorus or its compounds.	Any operation involving the use of Phosphorus, its preparations or compounds.
18	Telegraph workers convulsion.	Using telegram machines.
19	Poisoning by Trichlorethene, Dichloride, Ethylene or its compounds (Trichloroethylene).	Any operation carried out in manufacturing Trichlorethene, Dichloride, Ethylene or involves Their use.
20	Poisoning by Antimony or its complications.	Using Antimony or its compounds.
21	Poisoning by Sulphur.	Using Sulphur.
22	Being affected by Nickel or its complications & cankers.	Preparing or using Nickel or its compounds.
23	Poisoning by Carbon Monoxide.	All work involving exposure to Carbon Monoxide.
24	Poisoning by Cyanide Acid.	Preparing or using Cyanide Acid or its compounds.
25	Poisoning by Chlorine, Bromine or their derivatives.	Preparing & using Chlorine, Bromine or their compounds.
26	Diseases & symptoms caused by Radium, Radioactive substances or X-rays.	All work involving exposure to the action of ionizing radiation or X-rays.

No.	Disease Description	Work involving risk of exposure
27	Infectious and epidemic diseases.	Working in hospitals specialized in dealing with these diseases, working in medical laboratories and working in the veterinary field concerning animal diseases which can transfer to humans (Zoonosis).
28	Diseases & symptoms caused by exposure to variations in atmospheric pressure.	All work involving sudden exposure, working under high air pressure, sudden rarefaction in the air pressure or working under low air pressure for extended periods.
29	Poisoning by Petroleum, its gases or its derivatives and complications.	Every work involving the use of Petroleum, its gases or derivatives, and also any work involving exposure to these materials whether solid, gas or liquid.
	Pneumoconiosis Diseases	
	A. Silicosis	Any operation in which Silica Dioxide is inhaled.
30	B. Pneumoconiosis.	Any work involving exposure to Silica dust or materials containing a percentage of 5% Silica or above such as working in mines or quarries, carving or grinding stones, or manufacturing grind stones or metals variegation with sand, or any other operation involving such exposure.
	C. Asbestosis.	Any work involving exposure to Asbestos dust.
	D. Byssinosis.	Any work involving exposure to Cotton dust.

**List of Occupational Diseases Table No. (1)  
Annexed to Temporary Law of Social Security No. 7 for the  
year 2010**

No.	Disease Description	Work involving risk of exposure
1	Poisoning by Aluminum dust	Used in the manufacturing of household appliances and laboratories. Aluminum powder used in the manufacturing of paints. Exposure to it, caused lung fibrosis.
2	Poisoning by Cadmium and its complications	Any operation involving the use of, or exposure to Cadmium or used materials containing it, such as electroplating or manufacturing cars and aircrafts, electronic devices and alkaline batteries.
3	Poisoning by Hydrogen Sulfide	Used in tanning and manufacturing silk and sulfuric acid.
4	Poisoning by tetrachloride carbon and vinyl chloride	Tetrachloride carbon: manufacturing inks and pesticides. Vinyl chloride: used in manufacturing polyethylene granules including manufacturing silk fibers.
5	Poisoning by alcohol, glycol and ketone	Alcohol and glycol: used in the manufacturing of organic materials, Plastics, inks, textile, rubber, food industry and cosmetics materials. The chronic impact of the glycol is kidney failure. Ketone: used as remover for oil, paints, tanning, inks and stickers. Used in perfume and cosmetics. Its chronic impact is on peripheral nerves.
6	Poisoning by Benzene (coloring-Xylene)	Coloring: the workers most exposed are painters. Xylene: used in paints and aircrafts fuel.

No.	Disease Description	Work involving risk of exposure
7	Poisoning by nitrate and nitroglycerine	Exposure to or usage of such materials, especially in war and explosives industries, medicines manufacturing and chemicals industries.
8	Chronic poisoning by pesticides (organic phosphorus)	Most exposed workers are those in the agriculture field.
9	Deafness (hearing deficiency)	Working in places where the noise intensity is greater than (85 dB) for a period of eight hours per day, five days weekly for a period of not less than ten years.
10	Varicose veins	Work that requires standing long periods of time during working hours provided that the working duration in the function is not less than five years.
11	Diseases caused by the vibration of bone and joint tissue in the elbow and relentless lunate bone in the wrist (kienbock's disease) and (Reynaud's phenomenon).	All work involving exposure to vibration such as the use of air hammers, grinding and polishing tools and the use of tools with low vibrations stress.
12	Chronic inflammation of the tendon muscles and its ligaments and peripheral neuropathy	Works that requires rapid and repetitive pattern movement with frequent bruises of the peripheral nerves, such as printers, pianists, violin player and gold formulation workers.
13	Bracial plexus palsy	Works that require constant and repeated pressure on the shoulders such as porting and carrying works.

No.	Disease Description	Work involving risk of exposure
14	Hepatitis virus(c,b)	Working in hospitals, health centers, dental clinics, laboratories and blood banks.
15	HIV (AIDS)	Working in hospitals, health centers, dental clinics, laboratories and blood banks.
16	Tuberculosis (TB)	Working in hospitals, clinics, diagnosis and treatment which leads to contact with this disease. Taking care of animals infected with this disease or exposure to their products and droppings.
17	Malta fever	Working in slaughterhouses, breeding cattle and sheep, selling and trading their products and droppings.
18	Tetanus	Working in tunnels and sewers and dealing with animal dung.
19	Leptospirosis icterohemorrhagica	Working in tunnels, sewers, mines and slaughterhouses, dairy product manufacturing, meat keeping and other works that lead to contact with the meat of animals and fish, or contaminated water.
20	Fungi disease	Working in contact with animals and plants that infected with this fungus.
21	Transmitted diseases between animals, birds and humans	Working in contact with infected animals with Q fever or Foot-and-mouth disease, or working in contact with birds.
22	Diseases of bronchi and lungs caused by heavy metals dust.	All work involving exposure to heavy metals dust.
23	Progressive lung fibrosis (coal dust)	All work involving exposure to coal dust.

No.	Disease Description	Work involving risk of exposure
24	Severe Dyspnea with alveoli impact proved by lung functions tests after a new exposure to the cause factor.	Work involving exposure to inhalation dust from storage and grinding food grains such as wheat and barley, floor packing processes and its uses, agriculture operations in which workers are exposed to straw, hay and feed and breeding of birds.
25	Lung stiffness due to chronic toxicity	Exposure to fumes of acids, alkalis and irritating gases (chlorine, sulfur gases, ammonia, hydrogen sulphide, oxides of nitrogen), mining operations, working in labs that handle these materials, chemical industries.
26	Lung diseases resulting from exposure to vapors	Exposure to cement and reinforced cement, Ballacistoset vapors, beryllium vapors, oxides of iron vapors and other vapors.
27	Emphysema	Work that require severe and constant tension upon the lungs
28	Occupational asthma	Works that require exposure to allergens proven in the allergic tests and lung function tests, bronchodilators such as Epoxy, Acid amlyirid, Isocyanate, paint, adhesives, coefficient of platinum and the electronics industry, factories, chemical detergents.

## General Rules

1. There are some factors that should be taken into consideration before deciding the percentage of the disability caused by injuries, namely:
  - A. Age of the injured.
  - B. Occupation or profession.
2. At time of deciding the degree of disability in the limb injuries of a (left-

handed) person, it shall be taken into consideration that the percentages provided for in this law of the right side shall be given to the left side, and those of the left side shall be given to his/her right side.

3. In the event to an organ with a previously established permanent disability, the percentage of disability of the latest injury shall be decided in proportion to the remaining ability after the previous injury.
4. In the event of multi-disability in two organs or limbs or in various injuries of the same limb, the assessment of the percentage of permanent disability shall be in the second injury as a percentage of the remaining ability after deducting the disability percentage assessed in the first injury of the total ability.
5. It is not possible to determine the disability percentage upon request of the injured due his/her refusing of treatment. It is conditional upon determining the disability percentage that all treatment methods have been utilized without any improvement in his/her health condition.

**Table No. (2)**  
**List of Work Injuries**

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
<b>The Upper Limbs (Hands, Forearm And The Brachium):</b>				
Loss of the thumb phalange			15	10
Loss of a phalange and a half			18	12
Loss of all phalanges			25	20
Loss of all phalanges and the metacarpus			30	24
Loss of forefinger			18	15
Loss of middle finger			15	12
Loss of ring-finger			10	8
Loss of little finger			8	6
Loss of thumb and forefinger			45	33
Loss of forefinger and middle-finger			35	25
Loss of middle-finger and ring-finger			22	18
Loss of little-finger and ring-finger			18	15
Loss of middle-finger and little finger			22	18
Loss of thumb, ring-finger and middle-finger			45	30
Loss of ring-finger, middle-finger and forefinger			45	33

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Loss of middle-finger, ring-finger and little-finger			35	25
Loss of forefinger, little-finger and ring-finger			33	27
Loss of thumb, forefinger and little finger			45	36
Loss of thumb, forefinger and ring-finger			45	36
Loss of forefinger, middle-finger and little finger			45	33
Loss of thumb, middle-finger, and little-finger			45	33
Loss of thumb, forefinger, middle-finger and ring finger			55	45
Loss of all fingers except the thumb			50	40
Loss of all fingers except the forefinger			55	45
Loss of all hand fingers			60	55
Loss of all the hand			65	60
Partial ankylosis in the wrist			(5-15)	(5-15)
Total ankylosis in the wrist			25	18
Forearm amputation below the elbow			70	60
Forearm amputation from the elbow			75	66 2/3
Forearm amputation from the elbow			75	66 2/3
Arm amputation from the shoulder			80	75
Amputation of both arms			100	

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Total ankylosis in the shoulder			(40-50)	(30-40)
Partial ankylosis in the shoulder			(25-35)	(20-25)
Recurrent shoulder dislocation			35	30
Decrease in arm movement to shoulder level			25	15
Decrease in arm movement to 30 degree			15	5
Paralysis of deltoid			30	20
Paralysis of biceps			30	25
Unhealed fracture in brachium			50	40
Stiffening of elbow with extension up to 180 degree			50	40
Elbow stiffening up to 150 degree			40	35
Elbow ankylosis up to 90 degree			30	25
Dislocated elbow joint			50	40
Elbow unable to move except between 90 and 100 degree			25	15
Unhealed fracture in the elbow protuberance			15	5
Fracture in the upper arm with complete detaining in flexion and extension			50	40
Fracture with defective healing in the wrist bones hindering wrist joint up to the quarter			12	10

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Fracture and great defect in the healing of wrist bones up to one third			15	12
Wrist ankylosis with complete extension			25	20

#### THE LOWER LIMBS (FOOT, LEG & THIGHS):

Loss of foot great toe	8	8		
Loss of the great toe and the following two toes	12	12		
Loss of all toes except the great toe	12	12		
Loss of all toes	20	20		
Loss of one phalange of the great toe	4	4		
Loss of the second, third, forth, or fifth toe	4	4		
Loss of the foot, toes and metatarsus	30	30		
Lisfrank operation	25	25		
Loss of foot Shober operation	35	35		
Loss of foot from the last one-third of the leg treated by amputation	50	50		
Loss of leg from the knee joint	65	65		
Loss of the lower limb until the last one-third of the Thigh	66 2/3	66 2/3		
Loss of the lower limb until the bottom of the sacroiliac joint	75	75		
Loss of the lower limb from the sacroiliac joint	80	80		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Stiffening of the sacroiliac joint in a proper status	50	50		
Fracture of thigh bones with 6cm. shortness and the joints are in a good state	30	30		
Fracture of thigh or leg bones with 4cm shortness	18	18		
Fracture of thigh bone with 3cm. shortness	12	12		
Knee ankylosis until 100 degree	50	50		
Knee ankylosis moving until 120-170 degree	25	25		
Knee ankylosis moving until 90-180 degree	15	15		
Nonunion fracture in the patella with severe weakness in thigh	30	30		
Nonunion fracture in the patella with weakness in thigh	20	20		
Articulator knee malformation infection	25	25		
Nonunion fracture in the thigh or the leg	50	50		
Double fracture in the thigh or the leg in the shape (X)	20	20		
Ankle joint ankylosis in a right angled position (The best position)	20	20		
Ankle joint ankylosis in a 100 angle	33 1/3	33 1/3		
Heel ankylosis with raising of the foot	50	50		
Flat foot as a result of bone fracture	15	15		
Great toe ankylosis of the foot disabling foot movement	15	15		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Foot toes ankylosis in a good position	15	15		
(Genu Valgum) trepidation	50	50		
Varicose veins with ulcerations	25	25		

### Muscles:

- A. Partial muscle loss, one or more, accompanied by cutaneous or sub-cutaneous tissue adhesions.
- B. Complete or partial muscle tear.
- C. Complete or partial tendon tear accompanied by muscle atrophy:

1. Atrophy of all of the thigh muscles	30	30		
2. Atrophy of the anterior thigh muscles	20	20		
3. Atrophy of the whole leg muscles	30	30		
4. Atrophy of the anterior part of the leg	10	10		
5. Atrophy of the lower limb muscles	45	45		
6. Atrophy of forearm or brachium muscles			15	10

### Nerves

Paralysis as a result of limbs nerves injury:

Paralysis of ulnar nerve ( at the level of the elbow)			30	25
Paralysis of ulnar nerve (near the hand)			20	15
Paralysis of radial nerve ( the upper part of the deltoid muscle)			50	40

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Paralysis of middle, ulnar and radial nerves			70	55
Paralysis of a nerve below scapula			10	8
Paralysis of the circumflex nerve			20	15
Total paralysis in the upper limbs			75	65
Total paralysis in the lower limb	65	75		
Paralysis of the popliteal external sciatic nerve		30		
Paralysis of the popliteal medial sciatic nerve		30		
Paralysis of the popliteal external sciatic nerve accompanied by pain		40		
Paralysis of the popliteal external and medial Sciatic nerve		60		
Paralysis of the femoral nerve		50		
Inflammation of the complete sciatic nerve		50		
Paralysis of the fibular nerve		20		

### Blood Vessels:

#### Blood vessels and varicose:

##### A. Blood vessels occlusion

##### 1. Artery occlusion as a result of the following:

A. Limb atrophy with joints ankylosis	10	40		
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The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
B. Injury of a nerve	Look at the nerves			
C. Limbs gangrene	Look at the amputation cases			
2. Veins occlusion if any of the following is caused thereby:				
A. Chronic edema	10	30		
B. Occlusion in the two lower limbs and chronic edema affecting walking and standing	20	50		
B. The existence of varicose if any of the following is caused thereby:				
1. Chronic ulcer	20	30		
2. Severe edema	Look at veins occlusion			

### Brain & Mental Function Changes:

Loss of the hair of scalp	5	15		
Bone loss of external & internal plate, its vastness less than 5 cm <sup>2</sup>	5	20		
Loss of skull bone more than 5 cm <sup>2</sup> including the external & internal plates bones with the existence of brain pulses	20	40		
Brain injury accompanied or unaccompanied by fracture in the skull bones with headache and some difficulty in speech with brain symptoms	5	30		
Injury of the brain (like the previous one)- but with some loss in mental power which could lead to total madness	30	100		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Several epileptic fits	30	60		
Little or rare epileptic fits	20	30		
Total paralysis in the right arm	70			
Total paralysis in left arm	60			
Partial paralysis in the right arm	20	40		
Partial paralysis in the left arm	15	30		
Paralysis in the lower limb with ability to walk	20	40		
Hemiplegia accompanied by muscle spasm	70	100		
Incomplete hemiplegia or unaccompanied by muscle Spasm	10	60		
Incomplete right hemiplegia	20	50		
Incomplete left hemiplegia	20	50		
Clear aphasia	60	80		
Aphasia with incomplete hemiplegia	100			
Little aphasia	10	30		
Haemorrhagia accompanied by incurable hemipligea	100			
Brain concussion with dizziness	10	50		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Brain abscess with severe headache and epilepsy	30	60		
Brain bruise accompanied or unaccompanied by skull fracture with dizziness, buzz and headache	10	60		

## Eyes

A. Weakness in Eye Vision in one eye according to the vision degree as follows:

6/9	3
6/12	6
6/18	10
6/24	15
6/36	24
6/60	28
Total loss of vision	30

B. Eyeball enucleation or atrophy with visible disfigurement which doesn't prevent the installation of an artificial eye

35

C. Eyeball enucleation with the effect of healing which prevents the installation of an artificial eye

40

D. Central vision- decrease or loss of vision field in the eyes:

1. Narrowness of vision field to 30 degrees:

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
A. In one eye	Zero			
B. In both eyes	20			
2. Narrowness of vision field to less than 10 degrees:				
A. In one eye	10			
B. In both eyes	70	80		
E. Central Scotoma according to its wideness:				
A. In one eye	15	20		
B. In both eyes	70	100		
F. Hemianopsia in vision field with no harm to the central vision				
1. The loss of vertical field:				
A. Identical right and left vision of the eyes	25			
B. Loss of nasal vision field	10			
C. Loss of the temporal vision field	40			
2. Loss of horizontal vision field:				
Upper	40			
Lower	50			
To the quarter	10			
3. Diplopia				
	25			

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
G. paralysis to adapting and Iris muscle:				
1. Internal adapting paralysis to one eye	5	10		
2. Internal adapting paralysis to both eye	10	20		
H. 1. Lens loss in one eye				
2. loss of both lenses	20	40		

Orbit Bones:				
A. Damage of orbit bones and some of its contents (eyeball, sinuses, around the eyeball and the nasal cavity) accompanied by disfigurement which is irreparable or installment of an artificial eye.				
	50	70		
B. The movement nerves:				
Paralysis of one or more muscles which lead to diplopia		25		
C. Sensory nerves:				
Inflammation in the nerves edges with shrink in the face muscles accompanied by pain	15	20		
D. Paralysis in the trigeminal nerve (in the fifth nerve)	10	30		
E. Changes of the blood vessels- Aneurysm and Angioma	20	60		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
<b>Lid- Orbits:</b>				
A. Entropion or ectropion or bad healing or partial or total adhesions with the eyeball according to its wideness	Zero	10		
B. Ptosis due to facial nerve paralysis:				
1. One eye according to complications	10	20		
2. Both eyes according to complications	30	50		
<b>LACHRYMAL DUCT/ EXCESSIVE LACRIMATION:</b>				
Lachrymalis Fistula with wide injuries in the bones:				
From one side		20		
From both sides		40		
<b>Nose:</b>				
Fracture of nose bones with nostrils narrowness	10	20		
Loss of nose without nostrils narrowness	20	40		
Loss of nose terbinat		10		
Partial loss of the nose without nostrils narrowness	10	20		
Loss in the nose accompanied by nostrils narrowness	20	50		
<b>Narrowness in the nose without loss:</b>				

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
A. If not recoverable	5	25		
B. Total paralysis in the olfactory nerve without apparent damage in the upper of the nasal hole		10		
C. Total paralysis in the olfactory nerve with apparent damage in the upper of the nasal hole		15		

**Ears:**

A. External Ear:				
1. Loss or disfigurement in the ear auricle without harming the auditory ducts:				
A. One ear	1	15		
B. Both ears	5	10		
2. Loss of the ear auricle accompanied by narrowness in the auditory ducts:				
The disability degree due to hearing weakness or deafness is added to the disability referred to in "A" above.				
B. Middle Ear:				
1. Incomplete deafness (5 – 85 Decibel):				
A. In one side	5	10		
B. In both sides	15	40		
2. Complete deafness (more than 85 Decibels):				
A. In one side		30		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
B. In both sides		60		
3. Complete deafness from one side and incomplete from the other	30	50		
C. Mastoiditis:				
1. Purulent mastoiditis in the temple accompanied by fistula. If it's not cured by a surgical operation, the infirmity degree depends on the degree of the mastoiditis.	30	50		
2. Tuberculous mastoiditis causing continuous severe Giddiness	10	30		
<b>Teeth &amp; Tongue:</b>				
Loss up to half of teeth	Zero	15		
Loss of half the teeth with the possibility of denture Installation		15		
Loss of half the teeth with the impossibility of denture Installation		25		
Loss of all the teeth with the possibility of denture Installation		20		
Loss of all the teeth with the impossibility of denture Installation	40	50		
Partial amputation in the tongue with little disorder in speaking, chewing and swallowing	5	20		
Vast amputation in tongue and functional disorder	10	50		
Complete amputation in tongue		60		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
A. Face disfigurements:				
1. Injury in the upper jaw and nose disfigurement (According to the soft tissue)	50	90		
2. Injury in the upper jaw and face disfigurement	50	90		
3. Injury in the whole lower jaw or when nothing is left except the ascending branch with face disfigurement	60	80		
B. Upper jaw:				
1. Impossible chewing	40	50		
2. Possible limited chewing	10	20		
3. Loss in the hard palate	10	30		
4. Loss in the hard palate which becomes better by surgical treatment	Zero	10		
5. Loss in the hard palate related to the nasal hole with facial disfigurement	30	50		
6. Loss in the hard palate related to the nasal hole which becomes better by treatment	10	20		
7. Loss in the hard palate related to the nasal hole and the maxillary air sinus	30	40		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
<b>C. Lower jaw:</b>				
1. Insufficient or impossible chewing	40	50		
2. Possible chewing	10	20		
3. Irreparable extraction in the temporal mandibular Joint	20	30		
4. Curable extraction in the temporal mandibular joint	Zero	10		
5. Narrowness of the mouth due to jaws ankylosis		20		
6. Narrowness of the mouth due to jaws ankylosis so that the injured could only have liquids		30		
<b>Neck:</b>				
Forward inclination of the neck due to muscles spasm	10	30		
Inclination of the neck in a way that the chin reaches the higher part of the sternum bones	40	60		
<b>Larynx:</b>				
<b>Larynx Narrowness:</b>				
Voice hoarseness	5	10		
Difficulty in breathing after effort	5	10		
Difficulty in breathing without effort	10	30		
Difficulty in breathing which needs installation of laryngeal tube		40		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Hoarseness accompanied by difficulty in breathing	10	20		
T.B in larynx	16	60		
Loss of voice with limited damage in the vocal cords		50		
Difficulty in swallowing with or without loss of voice	50	90		
Difficulty in breathing and narrowness in the larynx with a tracheostomy	40	100		

#### Throat:

##### **Narrowness in the lower throat and the pharynx:**

Throat narrowness that hinders swallowing	10	30		
Pharynx narrowness	20	50		
Pharynx fistula accompanied by narrowness which is incurable by surgery	10	30		

##### **Narrowness or block up in the upper throat:**

Pharyngeal throat Isthmus due to adhesion of the palate with posterior wall	15	40		
Throat Isthmus accompanied by deafness		60		

#### Vertebral Column:

Head and trunk scoliosis	20	50		
Scoliosis, lordosis or kyphosis with movements Restriction	30	50		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Protrusion or potential depression accompanied by pains and movement restriction	10	30		
Paralysis of lower limb		100		
Incomplete paralysis of lower limbs with impossibility of walking		70		
Incomplete paralysis of lower limbs with possibility of walking with a crutch or stick	30	70		
Osteoarthritis inflammation	30	40		
Osteoarthritis inflammation with ankylosis of vertebrae joints and difficulty of breathing	40	80		
Bony narrow in the inflammation in the vertebrae with intact spinal cord	20	60		
Pott's disease not accompanied by tubercular abscess	30	50		
Pott's disease accompanied by tubercular abscess	50	70		
Spinal cord cavitation	50	70		
Increasing muscles atrophy	10	80		
Fibrosis of the central nervous system	60	70		
Vertebra fracture	5	20		
<b>Pelvis:</b>				
Pain with difficulty in movement and walking	5	20		
Shortness in the lower limb and inclination in its axis	20	40		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Thoracic Cage:				
Fracture of the cage bones unaccompanied by stiffness	5	20		
Ribs fracture	0	20		

**Lungs:**

**A. Pulmonary T.B:**

1. Simple cases	10	20		
2. Medium cases	20	70		
3. Advanced cases	70	90		

**B. Chronic Bronchitis:**

1. Chronic Bronchitis with emphysema, heart failure, and asthma	90			
2. Simple bronchitis	Zero	20		
3. Simple Pleural effusion	5	30		
4. Bloody pleural effusion	5	20		
5. purulent pleural effusion	10	50		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
<b>C. The following shall be taken into consideration when assessing the percentage according to the degree of loss of breathing functions of the lung:</b>				
1. Breathing energy loss up to 30%	Zero	20		
2. Breathing energy loss from 30% - 60%	20	60		
3. Breathing every loss from 60% - 80%	60	100		

**Heart & Aorta:**

**Pericardial adhesion or heat valve disease or pericarditis:**

Compensated heart	10	15		
With apparent symptoms	20	60		
With no compensation		80		
Heart and kidneys effect due to infection ot toxics	30	90		
Aortic Aneurysm	40	80		

**Abdomen:**

**A. Stomach:**

Chronic ulcer	50	20		
Chronic ulcer with pyloric stenosis and stomach Distention	50	80		
Chronic ulcer with painful adhesions	20	50		
Chronic ulcer with gastric fistula incurable by surgical treatment	50	90		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Chronic ulcer with fistula in the small intestines incurable by treatment - narrow fistula	20	30		
Chronic ulcer with fistula in the intestines/wide low fistula in the abdomen	40	70		
Chronic ulcer with fistula in the intestines fistula in a high position	70	90		
B. Fistula in the large intestines incurable by surgical treatment:				
Narrow fistula which permits the passage of gas and some liquids	20	30		
Fistula which permits the passage of stool and natural stooling	30	40		
Colostomy / from which all intestines contents pass and there is no stool	80	90		
Fistula according to its position inside or outside the sphincter muscle:				
Inability to stop the stool or the stool materials due to injury of the sphincter muscle	10	40		
With injury of the sphincter muscle or the anus accompanied or unaccompanied by the anus prolapse	20	70		
With gastric inflammation	20	70		
With temporary Dysentery	20	50		
T.B.Peritonitis	30	70		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
<b>C. Hernia resulting from work injury:</b>				
1. Inguinal hernia	Zero	20		
2. Femoral hernia	10	20		
3. Femoral + Inguinal hernia	20	30		
4. Umbilical Hernia	10	20		
<b>D. Abdominal wall:</b>				
Scar accompanied by hernia	10	25		
Scar accompanied by hernia limited	10	20		
Scar accompanied by hernia (incisional hernia)	20	50		
Hernia or eventation without scar	10	25		
Incisional hernia	10	20		
Partial paralysis of the stomach muscles as a result of abdominal wall nerve effect	5	10		
Incisional abdominal hernia accompanied or unaccompanied by partial paralysis of the abdominal muscles	10	20		
<b>E. Liver &amp; Spleen:</b>				
Purulent gall bladder fistula due to injury or following a surgery	20	60		
Splenectomy	20	50		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
<b>The Upper Urinary Tract:</b>				
Nephritis in one kidney	10	30		
Nephritis with inflammation in pelvis of the kidneys (Calyces)	40	50		
Nephritis due to infection of toxins	50	80		
Inflammation in the two kidney calyces	50	80		
Nephrectomy		50		
Nephrectomy accompanied by incisional hernia	60	70		
Urinary fistula (abdominal)	40	60		
Urethral fistula		50		
Floating kidney	5	10		
T. B. in one kidney		50		
T. B. in both kidneys	60	80		
T. B. in the urinary bladder with intact kidneys	20	30		
<b>The Urinary Bladder:</b>				
Urinary bladder adhesion with pubis due to fracture	40	50		
Fistula beneath pubis		50		
Vesical fistula		50		
Intestinal vesical fistula		70		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Recto- vesical fistula	50	90		
Chronic vesical inflammation due to injury or surgical interference or wound in the bladder proved by urinary gram	30	40		
Vesical inflammation with inflammation in the pelvis of one kidneys		50		
Vesical inflammation with inflammation in the pelvis of both kidneys	70	90		
Total urinary retention due to injury in the spinal cord		40		
Partial urinary retention		20		
Partial urinary retention accompanied by nephritis of one or both kidneys	50	90		
Urine incontinence	30	40		

#### Urethra Canal:

##### A. Posterior Urethra Canal:

Total narrowing due to rupture of posterior urethra Canal		95		
Narrowing due to partial rupture	30	60		
Narrowing that can be widened by surgical Operation	20	40		
Narrowing accompanied by recto- vesical fistula	60	80		
Narrowing accompanied by loss of the sphincter muscle and inability to retain stool	80	90		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
<b>B. Anterior Urethra Canal:</b>				
Narrowing due to injury that could be widened	20	30		
Narrowing that is difficult to widen	30	40		
Vesical Fistula		30		
Loss of anterior urethra canal with an opening in the perineum		70		
Loss of anterior urethra canal with an opening between the umbilicus and the pubis		40		
<b>Genitals:</b>				
Loss of penis		60		
Loss of penis with narrowing in the urethra opening		70		
Partial loss of the Corpus Spongiosum	10	30		
Healing in the penis that does not prevent erection	Zero	4		
Loss of the Glans		25		
Loss of the penis with the anterior & lower urethra canal with both testicles		90		
Loss of a testicle with decrease in the hormones	10	25		
Loss of a testicle before puberty	33	3/1		
Loss of a testicle up to the age of forty	10	25		
Loss of a testicle in an age between 40 and 60	10	20		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Loss of adolescents testicles	70			
Loss of adults testicles	60			
Loss of the testicles after the age of sixty	15			
Hydrocele according to its size and complications	10			
Haematocele due to injury	10	15		
Tubercles in the epididymis and one testicle	10	15		
Tubercles in the epididymis and both testicle	20	40		
Tubercles in the epididymis from one or both sides with injury in the prostate and the seminal vesicle	40	50		
Hysterectomy until the age of 30	50			
Hysterectomy until the age of 30-50	40			
Hysterectomy after the age of 50	20			
Uterine deviation	10	20		
Simple uterine or vaginal prolapse	Zero	5		

#### The Effect of Healing:

A. The effect of healing restricting the upper limb movement:

upper arm attached to the body	(30-40)	(25-30)
Flexion (10-45) degrees	(20-30)	(15-25)

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
Flexion (45-90) degrees			20	10
Flexion up to 90 degrees but with inability to lift the arm			10	8
B. The effect of the elbow healing which restricts the extension movement:				
Angle 135			10	8
Angle 90			20	15
Angle 45			40	30
For less than 45 the forearm is in a state of inclination to a sharp angle			50	40
C. The effect of healing in the back of the knee which restricts the extension movement:				
From 135-170 degrees	10	30		
From 90-135 degrees	30	35		
90 degrees or less	35	45		
D. The effect of healing in the sole of the feet which causes the inclination of it's edge according to its wideness				
	10	30		
E. The effect of painful and purulent healing according to its position and wideness				
	5	25		

The Bodily Location of the Injury	Percentage			
	From	To	Right	Left
<b>Chronic Bone-Marrow Inflammation:</b>				
Fistula or multi- recurrent fistula	20	30		
Bone inflammation with fistula according to the position (Osteitis)	20	40		
<b>A. T. B. Nodes</b>				
1. Purulent nodes which cause little pain	Zero	20		
2. Purulent T.B. nodes accompanied by fistulas The infirmity is estimated according to the disability caused by the surgical interference due to amputation of the fingers or a limb or according to the state of relapse after the operation or the inability to perform the operation.	20	40		
<b>B. Syphilis as an work disease</b>				
	50			

**Table No. 3**  
**the Sums Due for the Inclusion of Previous Periods of Service**  
**to be Calculated in the Contribution Period for Retirement**

	Male Insured		Female Insured
Age	The due amount to each year of service calculated in the old- age pension period and for each 10 JD's of the monthly wage	Age	The due amount to each year of service calculated in the old age pension period and for each 10 JD's of the monthly wage
60	37.5	55	37.5
61	37	56	37
62	36	57	36
63	34.5	58	34.5
64	32.5	59	32.5
65	30	60	30

**Notes:**

- A. Fractions of the year shall be considered as a year in calculating the age.
- B. The amount due from the insured shall be calculated on the basis of his/ her age and wage from the date of his/her application submission.
- C. In all cases, the total amount calculated as per this table shall be approximated to the nearest Jordanian Dinar.

**Table No. (4)**  
**Entitled Shares in the Pension or the Compensation**

Case No.	Beneficiaries	Widow(s)	Children	Parents	Brothers
1	Widow(s) or widower and more than one child	1/2 (half)	1/2 (half)	-	-
2	Widow(s) or widower and one child and parents	1/2 (half)	1/3 one third	1/6 each or both	-
3	Widow(s) or widower and one child	1/2 (half)	1/3	-	-
4	Widow(s) or widower and more than one child and parents	1/3	1/2 (half)	1/6 each or both	-
5	Widow(s) or widower and parents with no children	1/2 (half)	-	1/6 for each	-
6	More than one child and parents, no widow or widower	-	3/4	1/6 each or both	-
7	One child and parents, no widow or widower	-	1/2 (half)	1/6 each	-
8	Parents, no widow or widower	-	-	1/3 each or both	-
9	Brother or sister, no widow or widower, or children, or parents	-	-	-	1/6 (one sixth)
10	More than one brother or sister, no widow or widower, or children, or parents	-	-	-	1/3 equally
11	One child	-	1/2 (half)	-	-
12	More than one child	-	The entire pension or compensation distributed equally	-	-
13	Widow or widower	3/4	-	-	-

**Notes:**

- A. In the case of marriage or death of the entitled widow, her share shall be reverted to the dependent benefiting children of the insured who were receiving their share from the pension at the time, and shall be distributed equally, providing that the total share for children does not exceed the proportion specified for them under case No. (6). This rule also applies to a widower in the case of his death.
  
- B. In the event of the death of one parent in case No. (4), his/her share shall revert to the children provided that their total share does not exceed the proportion specified in case No. (6).
  
- C. In case No. (8) the share of one of the parents shall be reverted to the other in the case of one parent's death.
  
- D. Taking into consideration what has been mentioned in table No. (4) due pension payments to entitled heirs shall not in any way exceed the maximum wage subject to deduction determined by the provisions of this law.

**Table No.(5)**  
**Benefit factor by which early retirement, old-age Pension and disability pension are calculated:**

Male Insured			Female insured		
Age	Benefit factor for the first 1500 JD of the average	Benefit factor for more than 1500 JD of the average	Age	Benefit factor for the first 1500 JD of the average	Benefit factor for more than 1500 JD of the average
From 45 to less than 49	1.87%	1.20%	From 45 to less than 49	1.87%	1.20%
From 49 to less than 50	1.93%	1.23%	From 49 to less than 50	1.93%	1.23%
From 50 to less than 51	2%	1.24%	From 50 to less than 51	2%	1.29%
From 51 to less than 52	2.02%	1.27%	From 51 to less than 52	2.08%	1.37%
From 52 to less than 53	2.04%	1.30%	From 52 to less than 53	2.18%	1.49%
From 53 to less than 54	2.07%	1.35%	From 53 to less than 54	2.29%	1.63%
From 54 to less than 55	1.40%	2.11%	From 54 to less than 55	2.41%	1.80%
From 55 to less than 56	1.46%	2.17%	From 55 to less than 56	2.50%	2%
From 56 to less than 57	1.54%	2.23%	From 56 to less than 57	2.60%	2.10%
From 57 to less than 58	1.63%	2.30%	From 57 to less than 58	2.70%	2.14%
From 58 to less than 59	1.73%	2.38%	From 58 to less than 59	2.80%	2.22%
From 59 to less than 60	1.86%	2.45%	From 59 to less than 60	2.90%	2.34%
From 60 to less than 61	2%	2.50%	60	3%	2.50%
From 61 to less than 62	2.10%	2.60%			
From 62 to less than 63	2.14%	2.70%			
From 63 to less than 64	2.22%	2.80%			
From 64 to less than 65	2.34%	2.90%			
65	2.50%	3%			



هاتف: 550 1880

ص ب: 926031 عمان 11110 الأردن

النافذة الهاتفية المجانية: 0800 22025

النافذة الهاتفية: 06 5008080

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