

## Unpaid Salaries / End of Service Benefits



### STEP 1

#### **Raise a Dispute**

Employee raises a dispute with the Labor Dispute Office



### STEP 2

#### **Obtain NOC**

RAKEZ issues a No Objection Certificate (NOC) to the employee



### STEP 3

#### **Submit Documents**

RAKEZ sends the NOC and completed Claims Questionnaire to RAKINSURANCE



### STEP 4

#### **Claim Registration**

RAKINSURANCE registers the claim on the system



### STEP 5

#### **Acknowledge Receipt**

RAKINSURANCE acknowledges receipt and requests for documents:

- ✓ Completed and Signed Claims Questionnaire
- ✓ NOC from Labor Dispute Office
- ✓ Final court verdict
- ✓ Salary slips
- ✓ Passport and visa copy
- ✓ Employment Contract



### STEP 6

#### **Review Documents**

RAKEZ provides all required documents. RAKINSURANCE reviews and may request for additional documents.



### STEP 7

#### **Confirm Amount**

If there's no additional document(s) required, RAKINSURANCE shares the Claim Computation sheet with RAKEZ for confirmation.



### STEP 8

#### **Settle Claim and Payment**

After RAKEZ confirms the amount, RAKINSURANCE settles the claim within one (1) business day. Payment to employee is made within one (1) business day from settlement.

## Work-Related Injuries



### STEP 1

#### **Raise a Dispute**

Employee raises a dispute with the Labor Dispute Office



### STEP 2

#### **Obtain NOC**

RAKEZ issues a No Objection Certificate (NOC) to the employee



### STEP 3

#### **Submit Documents**

RAKEZ sends the NOC and completed Claims Questionnaire to RAKINSURANCE



### STEP 4

#### **Claim Registration**

RAKINSURANCE registers the claim on the system



### STEP 5

#### **Acknowledge Receipt**

RAKINSURANCE acknowledges receipt and requests for documents:

- ✓ Completed and Signed Claims Questionnaire
- ✓ NOC from Labor Dispute Office
- ✓ Final court verdict
- ✓ Payment proof for treatment
- ✓ Passport and visa copy
- ✓ Medical Report
- ✓ Employment Contract



### STEP 6

#### **Review Documents**

RAKEZ provides all required documents. RAKINSURANCE reviews and may request for additional documents.



### STEP 7

#### **Confirm Amount**

If there's no additional document(s) required, RAKINSURANCE shares the Claim Computation sheet with RAKEZ for confirmation.



### STEP 8

#### **Settle Claim and Payment**

After RAKEZ confirms the amount, RAKINSURANCE settles the claim within one (1) business day. Payment to employee is made within one (1) business day from settlement.

## Repatriation of Mortal Remains



### STEP 1

#### **Raise a Dispute**

Employee raises a dispute with the Labor Dispute Office



### STEP 2

#### **Obtain NOC**

RAKEZ issues a No Objection Certificate (NOC) to the employee



### STEP 3

#### **Submit Documents**

RAKEZ sends the NOC and completed Claims Questionnaire to RAKINSURANCE



### STEP 4

#### **Claim Registration**

RAKINSURANCE registers the claim on the system



### STEP 5

#### **Acknowledge Receipt**

RAKINSURANCE acknowledges receipt and requests for documents:

- ✓ Completed and signed Claims Questionnaire
- ✓ NOC from Labor Dispute Office
- ✓ Final court verdict
- ✓ Death Certificate
- ✓ Passport and visa copy
- ✓ Embalming certificate and charges proof
- ✓ Receipt for ambulance charges
- ✓ Proof of payment for coffin box
- ✓ Proof of payment for airfreight and airway bill
- ✓ Air ticket for accompanying person (if any)



### STEP 6

#### **Review Documents**

RAKEZ provides all required documents. RAKINSURANCE reviews and may request for additional documents.



### STEP 7

#### **Confirm Amount**

If there's no additional document(s) required, RAKINSURANCE shares the Claim Computation sheet with RAKEZ for confirmation.



### STEP 8

#### **Settle Claim and Payment**

After RAKEZ confirms the amount, RAKINSURANCE settles the claim within one (1) business day. Payment to employee is made within one (1) business day from settlement.

## Got Queries?



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