**A reading of the Social Protection Law**

**Issued by Royal Decree No. (52/2023)**

This article is related to identifying the branches of social insurance without addressing the insurance benefits that are not related to the labor market. It aims to set out the contributions and obligations of the employer, the worker and the Social Protection Fund (Fund):

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| **Branches of social insurance** | **Employer Contributions** | **Worker Subscriptions** | **Employer's Obligations** | **Fund Obligations** |
| Elderly, Disability and Death Branch | 11 % | 7,5 % | N/A | Coverage is carried out from the fund in accordance with the provisions of the law. |
| Work Injuries and Occupational Diseases Branch | 1 % | N/A | Shall bear the wage on the day of injury and continue to pay the contribution. | Bears a daily allowance until the recovery and stability of the employee. |
| Job Security Branch | 0,5 % | 0,5 % | Notifying the Ministry of Labour before terminating the employee's service. | A monthly allowance (60% of the average wage of two years) is paid for a maximum period of 6 months. |
| Sick Leaves and Unusual Leaves Insurance Branch | 1 % | N/A | The first 7 days are covered by the employer. | Coverage takes place from day 8 to day 182 from the fund.  During the vacation period, the monthly contributions of the employer to the branch of the elderly, disability, and death branch are paid from this branch, and this branch bears the contributions of the employee if the allowance is less than 100% of the last contribution wage. |
| Maternity Leave Branch | 1 % | N/A | N/A | The allowance is disbursed from the fund.  During the vacation period, this branch shall bear the payment of contributions for the employee and the employer to the branch of the elderly, disability, and death. |
| Savings scheme for non-Omani employees | 9% of the basic wage | N/A | The end of service before the applicable date of this law shall be paid at the termination of the employment relationship or by settlement with the employee or to the savings scheme. | This scheme replaces the end of service gratuity and it is disbursed from the fund upon termination of the employment relationship. |