

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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