Law No. (21) of 2008

Concerning

Pensions and Social Insurance of

Local Paramilitary Personnel of the Government of Dubai¹

We, Mohammed bin Rashid Al Maktoum, Ruler of Dubai,

After perusal of:

Law No. (2) of 2008 Concerning Human Resources Management of Local Paramilitary Personnel of the Government of Dubai;

Decree No. (3) of 2007 Determining Salaries and Benefits of Local Paramilitary Personnel of the Government of Dubai;

Resolution No. (3) of 2008 Determining the Departments Governed by Law No. (2) of 2008 Concerning Human Resources Management of Local Paramilitary Personnel of the Government of Dubai;

Resolution No. (4) of 2008 Forming the Dubai Paramilitary Human Resources Committee;

Executive Council Resolution No. (4) of 2007 Concerning Local Paramilitary Personnel of the Government of Dubai; and

Executive Council Resolution No. (25) of 2006 Establishing the Division of Pensions and Social Insurance of Local Paramilitary Personnel of the Government of Dubai,

Do hereby issue this Law.

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¹Every effort has been made to produce an accurate and complete English version of this legislation. However, for the purpose of its interpretation and application, reference must be made to the original Arabic text. In case of conflict, the Arabic text will prevail.

Law No. (21) of 2008 Concerning Pensions and Social Insurance of Local Paramilitary Personnel of the Government of Dubai

Chapter One Title of the Law, Definitions, and Scope of Application

Title of the Law Article (1)

This Law will be cited as "Law No. (21) of 2008 Concerning Pensions and Social Insurance of Local Paramilitary Personnel of the Government of Dubai".

Definitions Article (2)

The following words and expressions, wherever mentioned in this Law, will have the meaning indicated opposite each of them unless the context implies otherwise:

| UAE: | The United Arab Emirates. | |
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| Emirate: | The Emirate of Dubai. | |
| Ruler: | His Highness the Ruler of Dubai. | |
| Government: | The Government of Dubai. | |
| Chief: | The Chief of Police and General Security. | |
| DOF: | The Department of Finance of the Government of Dubai. | |
| Division: | The Division of Pensions and Social Insurance of Local Paramilitary Personnel of the Government of Dubai established within the DOF. | |
| Fund: | The Fund for Pensions and Social Insurance of Paramilitaries. | |
| Department: | Any of the departments that are governed by Law No. (2) of 2008 Concerning Human Resources Management of Local Paramilitary Personnel of the Government of Dubai and that are stated in Resolution No. (3) of 2008 Determining the Departments Governed by Law No. (2) of 2008 Concerning Human Resources Management of Local Paramilitary Personnel of the Government of Dubai. | |

| Director General: | The director general of a Department or any other officer holding a similar position. | | |
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| UAE National: | Any person holding the UAE nationality. | | |
| Paramilitary: | Any of the regular Officers, Non-commissioned Officers, or Constables serving in a Department. | | |
| Staff Member: | A male or female UAE-national Paramilitary who is serving in a Department and holding a paramilitary or semi-military rank. | | |
| Pension: | An amount payable on a monthly basis to a Pensioner or his Beneficiaries pursuant to this Law. | | |
| Pensioner: A Staff Member whose service has ended, and who is Pension pursuant to this Law. | | | |
| Beneficiary: | Any person who becomes entitled to a Pension Share pursuant to this Law upon the death of a Pensioner. | | |
| Pension Share: | An amount payable on a monthly basis to a Beneficiary pursuant to this Law. | | |
| Pensionable/ Gratuitable Service Period: | The period of service determined by this Law in respect of which a Pension and/ or gratuity is payable. | | |
| Minimum Pensionable Service Period: | A period of twenty (20) years of service, including the actual period of service, and the Previous Creditable Service Periods and Additional Creditable Service Periods that may be included in the calculation of the same pursuant to this Law. | | |
| Maximum Pensionable Service Period: | A period of thirty-five (35) years of service, including the actual period of service, and the Previous Creditable Service Periods and Additional Creditable Service Periods that may be included in the calculation of the same pursuant to this Law. | | |
| Additional Creditable Service Periods: | Nominal service periods that are included in the calculation of a Pensionable/ Gratuitable Service Period by a resolution of the Chief. | | |

| Previous Service Per | | Actual previous military, paramilitary, or civil service periods that may be added to a current service period pursuant to this Law. | | |
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| Pensionable Salary: | | Ninety percent (90%) of the last Basic Salary of a Staff Member plus any general allowance, security allowance, or investigation allowance, as the case may be, to which a Staff Member is entitled. | | |
| Retirement service Eligible Sala | Gratuity | The last Basic Salary of a Staff Member. | | |
| Domestic Operation: | Security | An operation that involves performing internal security duties or rescue and fire-fighting duties on land, on sea, or in the air. This includes administrative and law enforcement duties, and officially assigned duties performed outside the territory of the UAE. | | |
| Martyr: | | A Staff Member who dies in the course, or as a result, of performing a Domestic Security Operation. A Staff Member will be deemed a Martyr if he dies: | | |
| | | while engaging in armed combat with outlaws, criminals, wanted persons, traffickers, or infiltrators; | | |
| | | 2. while on a mission to maintain security and safety; | | |
| | | 3. while performing fire-fighting and rescue operations; | | |
| | | 4. while engaging in live ammunition training or exercises; | | |
| | | 5. in an accident involving an aircraft, ship, boat, or other vehicle, that occurs as a result of security training or exercises; | | |
| | | 6. in an air landing or diving accident; or | | |
| | | 7. in a mines or explosives accident | | |
| Missing Pe | rson: | A Staff Member who is neither officially confirmed as dead nor confirmed to be alive pursuant to a court judgement. | | |
| Medical Co | ommittee: | A committee formed pursuant to a resolution of a Director General, or formed in coordination with an official medical entity accredited in the Emirate. | | |

- Occupational Injury: An injury suffered by a Staff Member in an accident that occurs in the course or as a result of performing his duty, or the suffering of an Occupational Disease or death by reason of occupational exhaustion or fatigue, as evidenced by a report issued by a Medical Committee. Occupational Injury is deemed to include any injury suffered in an accident that occurs during field training or exercises; mobilisation; or while commuting to or from work, provided that this commuting does not involve stops, delays, or deviation from the normal route to work.
- Occupational Disease: A disease that is common exclusively among persons engaged in particular profession(s). The percentage of disability caused by an Occupational Disease will be assessed by the relevant Medical Committee.
- Total Disability: Any injury that may permanently cause a total loss, or a partial loss that constitutes at least fifty percent (50%), of a Staff Member's ability to engage in any occupation and earn a living. This injury must have resulted from service, as evidenced by a report from a Medical Committee.
- Partial Disability: Any injury that may permanently cause a partial loss that constitutes less than fifty percent (50%) of a Staff Member's ability to engage in any occupation and earn a living. This injury must have resulted from service, as evidenced by a report from a Medical Committee.

Scope of Application of the Law Article (3)

Unless the context implies otherwise, this Law will apply to all Staff Members governed by Law No. (2) of 2008 Concerning Human Resources Management of Local Paramilitary Personnel of the Government of Dubai.

Chapter Two The Fund

Establishment and Financial Resources of the Fund Article (4)

- 1. A fund named the "Fund for Pensions and Social Insurance of Paramilitaries" is hereby established within the DOF. The financial resources of the Fund will consist of:
 - a. the monthly contributions stipulated in Article (7) of this Law;
 - b. the amounts collected from Staff Members for crediting their previous service periods;
 - c. the monthly financial support allocated by the Government to the Fund, which is equal to double the contributions stipulated in Article (7) of this Law;
 - d. returns on the investment of the Fund's property;
 - e. any amounts payable to the Fund pursuant to this Law; and
 - f. the donations, gifts, and grants provided to the Fund.
- 2. The director of the Division will manage and supervise the Fund.

Fund Resources Account Article (5)

All financial resources of the Fund will be deposited in its account, out of which all amounts payable pursuant to this Law will be settled.

Collection and Investment of the Fund's Property Article (6)

The DOF will take the necessary action to collect, manage, and invest the financial resources of the Fund, and to use these resources for the payment of Pensions, gratuities, and any other financial obligations prescribed pursuant to this Law.

Percentage and Commencement Date of Contribution Deductions Article (7)

Without prejudice to the provisions of this Law, five (5) percent of the Pensionable Salary of a Staff Member will be deducted monthly. The deduction of contributions will commence as of the date of joining service and will continue until the date of end of service.

Payment of Contributions Article (8)

Departments must pay the monthly contributions deducted from the salaries of Staff Members to the Fund no later than the tenth (10th) day of the month following the month in which these contributions become due.

Approval of Retirement Plans Article (9)

For the purpose of planning the Fund's liabilities, the DOF will, in coordination with the Dubai Paramilitary Human Resources Committee, approve the annual retirement plans submitted by Departments by no later than the end of the third (3rd) quarter of each financial year.

Chapter Three

Calculating Service Periods Article (10)

- 1. The following will be included in calculating the Pensionable/ Gratuitable Service Period:
 - a. periods of secondment, assignment of the duties of other posts, scholarship, specialised training courses, and leave; and
 - b. Additional Creditable Service Periods, which are deemed as part of the actual service periods. The deduction percentage stipulated in Article (7) of this Law will not apply in respect of these periods.
- 2. Subject to the provisions of paragraph (1) of this Article, the following will not be included in calculating the Pensionable/ Gratuitable Service Period:

- a. periods of study spent by a Cadet in any accredited police or academic institute or college or any other educational institution, including pilot training institutes within or outside of the UAE;
- b. periods of scholarship spent by a Staff Member to obtain a bachelor's degree or a diploma from a college;
- c. periods of unpaid leave; and
- d. periods of absence, suspension from service, or failure to report for duty, unless the Staff Member is cleared of the relevant offence attributed to him.

Staff Member End-of-service Entitlements Article (11)

Subject to the provisions of this Law, a Staff Member will, at the end of his service, be entitled to a Pension and/ or gratuity. The Pension will be paid to him during his lifetime, then to his Beneficiaries upon his death. The gratuity will be paid to the Staff Member, or to his Beneficiaries if it has not been paid to him during his lifetime.

Pensionable Service Periods Article (12)

A Staff Member will be entitled to a Pension if he completes a Pensionable Service Period of at least twenty (20) years, provided that his employer agrees to the termination of his service.

A Staff Member will be eligible for retirement upon reaching sixty (60) years of age and completing the Minimum Pensionable Service Period.

Chapter Four Pension Calculation and Entitlement

Pension Calculation Article (13)

1. Pension will be calculated at seventy percent (70%) of the last Pensionable Salary where a Staff Member completes a Pensionable Service Period of twenty (20) years. This percentage will be increased by two percent (2%) for every year in excess of this period, provided that the percentage does not exceed one hundred percent (100%) of the Pensionable Salary where the period of service of the Staff Member reaches or exceeds thirty-five (35) years.

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- 2. A Pension may not be less than ten thousand Dirhams (AED 10,000.00).
- 3. The security allowance or the investigation allowance may be included in the Pensionable Salary only if the Staff Member has been entitled to this allowance for a minimum of the last five (5) consecutive years of the Pensionable Service Period.
- 4. Where the period of service of the Staff Member exceeds thirty-five (35) years, he will be awarded a retirement gratuity of a two-month salary for every year of service based on the Pensionable Salary.

Pension Entitlement Date Article (14)

Without prejudice to the provisions of Article (47) of this Law, a Staff Member will become entitled to a Pension as of the day following the date of end of his service. The Pension will be discontinued upon the death of the Staff Member unless he has Beneficiaries, in which case the right to the Pension will be transferred to them. The Beneficiaries will be entitled to the Pension Shares as of the first day of the month following the date of the Pensioner's death.

Calculation of Pension in Case of Martyrdom or Total Disability Article (15)

- 1. Where the service of a Staff Member ends as a result of his martyrdom, his Pension will be calculated based on the salary of the highest point of the next rank higher than his rank, and based on the assumption that he has completed a service period of thirty-five (35) years.
- 2. The provisions of the preceding paragraph will apply to Staff Members whose service is terminated upon the recommendation of a Medical Committee on grounds of medical unfitness caused by a Total Disability suffered as a result of being assigned to perform, and engaging in, a Domestic Security Operation.

Calculation of Pension in Case of Death or Partial Disability Resulting from Occupational Injury Article (16)

Where a Staff Member suffers an Occupational Injury that causes his death or causes him to sustain a Partial Disability that leads to the termination of his service on grounds of medical unfitness upon the recommendation of a Medical Committee, his Pension will be calculated based on the assumption that he has completed a service period of twenty-five (25) years. Where his

actual service period is more than twenty-five (25) years, the Pension will be calculated based on the actual service period.

Calculation of Pension in Case of Death or Medical Unfitness Article (17)

Where a Staff Member dies while in service or where the Medical Committee recommends the termination of his service on grounds of medical unfitness before he completes the Minimum Pensionable Service Period, his Pension will be calculated based on the assumption that he has completed a service period of twenty (20) years. Where his actual service period is more than twenty (20) years, the Pension will be calculated based on this actual service period.

Chapter Five Beneficiaries and Transfer of Right to Pension

Beneficiaries of Missing Persons Article (18)

- 1. The Beneficiaries of a Missing Person who has gone missing in a Domestic Security Operation, or while in service or as a result thereof, will be paid a temporary monthly Pension equal to the Pension to which they would have been entitled had the Missing Person died a Martyr, or died while in service or as a result thereof, as the case may be.
- 2. A Missing Person who has gone missing during a Domestic Security Operation will be declared a Martyr two (2) years after going missing, in which case, the Director General will, within thirty (30) days, issue a resolution declaring that person a Martyr and awarding Pension to his Beneficiaries. A Missing Person who has gone missing while in service or as a result thereof will be considered to have died two (2) years after going missing.
- 3. Where it is established that a Missing Person is alive, the payment of Pension Shares to his Beneficiaries will be discontinued and his case will be decided based on the relevant investigation findings. Where it is established that the absence of a Missing Person is not justifiable, the Division will have the right of recourse against him to recover the Pension payments that have already been disbursed. Where it is established that his absence is justifiable, the amounts paid to his Beneficiaries will be set off against his entitlements, and if his entitlements exceed the amounts paid to the Beneficiaries, the balance will be paid to him.

Transfer of Right to Pension Article (19)

Upon the death of a Staff Member, the right to his Pension will be transferred to the Beneficiaries mentioned in Schedule (1) attached hereto.

Minimum Pension Share Article (20)

A Pension Share of a Beneficiary of an Officer may not be less than two thousand Dirhams (AED 2,000.00) monthly. A Pension Share of a Beneficiary of a Non-commissioned Officer or a Constable may not be less than one thousand and five hundred Dirhams (AED 1,500.00) monthly.

Transfer of Widows' Pension Shares to Children Article (21)

Where the widow of a Pensioner dies or remarries, her Pension Share will be equally redistributed to other Beneficiaries from among their children. Where no such Beneficiaries exist, her Pension Share will revert to the Fund.

Transfer of Children's Pension Shares to Grandchildren Article (22)

- 1. Where a Pensioner's son dies during the lifetime of his father and the son's children are not entitled to a pension as beneficiaries of their father, the Pension Share of their father will be transferred to them as if he were alive.
- 2. Where a Pensioner's son dies after becoming entitled to a Pension Share as a Beneficiary of his father, the Pension Share of the Pensioner's son will be transferred to his children.
- 3. The above-mentioned two (2) cases will be governed by the provisions related to the suspension or discontinuance of Pension Share payment to eligible children.

Siblings' Entitlement to Pension Shares Article (23)

Siblings will be entitled to shares in the Pension of a deceased Pensioner if they depended on him for livelihood, as evidenced by a certificate issued by the competent entity in the UAE. The entitlement of siblings to Pension Shares will be subject to the conditions stipulated in this Law.

Chapter Six Discontinuance of Pension Share Payment

Discontinuance of Pension Share Payment to Sons or Brothers Article (24)

A Pension Share of a son or brother will be discontinued upon his employment or when he reaches twenty-one (21) years of age, whichever comes first. However, the payment of a Pension Share to a son or brother who reaches twenty-one (21) years of age will continue in the following cases and subject to the following conditions:

- a. where he becomes incapable of earning a living, as evidenced by a report of a Medical Committee. Such incapability must be verified once a year unless the Medical Committee states that it is permanent; and
- b. where he is a student, in which case he will be paid the Pension Share until he becomes employed, engages in an occupation, or reaches twenty-four (24) years of age, whichever comes first. A student who reaches twenty-four (24) years of age during an academic year will be entitled to a Pension Share until the end of that academic year.

Discontinuance/ Resumption of Pension Shares of Widows, Daughters, or Sisters Article (25)

Without prejudice to Article (31) of this Law, the payment of a Pension Share to a widow, daughter, or sister will be discontinued if she is married or employed. The payment of the Pension Share to the sister or daughter will be resumed if she is divorced or widowed.

Redistribution of Discontinued Pension Shares Article (26)

Without prejudice to Article (20) of this Law, a discontinued Pension Share of any of the Pensioner's children will be redistributed to other eligible children. Where the reason for discontinuance of the Pension Share ceases to exist, the Pension Share of each of these children will be reduced by the amount added to this share by reason of such discontinuance.

Entitlement of Non-beneficiaries to Pension Shares Article (27)

Where, after the death of a Pensioner, his daughter, sister, or mother is widowed or divorced; or his son or brother becomes incapable of earning a living, he/ she will be entitled to a Pension Share equal to the share to which he/ she would have been entitled at the date of death of the Pensioner. Where a Pension Share of any of these persons is discontinued, it will be redistributed to other Beneficiaries.

Entitlement of Parents to Pension Shares Article (28)

- 1. A father would be entitled to a share in his deceased son's Pension if that father depended on the son for livelihood, as evidenced by a certificate issued by the competent entity in the UAE.
- 2. A Pension Share of the mother of a deceased Pensioner may not exceed fifty percent (50%) of the total Pension Shares of both parents if the father is alive. If the father dies, his Pension Share will be transferred to the mother.

Entitlement of Married Mothers to Pension Shares Article (29)

A mother will not be entitled to a Pension Share if she is married to other than the father of the deceased Pensioner. However, if she is divorced or widowed, she will become entitled again to the Pension Share, provided that she is not entitled to a share in the pension of her deceased husband.

Chapter Seven Entitlement to Multiple Pensions or to Both Pension and Salary/Gratuity

General Rules Article (30)

1. A Pensioner may be entitled to both a Pension and a gratuity, or to both a Pension and a salary received on a monthly basis from the Federal Government; from the government of another member emirate of the UAE Union; or from a company, establishment, agency, or bank in which the Federal Government or the government of that other emirate holds shares.

2. A Pensioner may be entitled to multiple pensions from the entities referred to in the preceding paragraph.

Cases Where Entitlement to Multiple Pensions or to Both Pension and Salary/ Gratuity is Not Allowed Article (31)

A Beneficiary may be entitled to both a Pension Share and a salary, gratuity, or pension only in the following cases:

- 1. where the entitlement has commenced prior to the effective date of this Law; or
- 2. where the sum of the Pension Shares or of the Pension Share and the salary or gratuity payable to the Beneficiary does not exceed fifteen thousand Dirhams (AED 15,000.00) per month, otherwise the Pension Share will be reduced accordingly.

End-of-service Gratuity of Staff Members Article (32)

- 1. Without prejudice to the provisions applicable to the periods of service completed prior to the effective date of this Law, a Staff Member who is not eligible for a Pension upon the end of his service will be paid an end-of-service gratuity as follows:
 - a. one-month salary per year for the first five (5) years of service;
 - b. two-month salary per year for the following five (5) years of service; and
 - c. three-month salary per year for years in excess of the above-mentioned periods.
- 2. A Staff Member will not be entitled to an end-of-service gratuity if his period of service with a Department is less than one (1) year.
- 3. The end-of-service gratuity stipulated in paragraph (1) of this Article will be calculated based on the last monthly Basic Salary to which the Staff Member was entitled upon the end of his service.
- 4. A month means a calendar month, and a part of a month will be rounded up to a full month.

End of Staff Members' Service Prior to Completing Pensionable/ Gratuitable Service Periods Article (33)

Without prejudice to the provisions of Articles (15), (16), and (17) of this Law, where the service of a Staff Member ends prior to completing the Pensionable/ Gratuitable Service Period, the Pension contributions deducted from his salary will be refunded to him.

Death of Staff Members Before Receiving Pensions or Gratuities Article (34)

Where a Staff Member becomes entitled to an end-of-service gratuity or retirement gratuity but dies before receiving it, it will be distributed to his heirs as per the Islamic Sharia inheritance provisions.

Lapse or Extinction of the Right to Pension or Gratuity Article (35)

- 1. Neither a Pensioner or a Staff Member who is entitled to a gratuity, nor his Beneficiaries, may claim the Pension or gratuity after the lapse of five (5) years from the entitlement date or from the date of last Pension payment.
- 2. The limitation period stipulated in the preceding paragraph will not apply where the Pensioner or the Staff Member who is entitled to the gratuity, or his Beneficiaries, are prevented by any impediment from claiming their right.
- 3. Unclaimed amounts will revert to the Fund upon the lapse of the limitation period stipulated in paragraph (1) of this Article.

Forfeiture of Rights and Benefits Prescribed by this Law Article (36)

- 1. A Staff Member will forfeit all rights and benefits granted to him under this Law in any of the following cases:
 - a. revocation or withdrawal of his UAE nationality;
 - b. if he is convicted, by a final judgement, of a crime that compromises the internal or external state security, or of a terrorist or human trafficking crime;

- c. if he is convicted, by a final judgement, of embezzlement or misappropriation of public funds, bribery, drug trafficking, or drug possession with intent to sell;
- d. if his service is terminated due to desertion for a period exceeding ninety (90) consecutive days;
- e. if his service is terminated because he has joined the service through fraud or through providing false or forged information;
- f. if he joins the service of a foreign state without a permission from the competent authorities;
- g. if he is stripped of rank and dismissed from service; or
- h. if he is dismissed from service.
- 2. In all the above cases, upon the death of the Staff Member, his Beneficiaries will be entitled to three-quarters of the Pension or gratuity, which will be distributed to them in accordance with the provisions of this Law.

Chapter Eight Previous Service Periods

Crediting Previous Service Periods Article (37)

The following previous service periods will be included in calculating the Pensionable/ Gratuitable Service Period:

- 1. periods of military, semi-military, or civil service in any federal or local government entity;
- 2. periods of service in any agency, company, establishment, or bank in which the Federal Government or the government of another member emirate of the UAE Union holds no less than fifty-one percent (51%) of shares.

Conditions for Crediting Previous Service Periods Article (38)

Crediting a service period referred to in the preceding Article will be subject to the following conditions:

- 1. A Staff Member must submit a written application for crediting the service period before the end of his current service. The application must be accompanied by supporting certificates and documents.
- 2. The service period to be credited must not have been terminated due to any of the reasons for forfeiture of Pension or gratuity stipulated in Article (36) of this Law or in any other legislation in force in the UAE.
- 3. The applicant must pay the contribution percentage stipulated in Article (7) of this Law unless he has already paid the same to his previous employer. This percentage will be calculated based on the Pensionable Salary of the applicant at the time of submission of his application.
- 4. Any gratuity paid to the applicant in respect of the previous service period must be repaid.
- 5. Except in cases of death or medical unfitness, the current service of the applicant must not end before the lapse of ten (10) years of service, otherwise the amounts deducted for crediting the previous service period will be repaid to him and his entitlements will be calculated based on the current service period only.
- 6. The applicant must have held the UAE nationality at the end of the previous service to be credited.

Service Periods Preceding the Acquisition of UAE Nationality by Paramilitaries Article (39)

Without prejudice to the provisions of paragraph (6) of Article (38) of this Law, where a Paramilitary acquires the UAE nationality during his service with a Department, he will be governed by this Law and the period of his service with the Department, or with any of the entities referred to in Article (37) of this Law, which is completed before the acquisition of the UAE nationality will be included in calculating his Pension or gratuity. This rule will apply on condition that the Paramilitary pays, in respect of the years of this previous service, fifteen percent (15%) of the Pensionable Salary to which he was entitled on the date of acquiring the UAE nationality or on the effective date of this Law, whichever is higher. The provisions of this Article will apply to all cases predating the issuance of this Law.

Previous Service Periods of Paramilitaries Holding Initial Approvals to Acquire the UAE Nationality Article (40)

Where a Paramilitary has been issued, during his service with a Department, with an initial approval by the Ruler to be granted the UAE nationality and has been issued with a passport, the period of his service with the Department, or with any of the entities stipulated in Article (37) of this Law, which is completed before he was granted this approval will be included in calculating his Pension or gratuity. This rule will apply on condition that the Paramilitary pays, in respect of the years of this previous service, five percent (5%) of the Basic Salary to which he was entitled on the date of issuing the initial approval or on the effective date of this Law, whichever is higher. The end-of-service gratuity will be calculated in accordance with the provisions of Article (49) of this Law. Upon acquiring the UAE nationality, the Paramilitary will be governed by this Law and his entitlements will be calculated in accordance with the provisions of Article (39) of this Law.

Repayment of Amounts Owed to the Fund Article (41)

- 1. Except where a Staff Member requests to repay the total amount of gratuity in a single payment, an amount owed to the Fund pursuant to this Law will be repaid by making a first payment of twenty-five percent (25%) of the amount, and payment of the balance in no more than seventy-two (72) monthly instalments, or in instalments of twenty-five percent (25%) of the Basic Salary each, whichever is higher. Where the Staff Member's service ends before the full payment of all instalments, the outstanding amount will be deducted from his Pension or retirement gratuity, as the case may be.
- 2. Where a Staff Member's service ends upon his Martyrdom or upon his death due to an Occupational Injury, or where his service is terminated for medical unfitness as a result of a Total Disability or Partial Disability caused by an Occupational Injury, the obligation to repay the outstanding instalments payable by him will be extinguished, otherwise the outstanding balance will be deducted from his Pension or from the Pension Shares of his Beneficiaries in proportion to their respective shares.
- 3. Upon the recommendation of the Director General, the director of the Division may, in special cases he determines at his sole discretion, exempt a Staff Member from the obligation to pay the percentage stipulated in paragraph (1) of this Article or any part thereof, provided that the outstanding balance is paid in no more than seventy-two (72) monthly instalments, or in instalments of twenty-five percent (25%) of the Basic Salary each, whichever is higher.

Chapter Nine Death Compensation and Death Benefit

Death Compensation Article (42)

- 1. Where a Staff Member dies a Martyr, his dependants will be entitled to a compensation amount of two hundred and fifty thousand Dirhams (AED 250,000.00); and where he dies due to an Occupational Injury, his dependants will be entitled to a compensation amount of two hundred thousand Dirhams (AED 200,000.00). Where a Staff Member dies while in service, his dependants will be entitled to a compensation amount of one hundred thousand Dirhams (AED 100,000.00).
- 2. The compensation stipulated in paragraph (1) of this Article will be paid in full to the dependant. In case of multiple dependants, the compensation amount will be equally distributed among them. Where a Staff Member has no dependants, the compensation amount will be distributed to his heirs in accordance with the Islamic Sharia inheritance provisions.
- 3. Where a Staff Member suffers a Total Disability due to engaging in Domestic Security Operations, he will be paid a compensation amount of two hundred and fifty thousand Dirhams (AED 250,000.00); and where he suffers a Total Disability caused by an Occupational Injury, he will be paid a compensation amount of two hundred thousand Dirhams (AED 200,000.00).
- 4. Where a Staff Member suffers a Partial Disability due to engaging in a Domestic Security Operation or as a result of an Occupational Injury, he will be paid a compensation amount to be calculated by multiplying the percentage of his disability by the amount of the compensation referred to in paragraph (3) of this Article.
- 5. After the condition of a Staff Member stabilises, the disability percentage referred to in paragraph (4) of this Article will be determined by a final decision issued by a Medical Committee as per Schedule (2) attached hereto. Where a disability is not mentioned in Schedule (2), the disability percentage will be determined based on the extent of the Staff Member's inability to earn a living. This percentage must be stated in a report issued by the Medical Committee.

Forfeiture of Death Compensation Article (43)

A Staff Member will forfeit the compensation stipulated in Article (42) of this Law in any of the following two cases:

- 1. where the Staff Member's injury is intentionally self-inflected or where he commits suicide; or
- 2. where the Staff Member sustains an injury as a result of an intentional obscene act committed by him, including any act committed under the influence of intoxicants, narcotics, or psychotropic substances.

Death Benefit Article (44)

Upon the death of a Pensioner, the Division will pay his Pension for the month of death and the three (3) subsequent months in a single payment to the person nominated by the Pensioner before his death. Where no person is nominated by the Pensioner, the amount will be paid to the Pensioner's dependants existing at the time of his death. Where the Pensioner has no dependants, the amount will revert to the Fund.

Exemptions Applicable to Death Benefits and Compensation Article (45)

The amounts payable pursuant to Articles (42) and (44) of this Law will be deemed a nonrefundable grant that may not be subject to attachment for the repayment of any debt. These amounts will be exempt from all fees and taxes.

Chapter Ten Final Provisions

Suspension, Discontinuance, or Resumption of Pensions Article (46)

Where a Pension is suspended or discontinued, the Pension for the month during which the discontinuance or suspension occurs will be paid on a full-month basis. In case of resumption of payment of a Pension Share to a Beneficiary or to other Beneficiaries, the payment of the Pension Share will be resumed from the first day of the month following the entitlement date.

Deductions from Pensions or Gratuities Article (47)

- 1. Five percent (5%) of a Staff Member's Pension or end-of-service gratuity will be deducted in any of the following cases:
 - a. termination of service pursuant to a disciplinary decision;
 - b. termination of service by involuntary retirement in accordance with Article (43) of this Law; or
 - c. end of service upon the request of the Staff Member, where he has not completed twentyfive (25) years of actual service.
- 2. A Pension may be subject to attachment or deduction only to pay an alimony awarded by a judgment or any other outstanding liabilities to the government, or to recover any unlawfully paid amounts. In either case, the deduction may not exceed twenty-five percent (25%) of the Pension. In case of multiple outstanding debts, the alimony will have priority over other debts.

Retirement Compensation Article (48)

Where a Staff Member is retired for other than the reasons stipulated in paragraph (1) of Article (47) of this Law, he will be entitled to a retirement compensation amount equal to the difference between his last Aggregate Salary and his Pension. This compensation will be paid in respect of the month in which he is retired and the three (3) subsequent months. For the purposes of this Article, an Aggregate Salary has the same meaning stated in Law No. (2) of 2008 Concerning Human Resources Management of Local Paramilitary Personnel of the Government of Dubai.

End-of-Service Gratuity of Paramilitaries Article (49)

A Paramilitary who is issued with an initial approval from the Ruler to acquire the UAE nationality and who holds a UAE passport will be entitled to an end-of-service gratuity as follows:

- 1. one-month salary per year for the first five (5) years of service;
- 2. two-month salary per year for the following five (5) years of service; and
- 3. three-month salary per year for years in excess of the above mentioned periods.

Salary and Allowance Increments Article (50)

Upon approval, after the effective date of this Law, of any increase in the salaries or allowances that are included in calculating Pensions, this increase will not affect any payments to the existing Pensioners or to their Beneficiaries unless expressly stated otherwise or unless any legislation is issued to that effect.

Exemption from Compliance with this Law Article (51)

The Chief may exempt any persons to whom this Law applies from compliance with all or any of its provisions.

Service Period Calculation Rule Article (52)

The service periods stipulated in this Law will be calculated based on the Gregorian calendar.

Issuing the Implementing Bylaw Article (53)

The Chief will issue the implementing bylaw of this Law.

Repeals Article (54)

Any provision in any other legislation will be repealed to the extent that it contradicts the provisions of this Law.

Publication and Commencement Article (55)

This Law will be published in the Official Gazette and will come into force on 1 September 2008.

Mohammed bin Rashid Al Maktoum

Ruler of Dubai

Law No. (21) of 2008 Concerning Pensions and Social Insurance of Local Paramilitary Personnel of the Government of Dubai

Issued in Dubai on 19 August 2008

Corresponding to 18 Shaban 1429 A.H.

Schedule (1) Beneficiaries and their Pension Shares

| | | Pension Shares | | | |
|----|--|---------------------|----------------------|---------|----------|
| SN | Beneficiaries | Widow or Husband | Children | Parents | Siblings |
| 1 | Widow(s) or eligible husband, one or more children, father and/ or mother, and any other Beneficiary | 3/8 | 3/8 | 1/8 | 1/8 |
| 2 | Widow(s) or eligible husband, one or more children, and father and/ or mother | 3/8 | 4/8 | 1/8 | |
| 3 | Widow(s) or eligible husband, one or more children, and one or more siblings | 3/8 | 4/8 | | 1/8 |
| 4 | Widow(s) or eligible husband, father and/ or mother, and one or more siblings | 1/2 | | 1/4 | 1/4 |
| 5 | Widow(s) or eligible husband, and one or more children | 3/8 | 5/8 | | |
| 6 | Widow(s) or eligible husband, and father and/ or mother | 1/2 | | 1/2 | |
| 7 | Widow(s) or eligible husband, and one or more siblings | 1/2 | | | 1/2 |
| 8 | Widow(s) or eligible husband | 3/4 | | | |
| 9 | One or more children | | The whole Pension | | |

| 10 | One or more children, and | 7/8 | 1/8 | |
|----|------------------------------|------|-----|-----|
| 10 | father and/ or mother | | | |
| 11 | One or more children, and | 7/8 | | 1/8 |
| 11 | one or more siblings | | | |
| | One or more children, father | 6/8 | 1/8 | 1/8 |
| 12 | and/ or mother, and one or | | | |
| | more siblings | | | |
| 13 | Father and/ or mother, and | | 3/5 | 2/5 |
| 15 | one or more siblings | | | |
| 14 | Father and/ or mother | | 3/4 | |
| 15 | One or more siblings | | | 1/2 |

Schedule (1) (Continued)

- 1. The terms 'children' and 'siblings' in Schedule (1) will include males and females.
- 2. Where more than one Beneficiary is entitled to a Pension Share, this share will be equally distributed among them.
- 3. A husband will not be entitled to the Pension of his deceased wife unless he was, at the time of her death, medically unfit to earn a living, as evidenced by a report from a Medical Committee. His medical unfitness must be verified once every two (2) years unless the Medical Committee confirms the improbability of his recovery.
- 4. Where a parent who is eligible for a Pension Share dies, the Pension Share will be transferred to the other parent if he is also eligible. Where both parents die, the Pension Share will be redistributed to the children of the Pensioner.
- 5. Where the Pension Share of a sibling is discontinued, it will be redistributed to the other siblings. Where no other eligible siblings exist, the Pension Share will be redistributed to the children of the Pensioner.
- 6. Where the Pension Shares of the siblings are discontinued and the parents are the only Beneficiaries, these shares will be redistributed to the parents, provided that their total shares do not exceed three-quarters of the Pension.
- 7. Where the Pension Shares of the parents are discontinued and the siblings are the only Beneficiaries, these shares will be redistributed to the siblings, provided that their total shares do not exceed one half of the Pension.

- 8. Where the Pension Shares of the siblings are discontinued and the widow(s) is/ are the only beneficiary(ies), these shares will be equally redistributed to the widows, provided that their total shares do not exceed three-quarters of the Pension.
- 9. Where the Pension Shares of the parents or that of any of them is discontinued and the widow(s) is/ are the only beneficiary(ies), these shares will be equally redistributed to the widow(s), provided that their total shares do not exceed three-quarters of the Pension.
- 10. Unclaimed Pension Shares will revert to the Fund.

| Schedule (2) |
|--|
| Disability Assessment in Case of Loss of Organ |

| SN | Resulting Disability | Disability Percentage | | |
|----|--|--|-------|--|
| 1 | Amputation of the right arm at the shoulder-joint | 80% | | |
| 2 | 2 Above-elbow amputation of the right arm 75% | | | |
| 3 | Below-elbow amputation of the right arm | 65 | 5% | |
| 4 | Amputation of the left arm at the shoulder-joint 70% | |)% | |
| 5 | Above-elbow amputation of the left arm | ove-elbow amputation of the left arm 65% | | |
| 6 | Below-elbow amputation of the left arm | 55% | | |
| 7 | Above-knee amputation of leg | 65% | | |
| 8 | Below-knee amputation of leg | 55% | | |
| 9 | Total loss of hearing | 55% | | |
| 10 | Loss of an eye | 35% | | |
| | | Left | Right | |
| 11 | Amputation of a thumb | 25% | 30% | |
| 12 | Amputation of distal phalanx of thumb | 15% | 18% | |

| 13 | Amputation of a forefinger | 10% | 12% |
|----|---|-----|-----|
| 14 | 4 Amputation of distal phalanx of forefinger | | 6% |
| 15 | Amputation of distal and proximal phalanx of forefinger | 8% | 10% |
| 16 | Amputation of the middle finger | 8% | 10% |
| 17 | Amputation of the proximal phalanx of the middle finger | 4% | 5% |
| 18 | Amputation of distal and proximal phalanx of the middle finger | 6% | 8% |
| 19 | Amputation of other than the forefinger, the thumb, and the middle finger | 5% | 6% |