

Islamic Republic of Iran

Social Security Law 1975

Chapter 1- Definitions - General

Article 1. For the purpose of implementing, extending and expanding various types of social insurance, and developing a consistent system appropriate to social security requirements*, as well as centralizing cashes and incomes subject to the Social Security Law and investing and exploiting funds and resources, an independent Organization, affiliated with the Ministry of Social welfare, called the "Social Security Organization", hereafter referred to as the "Organization", is established¹.

Note 1. Subject to Article 10 of the Law regarding establishing the Ministry of Health and welfare ratified in Tir, 1355 (July, 1976), the Social Security Fund with all its duties, assets, claims, debts and commitments, will be integrated into the "Organization".

Note 2. Subject to Article 6 of the Law regarding establishing the Ministry of Health and welfare ratified in Tir, 1355 (July 1976), all of the social security executive branches of Health and welfare provincial organizations, with all their duties, assets, claims, debts and commitments, will be disintegrated from the provincial organizations and transferred to the "Organization".

Note 3. All employees of the former Social Security Organization who, as a result of Article 6 of the Law regarding establishing the Ministry of Health and welfare, have been employed by Ministry of Health and welfare provincial organizations, and any other personnel employed by the provincial organizations to carry out duties related to social security, will be transferred to the "Organization", and will be paid their salary from its financial resources.

Article 2. Definitions :

1. An "Insured" is a person who is individually covered by social security and, by paying certain sums as an insurance contribution, is entitled to enjoy the benefits set forth in this law.
2. "Family of the insured" refers to a person or persons who enjoy the benefit, of this law through the insured.
3. "Place of work" refers to the location at which the insured work under direction of the employer or his agent.
4. "Employer" is a real person or a legal entity at whose direction or on whose account the insured works. All persons who have administrative responsibility for the place of work as managers or supervisors shall be considered as agents of the employer. The employer is responsible for fulfillment of all obligations which the said agents undertake with respect to the insured.
5. "Wages", "Salary" or "Compensation"* as used in this Law includes any money or benefit paid in cash or in kind on a regular basis or formula to the insured for his work.
6. "Contribution" refers to money which is paid to the Organization under the provisions of this Law in order to be entitled to the benefits provided for in this Law.
7. "Sickness" is an abnormal physical, mental or emotional condition which requires treatment or which produces a temporary disability to work or both simultaneously.
8. "Accident", as used in this Law, refers to an unforeseen event occurring as the result of the operation of an external cause or causes and which produces physical or mental injury to the insured.
9. "Sickness Benefits" applies to money which pursuant to this Law is paid to the insured in lieu of wages or salary during a period of pregnancy, temporary sickness or disability to work and failure to receive wages or salary.
10. "Medical Aid Devices" (Prosthetic and Orthopedic) refers to equipment used for the purpose of strengthening one of the senses.
11. "Marriage grant" is an amount paid to the insured under certain conditions in order to compensate for expenses incurred in getting married.
12. "Family Allowances" is an amount which an employer pays under certain conditions to an insured who has a child or children.
13. "Total Disability" refers to a decrease in the ability of the insured to work such that he is unable to earn more than one-third of his previous income by engaging in his former occupation or in any other work.
14. "Partial Disability" refers to a decrease in the ability of the insured to work such that he is able to earn only a portion of his income by engaging in his former occupation or in any other work.

15. "Retirement" refers to the state of an insured who is no longer employed as the result of having reached the retirement age provided in this Law.
16. "Pension" refers to sums of money, which under the conditions set out in this law are paid to the insured as compensation for the loss of a part or the whole of this income or in the event of his death are paid to his survivors to secure their livelihood.
17. "Lump sum compensation for the loss of use of a limb" is an amount, which is paid in a lump sum to the insured, as compensation for the loss of use of a limb or as compensation for reduction in his income.
18. "Funeral and Burial Grant" is a fixed amount paid for the purpose of covering the expenses related to the funeral and burial of the insured where his family handles this matter.

Article 3. The social security provided for in this law covers the following:

- A . Accident and sickness
- B .Maternity and Confinement
- C. Sickness Benefits
- D. Disability
- E. Retirement
- F. Death

Note. Persons covered by this law shall be entitled to the Marriage Grant and Family Allowances according to the regulations pertaining thereto.

Article 4. Persons covered by this law shall consist of:

- A .Individuals who in any capacity work for wages and salary .
- B.This paragraph was annulled according to note 2 of the amendment and Note 3 of the Article 4 of the Social Security law and was replaced by the following "Single Article" ratified by the parliament in September 20, 1986.

Amendment of Paragraph B and Note 3 of Article 4

Single Article. Under the general regulations of Social Security Law, the Social Security Organization is obliged to insure people who are selfemployed for all or part of the benefits stipulated by the Social Security Law. The method of implementation, the rate of contribution, and the amount of benefits, will be determined according to the regulations which will be ratified by the Council of Ministers.

Note 1. The insured person is free to choose his own monthly income, ranging from the minimum to the maximum legal wage, upon which the amount of the contribution is calculated.

Note 2. As of the date of ratification of this Law (Single Article), content of Paragraph B and Note 3 of Article 4 will be annulled.

Note 3. All Iranian citizens, residing in abroad whether employed or unemployed in various fields, whose insurance is not in contradiction with social security regulations and their amendments can be voluntarily entitled to this law and its related regulations provided that the insured has regularly paid their contributions. Obviously, the "Organization" is bound to render services and carry out its commitments according to the regulations.

C . Persons receiving pensions for retirement, disability or death.

Note 1. Employees of Ministries, Government organizations and companies and organizations affiliated with the Government, who according to the pertinent laws are entitled to some of the benefits referred to in Article 3 of this law, shall be covered by the provisions of this law with respect to other benefits (referred to in Article 3 hereof) where special laws providing such benefits for such employee do not exist, all according to regulations to be adopted by the council of Ministers as proposed by the Ministry of Social Welfare and approved by the State Organization for Administrative Affairs and Employment .

Note 2. Persons governed by the Armed forces Services Law and artisans governed by the Army *Artisan's Cooperative and Retirement Insurance Law shall not be subject to this law but shall be governed by their own special law and Regulations.

Note 3. This note was abolished.

Note 4. Persons subject to the Law for the Protection of Staff Employees Against the effect of Old Age, Disability and Death shall continue to be subject to the provisions of said Law. Organizations covered

by said law are bound on notification from the National Health Insurance Organization, to deduct their own share of the medical insurance contribution and that of the insured and to pay same to said organization through their respective protection Fund. The rate of medical insurance contribution under this Article shall be pursuant to the criteria and provisions for medical insurance as set out in the law covering Medical Treatment for Government Employees and the method of collecting the applicable contribution shall be exactly the same as provided in the law for the protection of Staff Employees Against the Effects of Old Age, Disability and Death .

Article 5. Foreign nationals who are employed in Iran in accordance with the pertinent labor laws and regulations are subject to the regulations of this law, except in the cases where:

- A. In case of existence of protocols and bilateral and multilateral treaties between Iran and other countries, measures will be taken according to the treaties.
- B. In cases that foreign national are confirmed by the officials of their own countries that during their stay in Iran have been to tally or partially insured in their countries or third country for the benefits stipulated in article 3 of this law, are exempted from entitlement for the same benefits of this law.

Note. Work related incidents to the nationals of the countries that have officially agreed to Convention Number 9 of International Labor Office are exempted from paragraph "B". The rate of the contribution will be determined according to the regulation provided by the Social Security Organization and ratified by the Council of Ministers.

Article 6. The implementation of each item of the coverage provided for in Article 3 of this Law shall be put into effect with respect to the rural population and their families in the various regions of the country gradually as the Organization's capabilities are expanded, as recommended by the Board of Directors and approved by the High Council of the Organization with due regard to Article 117 of this law .

Article 7. Individuals employed in occupations which until the enactment of this law were not covered by social insurance, shall on recommendation of the Board of Directors and approval of the Minister of Social welfare become subject to the provisions of this law in the following order :

- A . Coverage set out in Sections C,D,E and F of Article 3 of this law shall be gradually implemented taking into consideration the capabilities of the Organization . Accordingly with due regard to Article 28 of this law, the rate of contribution until the end of the year 1354 (20 March 1976) shall be 19% of the salary or wages, and from the beginning of the year 1354 (21 March 1976) shall be 21% of the salary or wages. In the year 1354 the employer will pay 13% , the Insured 4%, and the Government 2%, and from 1354 onward, the employer shall pay 14%, the insured 5%, and the Government 2% .
- B . Coverage set out in Sections A and B of Article 3 of this law shall be implemented gradually and on the condition that the Organization has provided the necessary equipment and facilities for medical treatment of insured persons. The obligation of employers or persons subject to the provisions of this law by virtue of this Article to pay this insurance contribution shall commence from the date notice of their insurance coverage is published in the newspaper or a written notice is given .

Article 8. The insurance of individuals and of persons employed in occupations which were until the date of enactment of this law in any way covered by the provisions of the Social Insurance Law or Rural Social Insurance Law shall continue with due regard to the provisions of this law.

Note . The conditions relating to the continuation of all or a part of the insurance coverage specified in this law for those persons who have been excluded from the category of insured persons for a reason other than the reasons set out in this law, shall be determined according to pertinent Regulations . In any event, payment of the total insurance contribution in such cases shall be borne by the insured .

Article 9. Is abolished.

Article 10. From the effective date of this Law, the Social Insurance Organization and the Rural Social Insurance Organization shall be merged into the Social Security Organization. All duties, obligations, claims, budgetary allocations and assets of such organizations and their employees with the preservation of their rights, records (of service) and employment benefits, which shall Regulations referred to in Article 13 of this law, shall be transferred to this Organization.

Article 11. Is abolished along with its Note.

Chapter 2- Organs and Organization

Articles 12 to 17 and also 19 to 27 have been abolished.

Article 18. The internal regulations of the High Council of the Organization shall be implemented after approval by the Council.

Chapter 3- Sources of Income

Article 28. The sources of income of the organization are as follows:

1. The insurance contribution from 1st Mehr, 1354 (23 September, 1975) until the end of the year 1354 (March 20, 1976) shall be at the rate of 28% of wages or salaries, 7% of which shall be borne by the insured, 18% by the employer and 3% shall be provided by the Government.
2. Income obtained from the funds, reserves and properties of the organization.
3. Money obtained from penalties and cash fines specified in this law.
4. Grants and gifts.

Note 1. From the beginning of the year 1355 (March 21, 1976) , the employer's share toward the insurance contribution shall be 20% of the wage or salary of the insured, which together with the Government will increase the insurance contribution 30% of the wage or salary.

Note 2. The Government is required to provide its share toward the insurance contribution as a lumpsum in the Annual National Budget and to pay same to the Organization.

Note 3. The Organization shall, at least once every three years, conform its financial affairs with actuarial principles and report thereon to the High Council.

Article 29. 9% of the basis for calculating the insurance contribution referred to in Article 28 of this law, as the case may be, shall be allocated to secure the expenses arising from coverages mentioned in section A and B of Article 3 of this law, and the balance shall be allocated to the remaining undertakings.

Note . Sickness benefits for a period of sickness of an insured which is not paid by the employer, shall be borne by Organization.

Article 30. Employers are bound to deduct from all the money and benefits mentioned in section 5 of Article 2 of this law the specified insurance contribution and to pay same together with their own share of the contribution to the Organization.

Note . The value of non-cash regularly paid benefits, such as foodstuffs, cloths and the like, shall be determined as a fixed amount in accordance with a regulation to be approved by the High Council upon the proposal of the Board of Directors; and insurance contribution shall be collected on the said value.

Article 31. In the case of insured persons the whole or part of whose wages or earnings is secured through customers or clients, the approximate income of every class or profession must be determined as a fixed amount upon the proposal of the Board of Directors and approval of the High Council, and shall form the basis for collection of the insurance contribution.

Article 32. In the case of insured persons who receive wage, the insurance contribution shall be calculated and collected on the basis of their total monthly earning. This insurance contribution shall in no case be less than the insurance contribution applicable to the minimum wage of ordinary laborers.

Article 33. The insurance contribution of apprentices shall be paid in proportion to their wages or salaries and such contribution shall in no case be less than the rate applicable to the lowest wage or salary. In the event that the wage or salary of the apprentice is less than the lowest wage, the payment of the difference in the apprentice's share of said insurance contribution shall be borne by the employer.

Article 34. Where the insured works for two or more employers, each one of them is bound to deduct from his wage or salary the insurance contribution in proportion to the wage or salary he is paying, and to pay the same to the Organization together with his own share of the contribution.

Article 35. The Organization may, where necessary and with the approval of the High Council of the Organization, classify the wages or salaries of insured persons engaged in certain occupations and collect the insurance contribution on the basis of a fixed income and calculate and pay cash benefits on the same basis.

Article 36. The employer is responsible for the payment of his share of the contribution and that of the insured to the Organization and is bound, at the time of payment of wages or salaries and benefits, to deduct the share of the insured and pay it to Organization adding his own share thereto. Where the employer fails to deduct the insureds share of the contribution, he shall be personally responsible for its payment. Delay in payment or non-payment of insurance contribution by the employer shall not absolve the Organization of its responsibility and undertaking toward the insured.

Note . Insured persons, the whole or part of whose earnings is derived in the manner set out in Article 31 of this law, are bound to pay their share of the insurance contribution to the employer for payment to the Organization, but in any event the employer shall be responsible for the payment of the insurance contribution.

Article 37. Upon the transfer and assignment of institutions and places of work governed by this law, or the profits thereof, whether the transfer is absolute, conditional, as a mortgage by means of a deed, a legal settlement or lease and whether the transfer is by means of an official or ordinary deed, the transferee is required to demand from the transferor a certificate from the Organization to the effect that there is no outstanding debt on account of insurance contribution and related charge Registrars of legal instruments are required at the time of the drawing up the documents, to enquire of the Organization concerning the debts of the transferor. In the event that the Organization does reply to the Registrar of Legal Instruments within 15 days of receipt of the enquiry form at the office of the Organization, the registrar of legal instrument may register the transaction without clearance being obtained.

Where the Organization gives notice that the transferor has a debt, the transaction may be concluded upon payment of the debt, which payment, however, shall not deprive the transferor of his right to protest the assessment of the Organization and secure a review of the amount of insurance contribution. Where the transaction is concluded without presentation of said certificate, the transferor and the transferee shall have joint and several responsibilities for payment of the claims of the Organization. Ministries, Governmental organizations and companies as well as municipalities, Guilds and other authorities concerned are bound to demand a certificate of settlement of account for insurance contribution from applicants for renewal of licenses for business or any other activity. In any event renewal of a business license depends upon producing a certificate of settlement of account for insurance contribution.

Note. The Organization is bound to issue a certificate of settlement of accounts and deliver same to the applicant no later than one month after registration of an application.

Article 38. Where the performance of work is entrusted to real persons or legal entities on a contract basis, the employer should, in making the contract, bind the contractor to insure his workers as well as the workers of subcontractors with the Organization and to pay the whole of the insurance contribution as set out in Article 28 of this law. Payment of 5% of the total value of the contractor's work by the employer shall be subject to presentation of a certificate of settlement of accounts from the Organization. In the case of contractors who submit in due time a list of wages and insurance contributions of their employees to the Organization, and pay accordingly; an amount equivalent to the insurance contributions paid shall be released from said amount (5% withheld) at the request of the Organization. If the employer pays the last instalment to the contractor without asking for the certificate of settlement of account from the Organization, he shall be responsible for the payment of the specified insurance contribution and related penalties. The employer then has the right to demand and recover from the contractor the sums paid to the Organization on this account. All Ministries, Government organizations, and companies, municipalities, the Chamber of Guildes, non-government institutions and charitable and public welfare institutions are subject to this Article.

Note. All employers subject to this Article and Article 29 of the former Social Insurance Law are bound to present the list of those contractors and consultant engineers who, at least one year after the termination, suspension or cancellation of this contract have failed to pay their employee's contributions and present the certificate of settlement of account from the Organization. In this case the debt due shall

be paid by the employer from the withheld amount (5%). The amount of contribution after being finalized according to the law and the decision of the Assessment Review Boards subject to Article 44, and the second notification to the contractors, shall be paid to the Organization by contractors the debt due within 20 days. The method of implementation will be according to the regulations which will be prepared by the Organization and ratified by the Council of Ministers.

Article 39. The employer is required to pay each month's insurance contribution to the organization no later than the end of the following month. He shall also submit to the Organization a list of wages or salaries of the insured persons. Such list shall be prepared in accordance with the regulations on the manner of preparing and transmitting payroll lists as approved by the High Council of the Organization. The Organization shall at the latest within six months of the date of receiving the payroll list investigate the records and documents of the employer and if it finds errors, discrepancies or inconsistencies, will proceed according to Article 100 of this law and collect the balance due. If the employer refrains from producing any documents, the Organization will arbitrarily determine the balance due on the insurance contribution and demand and collect same.

Article 40. Where an employer fails to transmit the payroll list mentioned in Article 39 of this law, the Organization may arbitrarily determine the insurance contribution and demand and collect the same from the employer.

Article 41. Where the type of work requires, the Organization may on proposal of the Board of Directors and with the approval of the High Council of the organization, determine the proportion which wages bear to the work performed, and demand and collect the insurance contribution based on such proportion.

Article 42. If the employer should object to the amount fixed by the organization for the insurance contribution and penalties for delayed payments, he may, within 30 days of the date of notification, submit his protest to the Organization in writing. The Organization is required within thirty days of the date of receipt thereof to present same to a Board of First Instance for Assessing Claims. Where no protest is received from the employer during the period specified, the assessment of the Organization shall be final and the amount of insurance contribution and the penalties as determined will be collected in accordance with the Article 50 of this law.

Article 43. Boards of First Instance for assessing claims of the organization shall be composed of the following persons:

1. A representative of the Ministry of Social welfare who shall be the Chairman of the Board.
2. One person representing the employer, selected by the Chamber of Commerce, Industry and Mines of Iran in the case of businessmen and industrialists, a representative from the pertinent guild introduced by the chamber of Guilds in the case of guild members, professionals or self-employed persons.
3. One person selected by the High Council of Social Security.
4. The representative of the workers selected by the Minister of Social welfare in the case of workers covered by the Social Security Law.

Decisions of the Boards of First Instance for Assessing Claims are final and binding and in cases where the amount demanded by the organization for insurance contribution and penalty is One million and five hundred thousand Rials or less, or where no protest is made within the specified time. Should the amount claimed be more than one million and five hundred Rials, the employer and the Organization have the right to appeal within twenty days from the date of receipt of actual or legal notification of the decision of the Board of First Instance for Assessing Claims.

Article 44. The Assessment Review Boards shall be convened in Tehran and be composed of the following persons:

1. A representative of the Ministry of Social welfare who shall be the Chairman.
 2. One of the judges of the Ministry of Justice selected by the Ministry of Justice.
 3. One person selected by the High Council of social security.
 4. A representative of the Organization selected by the chairman of the Board of Directors and Managing Director.
 5. One person representing the employer selected by the Chamber of Commerce, Industry and Mines of Iran in the case of businessmen and industrialists, or one representative of the Chamber of Guilds in the case of guild members, professionals and the self-employed.
- Decisions of a Review Board are final and binding.

Note . Boards of First Instance and Review Boards shall notify the employer of the hearing dates. Employers shall be free to attend hearing for purpose of giving explanations.

Article 45. The procedure for lodging a protest and petition for review, convening meetings of the Boards, method of investigation, issuance of decisions and notification shall be in accordance with regulations to be approved by the High Council of the Organization on the proposal of the Board of Directors.

Article 46. The Organization may at the request of an employer divide his debts into 36 monthly installments; in such case the employer shall pay to the Organization interest equivalent to 12% per annum on the outstanding balance due. In case the employer does not pay any of the installments on the specified date, the remaining installments shall immediately become due and payable and shall be collected according to Article 50 of this law.

Note . In cases where, due to a financial crisis which causes a halt in operations at the place of work, payment of the insurance contribution on the date due is not possible, the employer may, at the time specified in this Article, ask for a reduction in the amount of damages and delay penalties. In such case Boards of First Instance and Assessment Review Boards shall examine the request of the employer and issue the appropriate decision. In any case, the amount of damages and delay penalty shall not be less than 12% per annum on the delayed insurance contribution.

Article 47. When visited by an inspector from the Organization, employers are required to make available to him the list of wages, salaries and other benefits of insured persons, as well as the books of account and necessary documents. Inspectors of the Organization may make copies or photocopies of all or any part of the said books of account and documents and may refer to any of the heads, staff and workers at the place of work and to authorities concerned in order to secure necessary information. Inspectors of the Organization have the right to inspect the places of work covered by this law and have the same powers and responsibilities set out in Article 52 and 53 and of the Labor Law . The result of the inspection shall be reported by the Organization to the employer at the most within one month.

Article 48. From the date that the Organization, with due regard to Article 7 of this law, announces that a new group is subject to insurance coverage, it shall be bound to carry out its legal obligations to the insured persons in accordance with the regulations; and employers are bound to pay the insurance contribution to the Organization as of the date said group has been announced as being subject to insurance coverage.

Note . In cases where the payroll list is not sent on the specified date by the employer, the Organization may calculate the wage or salary of insured persons on the basis provided in Article 40 of this law for calculating the insurance contribution and consider the same as the basis for payment of cash benefits. In cases where calculations of the wage or salary of the insured in the above manner is not possible, the Organization may pay the cash benefits, on account, on the basis of the lowest wage or salary.

Article 49. The claims of the Organization arising out of the execution of this law shall be considered as preferred claims.

Article 50. The claims of the Organization for insurance contribution, delay penalties and cash fines, which arise from the implementation of this law, or former social insurance laws and the Rural Social Insurance Law, as well as the expenses incurred according to Article 65 and 89 and the damages mentioned in Article 99 and 100 of this law shall be considered as claims supported by binding documents, and according to the law concerning the Execution of the Contents of official Documents may be collected by the enforcement agents of the Organization. The administrative regulations of this Article shall be prepared by the Organization at the latest within six month of the date of enactment of this law, and shall become effective upon the approval of the Ministry of Social Welfare and Ministry of Justice. Until the approval of the said regulations, the provisions of this Article will be implemented by the enforcement agents for judgements of the courts of the Ministry of Justice in accordance with the regulations under Article 35 of the Social Insurance Law.

Chapter 4 - Financial Provisions

Article 51. Before the beginning of the month of Day (22 December) of each year, the Board of Directors is required to prepare the budget for the entire Organization for the following year and present it to the High Council of the Organization. The High Council of the Organization is required to approve the budget for the following year no later than the 15th Esfand (5 March) and notify the Board of Directors accordingly.

Note . The share of the National Health Insurance organization to cover expenses arising out of Sections, A and B of Article 3 of this law shall be separately stated in the budget of the Organization in accordance with Article 29.

Article 52. The balance of the income after deduction of expenses, all income from fines and delay penalties interest on fized deposits, dividends on securities, profits from investments, as well as income derived from the sale transfer or use of property of the Organization shall be credited in its entirety to the reserve account.

Note 1. Each year on the proposal of the Board of Directors, the High Council of the Organization shall assign an amount out of the reserves for the purchase of immovable property, and the provision of new buildings, or installations and equipment, for which no provision has been made in the budget of the Organization.

Note 2. The development of medical facilities shall be financed out of the reserve funds, on the proposal of the National Health Insurance Organization as confirmed by the Board of Directors of the Organization and approved by the High Council . Said facilities will be put at the disposal of the National Health Insurance Organization, but the title thereto will remain in the Organization.

Article 53. The reserves of the Organization shall be deposited with the Workers Welfare Bank. The said bank shall manage the investment of said reserve funds through a committee with the approval of the High Council of the Organization.

Chapter 5- Accidents, Illness, Pregnancy and Confinement

Article 54. Insured persons and members of their families may enjoy benefit of medical services, in case of injury due to accident or illness, from the date they become subject to this law. The said medical services shall include all outpatient medical treatment, in-patient treatment, supply of required medicines, and diagnostic testing.

Article 55. Medical services covered by this law are provided in two ways:

- a. The priority of treatment method goes to the direct method.
- b. Utilizing the indirect method will be authorized and determined by the Organization.

Article 56. For the purpose of rehabilitation, recovery and restoration to work of insured persons who have been injured and who have lost their former jobs, the National Health Insurance Organization shall work through specialized institutions for the disabled to enable such persons to be employed in other suitable work, all pursuant to regulations proposed by the Technical Council of the above mentioned Organization and approved by the High Council of the Organization.

Article 57. In the event that the treatment of a patient necessitates his transfer from a village or district to another district, the procedure for such transfers shall be according to rules to be proposed by the National Health Insurance Organization and approved by the Technical Council of the said Organization.

Article 58. The members of the family of an insured who are entitled to the benefits stipulated in Article 54 of this law are:

1. The wife of the insured.

2. The husband of an insured wife provided that he is supported by her and he is over 60 years of age, or is found to be disabled according to the findings of the Medical Board referred to in Article 91 of this law,
3. Children of the insured person who meet one of the following conditions:
 - a. Are under 18 years of age, are unmarried daughters under 20 years of age or when they are exclusively occupied as students as certified by an official educational institution,
 - b. Are unable to work due to illness or defect of limb as certified by the National Health Insurance Organization.
4. Parents supported by the insured provided that the age of the father exceeds 60 years and that of the mother 55; or when they are disabled, according to the findings of the Medical Boards referred to in Article 91; and provided that in any event they are not receiving any pension from the Organization.

Article 59. Insured persons who are under medical treatment or are convalescent and according to the findings of the National Health Insurance Organization are temporarily unable to work, provided they are not engaged in any work and do not receive any wage or salary, shall be entitled to receive sickness benefits under the following conditions :

- a. The insured is under medical treatment as a result of an accident, whether work-related or not, or as a result of an occupational disease,
- b. Where the insured, due to illness and according to a doctor's certificate requires a complete rest or bed rest and on the date of his illness was working or on paid leave.

Article 60. Employment related accidents are accidents which occur to the insured in the course of performing his duties or as a result thereof. "In the course of performing his duties" refers to all times when the insured is working at the place of work or affiliated institutions or the buildings or compounds thereof or, on the instructions of the employer, is carrying out an assignment outside the limits of the place of work. Time spent in visiting a clinic, hospital or for medical or convalescent treatment and time spent by the insured in going from home to the place of work and returning thereto is considered as in the course of performing his duties, provided that the accident occurs during the normal hours of going to the place of work or return therefrom. Accidents which occur to an insured while trying to save other insured persons and assist them are considered as employment related.

Article 61. Occupational diseases shall be determined according to a schedule to be proposed by the Board of Directors and approved by the High Council of the organization. The period during which the National Health Insurance Organization is responsible for the treatment of each occupational disease after a change of work by the insured shall be as specified in the said schedule.

Article 62. The period for payment of sickness benefits during illness and the amount thereof shall be as follows:

1. Sickness benefits shall be paid from the first day upon which the insured, according to the findings of the National Health Insurance Organization, is considered unable to work due to accident or occupational disease. In cases where unemployment or treatment is due to an illness, if the patient is not hospitalized, sickness benefits will be paid from the fourth day.
2. Payment of sickness benefits will continue so long as the insured, as determined by the National Health Insurance Organization, is unable to work but does not qualify as disabled according to the provisions of this law.
3. Sickness benefits of an insured, who has a wife or child or dependent father or mother, shall be paid at the rate of three fourths of his last daily wage or salary.
4. Sickness benefits of an insured, who has no wife or child or dependent father or mother, shall be equivalent to two-thirds of his last daily wage or salary, except when the insured is hospitalized at the expense of the National Health Insurance Organization in which case the sickness benefits shall be equivalent to one half his last daily wage or salary.
5. Whenever the National Health Insurance Organization transfers an insured to another district for medical treatment and he is treated as an outpatient in addition to the applicable sickness benefits, payment equivalent to one hundred percent of the daily sickness benefits shall also be made for each day of his stay. Subject to the decision of the doctor treating him, so long as the patient needs a companion, in addition to travelling expenses, the Organization shall also pay to the companion of the patient an amount equivalent to fifty percent of the salary or wages of the insured.

Article 63. In case of sickness or accidents, the last daily wage or salary of the insured for the purpose of calculating the sickness benefits for the period of sickness consists of the total amount received by the insured, on the basis of which the insurance premium has been collected during the last 90 days before the beginning of his sickness, divided by the number of working days. With regard to insured persons who receive piece work compensation, the last wage consists of the total amount received by the insured on the basis of which the insurance contribution has been collected during the last 90 days before the beginning of his sickness divided by 90, Provided that the amount of sickness benefits or this amount is not less than the sickness benefits payable on the minimum wage of an ordinary sickness laborer. Where an insured who receives piece work compensation has received sickness benefits during a part of the said three months, the average wage, which was the basis for calculating the said sickness benefits, shall be considered to be the daily wages during the period of sickness and will be considered in the calculation.

Article 64. In cases where employers in accordance with other laws and regulations are required to pay salary or wages to their insured employees who are ill, the National Health Insurance Organization shall be responsible only for their medical treatment according to the provisions of this law.

Note . In cases where employers are bound, in accordance with other laws, to pay the wages of their tubercular workers, the Organization shall be responsible only for their treatment according to the provisions of this law.

Article 65. In cases of employment related accidents, the employer is required to take the necessary initial steps to prevent worsening of the person involved in the accident, and should inform the Organization of the case within three working days. In case the employer incurs expenses for his initial actions, the National Health Insurance Organization shall repay the expenses incurred.

Article 66. If it is proved that the accident is the direct result of non-compliance with technical safety regulations, or that the sickness is due to a failure by the employer or his agent to observe sanitary and hygiene regulation and required precautions, the National Health Insurance Organization and the Organization shall pay the expenses related to the treatment, sickness benefits, pensions etc, and shall claim and collect same from the employer in accordance with Article 50 of this law.

Note 1. The party at fault may exonerate himself by paying to the Organization a sum equivalent to ten years pension mentioned in this Article.

Note 2. If the insured is covered by the regulations regarding third party insurance, in case of an accident the Organization or the National Health Insurance Organization or the other party himself may provide the insured with the assistance provided for in this law, and the insurance companies involved shall then be bound to pay the damages sustained by the Organizations within the limits of their liabilities to the third party.

Article 67. A female insured or the wife of a male insured, who has a record of paying the insurance contribution for 60 days within the one year prior to delivery, may enjoy the pregnancy and confinement benefit provided she is not working. The pregnancy and confinement benefit shall be equal to two thirds of the last wage or salary of the insured according to Article 63, and the maximum that may be paid shall not exceed a total period of 12 weeks covering the time both before and after delivery, without deducting the first three days thereof.

Article 68. A female insured or the wife of a male insured, who has a record of paying the insurance contribution for 60 days within the one year prior to delivery may enjoy the medical assistance and examinations and treatment before, during and after delivery. The National Health Insurance Organization may, on application by the insured, pay a cash amount in lieu of the above benefits. The said amount shall be determined in regulations to be prepared by the Board of Directors of the National Health Insurance Organization and approved by the High Council of the Organization.

Article 69. In case a female insured or the wife of a male insured suffers from diseases which would make it harmful for her to breast-feed her child, or if she dies after delivery, the required milk will be supplied up to the age of 18 months.

Chapter 6 - Disability

Article 70. Whenever insured persons are considered to be incurable as diagnosed by the doctors in charge of their treatment, and after notice concerning the results of their convalescent treatment and concerning their return to work has been given, said insured persons if totally or partially disabled according to the finding of the Medical Committee referred to in Article 91 of this law, shall be dealt with as follows:

1. If the degree of the insured's loss of ability to work is 66% or more, he shall be considered to be totally disabled.
2. If the degree of the loss of the insured's ability to work is between 33% to 66%, and it was caused by an employment related accident, he shall be considered to be partially disabled.
3. In case the degree of the loss of insured's ability to work is between 10% to 33% and it was caused by an employment related accident, he shall be entitled to lump sum compensation for loss of limb.

Article 71. An insured who, as the result of an employment related accident or occupational disease is considered to be totally disabled, shall without regard to the period during which he has paid the insurance contribution be entitled to a pension for employment related total disability.

Article 72. The amount of monthly pension for an employment related total disability is equal to one thirtieth of the average wage or salary of the insured multiplied by the years during which the insurance contribution has been paid, provided it is not less than fifty percent of his average monthly wage or salary nor is it in excess of one hundred percent thereof . With regard to insured persons who have a dependent wife or child or a father or mother and whose pension is less than 60% of their average wage or salary, there shall be paid an additional 10% of the pension as a contribution, provided the total pension and contribution do not exceed the 60% .

Note 1. A husband or child or parents shall be considered as dependent on the insured under the following conditions:

1. The age of the husband exceeds 60 years, or he is found by the Medical Committee mentioned in Article 91 of this law to be totally disabled, and in either case he does not receive any pension under this law and is supported by his wife.
2. The children of the insured who meet the conditions mentioned in clause 3 of Article 58 of this law.
3. The age of the father exceeds 60 years, or that of the mother 55 years, or they are found by the Medical Committee mentioned in Article 91 of this law, to be disabled, and are supported by the insured, and in any event receive no pension under this law.

Note 2. The average monthly wage or salary of the insured mentioned in this Article is the total of his wage or salary on the basis of which the insurance contribution has been collected during the 720 day period preceding the employment related accident or the beginning of the occupational disease resulting in the disability, divided by the working days and multiplied by thirty

Article 73. An insured who due to an employment related accident has lost his ability to work by 33% to 66% shall be paid a pension for an employment related partial disability. The amount of pension shall be the result derived from multiplying the percentage of disability times the amount of the total disability pension as determined in accordance with Article 72 of this law.

Article 74. An insured who due to an employment accident has lost the ability to work by 10% to 33% shall be entitled to receive the lump sum compensation for loss of limb. The amount of this compensation shall be 36 times the applicable pension as stipulated in Article 72 of this law multiplied by the percentage of disability.

Article 75. An insured who during the 10 year period preceding the occurrence of a non-employment related accident or the beginning of his sickness, has paid the insurance contribution for at least one year of work including the insurance contribution for ninety days of work during the one year period preceding the accident or sickness, which resulted in the disability, shall in case of total disability be entitled to a monthly pension for non-employment related total disability.

Note . The calculation of the average wage and the disability pension mentioned in the above Article shall be made in accordance with Article 72 of this law, and Note 2 thereunder.

Chapter 7- Retirement

Article 76. Persons covered by this law who meet the following conditions shall be entitled to a retirement pension.:

1. They shall have paid the stipulated insurance contribution for at least ten years before they apply for retirement.
2. The male shall have completed 60 years of age and the female shall have completed 55 years.

Note 1. Insured persons (Male at a ge 50 and females at age 45 Years old) who have worked for a total 30 years may ask for retirement pension provided that they have paid the contribution to the Organization on a regular basis.

Note 2. Persons with the age of 50 for men and 45 for women who have worked at least 20 consecutive years or 25 non-consecutive years in a region with a bad climate or under conditions of difficult employment, hazardous to health may ask for retirement pension provided that they have paid the contributions in all cases "A region with a bad climate" and "employment hazardous to health" shall be defined in accordance with regulations approved by the Council of Ministers. The increase in expenditure caused by this Note shall be compensated through the decrease in the Organization's expenditure caused by Note 1 of this Article.

Note 3. Insured persons with a record of paying contributions for a total of 35 years may, ask for retirement pension regardless of the age.

Note 4. Female workers aged 42 years and with record of 20 years of employment may retire with a pension eque to 20 days of their monthly wage, provided that they have paid the required contribution.

Article 77. The retirement pension shall be one third of the average wage or salary of the insured multiplied by the number of years during which the insurance contribution has been paid, provided that it does not exceed 35/30 of the average wage or salary.

Note . The average wage or salary for the purpose of calculating retirement pension shall be the total wages or salary of the insured on the basis of which the insurance contribution has been paid during the last two years divided by twenty-four.

Article 78. The employer may apply to the organization for the retirement of insured persons who have continued to work for five years or more after attaining the age of retirement stipulated in this law.

Article 79. Employees of Government companies the majority of the shares of which either now belong to or may hereafter belong to the private sector under the law shall be treated as follows :

1. The employees covered by Article 33 of Employment Regulations for Government Companies, and the employees of Government companies who are subject to special regulations regarding retirement and stipends, shall continue to be subject to said regulations.
2. The employees of Government companies now covered by the Social Insurance Law shall be subject to the provisions of this law.
3. Other employees shall be subject to the law for the Protection of staff Employees against the Effects of Old age, Disability and Death.
4. The method for calculating the Government service of employees mentioned in Clauses (1) and (3) above, the amount of pension contributions payable by the employee and employer, and also the manner of fix-ing the pension or stipend of such employees and their duties shall be according to regulations to be prepared by the Ministry of Health, Hygiene and Medical Education with the cooperation of the State Organization for Administrative Affairs and Employment and approved by the High Council for Social Security.

Chapter 8 - Death

Article 80. Eligible survivors of a deceased insured will receive a survivors pension under one of the following circumstances:

1. On the death of an insured who was retired.
2. On the death of an insured totally disabled pensioner.
3. On the death of an insured who during the last ten years of his life has paid the insurance contribution for at least one working year, provided that during his last year of life he has paid contributions for 90 working days.

Note 1. Insured persons covered by the Social Security Law who have passed away prior to the ratification of this Article and for any other reason have not been entitled to pension, shall be qualified for benefits according to this Note or Note 2 below.

Note 2. In case the insured person does not meet the conditions specified in this Note, but has paid at least 20 years of contribution before his death, his survivors shall be entitled to the pension. For the determination of the average wage or salary to calculate the amount of the pension, Note of Article 77 of this law will be used.

Note 3. In case of the insured person who dies after ratification of this Article and does not enjoy the conditions specified in this paragraph, if the record of his payment of contribution is less than 20 years and more than 10 years, his survivors will be entitled to receive a lumpsum compensation equal to one month of the minimum wage of unskilled worker at the time of his death and, in proportion of the pension share specified in Article 83 of the Social Security Law.

Note 4. In cases where death of the insured is due to an employment related accident, or an occupational disease.

Article 81. The eligible survivors of the deceased who are entitled to survivors pension are :

1. The permanent wife of a deceased insured so long as she has not remarried.
Note . The eligibility to receive a pension from the Organization for wife of a deceased insured who has remarried (Permanent marriage) in the event of the death of her second husband, may be reinstated. The costs caused by this Note will be funded from the 3% contribution paid by the Government.
2. The children of the deceased provided that they are under 18 years of age or are exclusively devoted to studying, or are unable to work due to illness or loss of limb which is certified by the Medical Committee mentioned in Article 91 of this law.
3. The parents of the deceased provided, firstly that they were supported by him and secondly that the age of the father exceeds 60 years and that of the mother 55 years, or that, according to the findings of the Medical Committee mentioned in Article 91 of this law, are disabled and in any event are not receiving a pension from the Organization.

Article 82. The survivors of an insured woman shall benefit from a pension under the following circumstances:

1. A husband provided, firstly, he was supported by his wife, and secondly, his age exceeds 60 years or according to the opinion of the Medical Committee mentioned in Article 91 of this law he is disable and is in no way receiving a pension from the Organization.
2. Children provided that the following conditions exist:
 1. their father is not living or he meets the conditions mentioned in section 1 of this Article, and is not benefiting from another pension.
 2. Their age is under 18 years or they are exclusively devoted to studying until completion of their education or, when due to illness or loss of limb as certified by the Medical Committee mentioned in Article 91 of this law they are not able to work.
3. Parents provided, firstly that they were supported by the deceased and secondly that the age of the father exceeds 60 years, and the mother 55 years, or that as a result of the finding of the Medical Committee mentioned in Article 91 of this law they are disabled and in any event are not drawing a pension from the Organization.

Article 83. The pension share of each of the survivors of a deceased insured is as follows:

1. The amount of pension of a widow of an insured is equivalent to 50% of a pension due to the insured. Where an insured male has several permanent wives, the pension will be divided equally among them.
2. The amount of pension of each of the children of the deceased insured is equivalent to 25% of the pension due to the insured. Where a child has lost both his parents, his pension will be twice the aforesaid amount.
3. The amount of pension of each of the parents of the deceased insured is equivalent to 20% of the pension due to the insured. The total pension of the survivors of the deceased insured should not exceed the amount of pension due to the deceased. If the total amount of pension exceeds this amount, the share of each of the beneficiaries shall be proportionately reduced. In such cases if one of the beneficiaries die; or is disqualified to receive a monthly pension, the share of the remaining survivors will be increased with due consideration to the classifications set out in this Article. In any case the survivors of the insured shall enjoy 100% of the pension provided for survivors of the deceased.

Note . The pension due to the deceased insured means his pension as of the date of his death. In the case of an insured who dies due to any kind of accident or illness, the pension due is the pension payable to the insured in the event of his total disability.

Article 84. Where an insured dies, his funeral and burial expenses shall be paid by the National Health Insurance Organization.

Chapter 9- Marriage Grant and Family Allowances

Article 85. In cases of first marriage, an amount equivalent to one month's average wage or salary will be paid as marriage grant to the male or female insured under the following circumstances:

1. The employee's relationship with the employer not severed at the date of the marriage.
2. The insurance contribution has been paid to the organization for at least 720 working days during the five year period before the marriage.
3. The marriage is permanent and has been registered in an Official Marriage Register.

Note 1. The average wage or salary mentioned in this Article is the total amount received by the insured during the two year period before the marriage, on the basis of which the insurance contribution was paid, divided by 24.

Note 2. Where both parties are eligible according to the provisions of this Article, the marriage grant will be paid to both.

Article 86. Family allowances will be paid only for two children of an insured provided that:

1. The insured has a record of having paid the insurance contribution for at least 720 working days.
2. The age of the children is less than 18 years or they are exclusively devoted to studying until the end of their education, or when due to illness or loss of limb, according to the findings of the Medical Committee mentioned in Article 91 of this law, they are not able to work. The amount of the monthly family allowances for each child is equivalent to three times the lowest daily wage of an unskilled laborer in the various region of the country.

Article 87. The payment of family allowances is the responsibility of the employer and it must be paid to the insured on paying his wage or salary.

Note. Whenever a dispute arises between the insured and the employer regarding payment of family allowances, settlement of the dispute will be conducted as stipulated in the Chapter on "Settlement of Disputes" in the labor law.

Chapter 10- General Regulations for Benefits

Article 88. It is the responsibility of employers to carry out sanitary and hygienic measures in the work environment. Insured persons who in their work environment are in contact with harmful substances such as poisonous gases, radiation, etc., must have a medical check-up at least once a year by the National Health Insurance Organization.

Article 89. Persons who are or become retired or disabled under the former social insurance laws or under this Law, members of their immediate family and persons who receive survivors pension, will be entitled to the medical services provided for in sections A and B of Article 3 of this law from the National Health Insurance Organization on paying 2% of their pensions. The difference between the amounts paid by insured persons mentioned in this Article and the amounts which should be paid according to the Regulations of the Law for the provision of Medical Treatment for Government Employees shall be provided by the Organization.

Article 90. Persons employed in the place of work should have the physical ability appropriate for the type of work assigned to them. For this reason employers are required to arrange for a medical check-up before their employment. If, after recruiting those covered by this law, it is found that the aforesaid were not fit and able for the assigned work at the time of recruitment, that the employer was negligent in making a medical check-up and as a result, the insured is involved in an accident or his illness is aggravated, the National Health Insurance Organization and this organization shall carry out the provisions of this law with respect to the insured, and the expenses related thereto shall be demanded and collected from the employer according to Article 50 of this law.

Article 91. In order to ascertain the measure of physical and mental disability of insured persons and the members of their family, Medical Committee of First Insurance and Medical Review Committee shall be formed. The procedure for convening the committees, appointment of their members, the manner of investigating and the insurance of rulings on the basis of a schedule of degrees of disability shall be according to regulations to be proposed by this Organization and approved by the High Council.

Article 92. For the purpose of supervising the proper performance of Medical duties resulting from implementation of this law three medical insurance experts selected by the Minister of Health, and Medical Education, will be members of the Technical Council of the National Health Insurance Organization mentioned in Article 4 of the law for provision of medical treatment for government employees.

Article 93. Changes in the degree of disability will require revision of the amount of pension in the following cases:

1. Total disability pension shall, in case of cessation of the conditions of total disability, be terminated immediately on resumption of work by the pensioner. In case of a reduction of the degree of work-related disability to the measure mentioned in Article 73 to 74 of this law, depending on the case, either a work related partial disability pension or compensation for the loss of limb shall be paid.
2. A work related partial disability pension mentioned in Article 73 of this law is subject to review within five years from the date of pension is established. If it is found in such review that the insured has ceased to meet one of the stipulated conditions, his pension will be terminated and if he is covered by Article 74 of this law he will receive the compensation mentioned in the said Article.
3. In cases where the degree of partial disability resulting from work increases, and such increase is due to the accident which caused the disability, the partial disability pension, depending on the case, shall either be changed to a work-related total disability pension, or the amount of partial disability pension shall be increased.

Article 94. In cases where during the same period, the insured is entitled to two or more cash benefits under this law only the cash benefit which is the larger shall be payable except that the receipt of marriage grant family and birth allowances shall not prevent the receipt of other benefits provided for. Persons supported by the insured shall be entitled to the legal benefits of the social insurance program during the military service of the insured.

Article 95. After completion of service and resumption of work in institutions covered by this law, the period of military service of those covered by this law will be considered as part of their period of paying insurance contribution.

Article 96. The Organization is required to increase the amount of all retirement pensions, total disability pensions and collective total survivors pensions at periodic intervals not less than once a year, in consideration of increase in the cost of living and that proportion with the approval of the Council of Ministers.

Chapter 11 - Violation - Criminal Provisions

Article 97. Any person who, on the basis of false documents and certificates or by use of false titles and means secures the benefits provided for in this law for himself, or arrange for members of his family or third parties to secure said benefits, shall be sentenced to pay a cash fine equal to twice the damages sustained by the National Health Insurance Organization or this Organization and in case of repetition, to misdemeanor imprisonment from 61 days up to 6 months.

Article 98. Employers who do not pay the insurance contributions provided under this law, within the stipulated period, in addition to payment of the insurance contribution shall be required to pay a delay in the amount of one half per thousand of the outstanding amount for each day of delay. This delay penalty shall also be collected in accordance with the provisions of Article 50 of this law

Article 99. Employers, who within one year of the enactment of this law reach an agreement with the Organization regarding arrangement for payment of their outstanding debts due before Farvardin 1354 (21 March 1976) shall be exempted from payment of delay penalty and other fines. In addition, employers, who within the aforesaid one year object to an assessment made by the Organization regarding payment of former debts of such employers or whose workers have not in practice been able to enjoy any part of the stipulated legal benefits, may refer the matter to the Boards for Assessing Claims, provided for under Article 43 and 44. The aforesaid Boards shall examine the evidence and documents presented by the employer and shall make an appropriate decision. With respect to debts in excess of Rials 200,000 the matter may at the request of the employer or the Organization be re-examined by a review Board whose decision shall be final and binding. The aforesaid Board may, at the request of the employer, arrange for the employer to pay his outstanding debt in at most 36 monthly installments. During this period the employer must pay to the Organization interest at the rate of 12% on his outstanding debt. With respect to debts which have arisen before Farvardin 1354 (March 21, 1976) and have become final as a result of the expiration of the statutory period for objection provided in this law or the Insurance of a decision by the Boards mentioned in Article 43 and 44 of this law, if the employer concerned has arranged before the enactment date of this law for payment of the original amount of his debt, he shall be exempted from paying any unpaid delay penalty. With respect to debts arising from Farvardin 1354 (March 21, 1976) where the employer is in default on the arrangements agreed upon by the organization for payment of his debt, all exempted fines and penalties shall be collectible

Article 100. Employers who fail to prepare a list of wages or salaries as provided in this law and relevant regulations, and employers who fail to send to the Organization a list of wages of insured persons within the period stipulated in Article 39 or who do not send a list wages according to arrangements previously agreed to by the Organization shall be required to pay a penalty equal to one twelfth of the insurance contribution of the month for which no list of wages has been submitted. This penalty shall be collected according to Article 50 of this law through Issuance of an execution order

Article 101. The Organization must examine the list of wages submitted by the employer within six months from date of receipt. Where the organization finds a discrepancy in the number of insured persons or the amount of wages or salary or the period of work it should notify the employer accordingly. Where the employer does not accept the finding of the Organization, he may request the Boards for Assessing Claims mentioned in Article 43 and 44 of this law to examine the matter . If, in its decision, the Board confirms the findings of the Organization, the employer, in addition to paying the insurance contribution shall be required to pay a penalty equal to one twelfth of the difference, which sum shall be collected by issuance of an execution order under Article 50 of this law

Article 102. Where the employer or his agent prevents any inspector of the Organization from acting or fails to present the relevant books and documents or to submit copies or photocopies thereof to the inspector, he will be liable to a cash fine of five hundred Rials up to ten thousand Rials. The report of the Inspectors of the Organization in this regard shall have the same validity as that of officers of the Ministry of Justice.

Article 103. Employers, who intentionally withhold any amount in excess of the amounts stipulated in this law as insurance contribution from the wages or salary and benefits of the insured persons, shall in addition to being required to refund said amounts, be sentenced to imprisonment for a period of 61 days up to 6 months.

Article 104. The funds and properties of the Organization are deemed to be public funds and properties, and any illegal use of the said funds or misappropriation of said properties is deemed to be embezzlement or illegal possession, and the perpetrator will be prosecuted according to the Criminal Code.

Article 105. If any person whose testimony would authorize the benefits provided for in this law to be enjoyed, gives false testimony he shall in addition to making indemnity for the damages sustained, be sentenced to imprisonment for misdemeanor ranging from 61 days to six months.

Article 106. All penalties and funds received from cash fines under this law shall be credited to the account of the Organization and shall be deemed to be part of its income.

Article 107. Claims and law suits of the Organization shall be considered by the judicial authorities without waiting for their turn on the calendar.

Article 108. Employers who do not pay the final assessed insurance contribution of insured persons within one month after notification by the Organization, or who do not make arrangements for its payment by agreement with Organization, shall be sentenced to pay twice the amount of penalty provided for in Article 97 of this Law.

Article 109. Where the Employer is a legal entity the penal responsibilities provided under this Law shall apply to the managing director of the company or any other person whose action or failure to act causes injury or loss to the Organization or insured persons.

Chapter 12- Miscellaneous Provisions

Article 110. The Organization shall be exempted from paying any type of taxes and levies, including urban renewal taxes and others and the payment of stamp charge for litigation.

Note 1. Exemptions subject to this Article also include the former Social Insurance Organization, the former Social Security Organization as well as the former Social Security Fund.

Note 2. All personnel of the Organization shall be deemed to be the same as official Government employees with respect to payment of taxes and levies on salaries and benefits.

Article 111. Under no circumstances may the total disability pension, the retirement pension or the collective total pension of survivors be less than the wage of an unskilled worker.

Article 112. Insured persons who receive a pension any other cash benefit from the Organization under this Law shall be exempted from paying any kind of taxes with respect to amounts they receive.

Article 113. All personnel of the Organization shall be deemed to be the same as official Government employees with respect to payment of taxes and levies on salaries and benefits.

Article 114. The regulations on age and the period of service required for the calculation of early retirement pensions for the personnel of the organization shall be pursuant to the Rules and Regulations of the Civil Employment Law and changes and amendments thereto.
The pension of these persons shall be equal to the average salary benefits received during the last two years of service, which has been the basis for payment of the insurance contribution.

Article 115. Those persons, whose pensions were established under former Social insurance Laws up to the enactment of this Law, shall receive their pensions from the Organization. The provisions of article 96 will likewise be observed with respect to those covered by this Article.

Article 116. With regard to the undertakings set out in Article 3 of this Law, the records payment of insurance contribution for insured persons with the Iran Insurance Company, the Social Welfare Foundation, the Workers cooperative and Insurance fund, Workers Social Insurance Organization and the Social Insurance Organization also the records of persons who have been voluntarily insured, shall be considered as part of their records for purposes of their enjoying the benefits provided for in this Law, provided that:

1. The place of work or institution in which the insured was employed has insured its workers and staff employees with one of the aforesaid institutions, and the employment of the insured in said place of work or institution is proven.
2. The benefit requested shall have been provided for in the law under which the insurance contribution was paid.

Article 117. The amount of insurance contribution for rural persons covered by the Rural Social Insurance Law and the manner of collecting same, the types of legal benefits and financial sources to provide for the expenses relating to the rural persons shall be in accordance with Regulations to be proposed by the Ministry of Health and Medical Education and approved by the pertinent committees of both Houses of parliament. Until the approval of the aforesaid Regulations, the existing laws and regulations under the Rural Social Insurance Law shall remain in force.

Article 118. From the effective date of this Law, the Social Insurance Law enacted in the year 1339 and the amendments thereto, the Law for Increasing pensions of certain pensioners subject to Social Insurance Law, the Law for providing Education for workers children and other laws in conflict with Law are superseded.

Note 1. All financial liabilities, properties and assets of the fund for providing Education for worker's children shall be transferred to the Organization.

Note 2. The personnel of the fund for providing Education for worker's children shall be transferred to the Organization and shall be subject to the employment regulations and rules of the Organization.

Note 3. The Administrative Regulations of the former Social Insurance Law, which are not inconsistent with this Law, remain in force until such time as the Administrative Regulations under this Law are drafted and approved.