الهيئة العامة للتأمين الاجتماعي

Social Insurance Organization

Statistical Report 2026

Q1 - 2026

(1.0) Statistical Analysis of Bahraini Contributors at Q1 2026

Item	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number	23,604	28,938	52,542	67,226	38,554	105,780	90,830	67,492	158,322
Average monthly salary BD	1,015	933	970	1,005	749	912	1,008	828	931
Median of Monthly salary BD	785	814	801	530	500	500	612	625	618
Average current age	40	37	39	35	34	35	36	36	36
Average entry age	23	24	23	21	24	23	22	24	23
Average past service	16	13	14	11	8	10	13	10	12

(1.1) Number of Bahraini Contributors Classified by Sex from 2022 to Q1 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	23,203	27,172	50,375	3%	64,506	35,439	99,945	3%	87,709	62,611	150,320	3%
2023	22,474	27,663	50,137	-0.5%	65,296	36,226	101,522	2%	87,770	63,889	151,659	1%
2024	22,999	27,909	50,908	2%	66,605	37,381	103,986	2%	89,604	65,290	154,894	2%
2025	23,530	28,815	52,345	2.8%	67,448	38,852	106,300	2.2%	90,978	67,667	158,645	2.4%
Q1 2026	23,604	28,938	52,542	0.4%	67,226	38,554	105,780	-0.5%	90,830	67,492	158,322	-0.2%

(1.2) Number of Bahraini Contributors Classified by Monthly Salary & Sex as at Q1 2026

Monthly Salary	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<200	-	-	-	-	410	1,811	2,221	2.1%	410	1,811	2,221	1.4%
200-399	1,364	970	2,334	4.4%	21,084	11,376	32,460	30.7%	22,448	12,346	34,794	22%
400-599	5,268	5,244	10,962	20.9%	14,926	11,280	26,206	24.8%	20,318	16,850	37,168	23.5%
600-799	5,283	7,309	12,963	24.7%	7,462	4,668	12,130	11.5%	12,878	12,215	25,093	15.8%
800-999	3,260	5,687	8,967	17.1%	5,396	2,578	7,974	7.5%	8,653	8,288	16,941	10.7%
>=1000	8,089	9,035	17,316	33%	17,948	6,841	24,789	23.4%	26,123	15,982	42,105	26.6%
Total	**23,604**	**28,938**	**52,542**	**100%**	**67,226**	**38,554**	**105,780**	**100%**	**90,830**	**67,492**	**158,322**	**100%**

(1.3) Number of Bahraini Contributors Classified by Age Group& Sex as at Q1 2026

Age Group	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<20	55	66	121	0.2%	717	187	904	0.9%	772	253	1,025	0.6%
20-29	3,558	4,894	8,452	16.1%	21,754	12,554	34,308	32.4%	25,312	17,448	42,760	27%
30-39	8,680	12,942	21,622	41.2%	26,033	16,336	42,369	40.1%	34,713	29,278	63,991	40.4%
40-49	7,109	8,731	15,840	30.1%	13,173	7,019	20,192	19.1%	20,282	15,750	36,032	22.8%
50-59	3,469	2094	5,563	10.6%	4,616	2,177	6,793	6.4%	8,085	4,271	12,356	7.8%
>=60	733	211	944	1.8%	933	281	1,214	1.1%	1,666	492	2,158	1.4%
Total	**23,604**	**28,938**	**52,542**	**100%**	**67,226**	**38,554**	**105,780**	**100%**	**90,830**	**67,492**	**158,322**	**100%**

(1.4) Average Monthly Salary of Bahraini Contributors Classified by Age group & Sex as at Q1 2026

Age Group	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Average Salary	Male	Female	Average Salary	Male	Female	Average Salary
<20	368	363	365	355	344	352	356	349	354
20-29	576	620	601	546	557	550	550	575	560
30-39	847	847	847	915	755	853	898	796	851
40-49	1,183	1,129	1,153	1,595	1,053	1,407	1,451	1,095	1,295
50-59	1,391	1,337	1,371	1,927	841	1,579	1,699	1,084	1,486
>=60	1,815	1,527	1,750	1,829	883	1,610	1,822	1,159	1,671
Average	1,015	933	970	1,005	749	912	1,008	828	931

(1.5) Number of Bahraini Contributors Classified by Insurance Type as at Q1 2026

[illegible]	Public			Private			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Mandatory	22,768	28,386	51,154	62,462	36,062	98,524	85,230	64,448	149,678
Work Injury only	292	171	463	1,054	243	1,297	1,346	414	1,760
GCC Extension of insurance	544	381	925	2,513	1,115	3,628	3,057	1,496	4,553
Outboard Employers	-	-	-	14	7	21	14	7	21
Private Business	-	-	-	272	167	439	272	167	439
Employers	-	-	-	639	562	1,201	639	562	1,201
Businessman	-	-	-	35	61	96	35	61	96
Insurance Continuation	-	-	-	237	337	574	237	337	574
Total	**23,604**	**28,938**	**52,542**	**67,226**	**38,554**	**105,780**	**90,830**	**67,492**	**158,322**

(1.6)Statistical Analysis of Bahraini Contributors at Q1 2026

Item	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number	-	-	-	427,414	51,293	478,707	427,414	51,293	478,707
Average monthly salary BD	-	-	-	259	359	269	259	359	269
Median of Monthly salary BD	-	-	-	100	200	110	100	200	110
Average current age	-	-	-	38	37	38	38	37	38
Average entry age	-	-	-	29	30	29	29	30	29
Average past service	-	-	-	9	7	9	9	7	9

(1.7) Non-Bahraini Contributors Classified by Sex from 2022 to Q1 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	-	-	-	-	422,968	41,336	464,304	11%	422,968	41,336	464,304	11%
2023	-	-	-	-	413,731	45,037	458,768	-1.2%	413,731	45,037	458,768	-1.2%
2024	-	-	-	-	419,783	47,484	467,267	2%	419,783	47,484	467,267	2%
2025	-	-	-	-	426,524	51,134	477,658	2.2%	426,524	51,134	477,658	2.2%
Q1 2026	-	-	-	-	427,414	51,293	478,707	0.2%	427,414	51,293	478,707	0.2%

(1.8) Number of Non Bahraini Contributors Classified by Monthly Salary & Sex as at Q1 2026

Monthly Salary	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<200	-	-	-	-	315,595	23,877	339,472	70.9%	315,595	23,877	339,472	70.9%
200-399	-	-	-	-	51,576	13,936	65,512	13.7%	51,576	13,936	65,512	13.7%
400-599	-	-	-	-	29,257	7,000	36,257	7.6%	29,257	7,000	36,257	7.6%
600-799	-	-	-	-	7,930	2,120	10,050	2.1%	7,930	2,120	10,050	2.1%
800-999	-	-	-	-	4,322	1,093	5,415	1.1%	4,322	1,093	5,415	1.1%
>=1000	-	-	-	-	18,734	3,267	22,001	4.6%	18,734	3,267	22,001	4.6%
Total	**-**	**-**	**-**	**-**	**427,414**	**51,293**	**478,707**	**100%**	**427,414**	**51,293**	**478,707**	**100%**

(1.9) Number of Non Bahraini Contributors Classified by Age Group & Sex as at Q1 2026

Age Group	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<20	-	-	-	-	4,052	185	4,237	0.9%	4,052	185	4,237	0.9%
20-29	-	-	-	-	104,195	12,842	117,037	24.4%	104,195	12,842	117,037	24.4%
30-39	-	-	-	-	138,660	20,048	158,708	33.2%	138,660	20,048	158,708	33.2%
40-49	-	-	-	-	122,239	12,765	135,004	28.2%	122,239	12,765	135,004	28.2%
50-59	-	-	-	-	48,791	4,592	53,383	11.2%	48,791	4,592	53,383	11.2%
>=60	-	-	-	-	9,477	861	10,338	2.2%	9,477	861	10,338	2.2%
Total	**-**	**-**	**-**	**-**	**427,414**	**51,293**	**478,707**	**100%**	**427,414**	**51,293**	**478,707**	**100%**

(1.10) Average Monthly Salary of Non Bahraini Contributors Classified by Age group & Sex as at Q1 2026

Monthly Salary	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Average	Male	Female	Average	Male	Female	Average
<20	-	-	-	70	125	72	70	125	72
20-29	-	-	-	115	215	126	115	215	126
30-39	-	-	-	223	339	238	223	339	238
40-49	-	-	-	312	453	326	312	453	326
50-59	-	-	-	469	551	476	469	551	476
>=60	-	-	-	658	598	653	658	598	653
Total	**-**	**-**	**-**	**259**	**359**	**269**	**259**	**359**	**269**

(2.0)Statistical Analysis of Pensioners at Q1 2026

Item	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number	21,113	15,349	36,462	33,931	16,468	50,399	55,044	31,817	86,861
Average monthly pension BD	1,126	1,028	1,085	777	517	692	911	764	857
Median of Monthly pension BD	927	913	920	502	428	466	663	595	638
Average current age	63	59	62	58	53	56	60	56	58
Average entry age	51	49	50	48	44	46	49	46	48
Average past service	12	10	11	9	9	9	10	9	10

(2.1) Number of Pensioners Classified by Sex from 2022 to Q1 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	20,142	14,337	34,479	1%	30,382	14,740	45,122	8%	50,524	29,077	79,601	5%
2023	21,130	15,119	36,249	5%	31,703	16,660	48,363	7%	52,833	31,779	84,612	5%
2024	21,314	15,307	36,621	1%	32,402	16,584	48,986	1%	53,716	31,891	85,607	6%
2025	21,130	15,327	36,457	-0.4%	33,521	16,399	49,920	1.9%	54,651	31,726	86,377	1%
Q1 2026	21,113	15,349	36,462	0%	33,931	16,468	50,399	1%	55,044	31,817	86,861	0.6%

(2.2) Number of Pensioners Classified by Monthly Pension & Sex as at Q1 2026

Monthly Pension	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
200-399	28	75	103	0.3%	6,154	5,748	11,902	23.6%	6,182	5,823	12,005	13.8%
400-599	4,139	1,911	6,050	16.6%	14,841	8,286	23,127	45.9%	18,980	10,197	29,177	33.6%
600-799	3,655	3,220	6,875	18.9%	3,104	964	4,068	8.1%	6,759	4,184	10,943	12.6%
800-999	3,917	4,129	8,046	22.1%	2,463	556	3,019	6%	6,380	4,685	11,065	12.7%
>=1000	9,374	6,014	15,388	42.2%	7,369	914	8,283	16.4%	16,743	6,928	23,671	27.3%
Total	**21,113**	**15,349**	**36,462**	**100%**	**33,931**	**16,468**	**50,399**	**100%**	**55,044**	**31,817**	**86,861**	**100%**

(2.3) Number of Pensioners Classified by Age Group& Sex as at Q1 2026

Age Group	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<29	3	1	4	0%	30	-	30	0.1%	33	1	34	0%
30-39	118	105	223	0.6%	825	765	1,590	3.2%	943	870	1,813	2.1%
40-49	1,700	2,804	4,504	12.4%	9,519	6,072	15,591	30.9%	11,219	8,876	20,095	23.1%
50-59	5,420	4,875	10,295	28.2%	9,096	5,325	14,421	28.6%	14,516	10,200	24,716	28.5%
60-69	8,467	5,291	13,758	37.7%	8,670	3,627	12,297	24.4%	17,137	8,918	26,055	30%
70-79	4,338	1,998	6,336	17.4%	4,639	648	5,287	10.5%	8,977	2,646	11,623	13.4%
>=80	1,067	275	1,342	3.7%	1,152	31	1,183	2.3%	2,219	306	2,525	2.9%
Total	**21,113**	**15,349**	**36,462**	**100%**	**33,931**	**16,468**	**50,399**	**100%**	**55,044**	**31,817**	**86,861**	**100%**

(2.4) Average Monthly Pension of Pensioners Classified by Age group & Sex as at Q1 2026

Age Group	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Average	Male	Female	Average	Male	Female	Average
<29	520	440	500	433	-	433	441	440	441
30-39	557	629	591	418	400	409	435	428	432
40-49	718	805	772	459	435	450	498	552	522
50-59	952	961	956	672	507	611	776	724	755
60-69	1,209	1,157	1,189	1,062	653	942	1,135	952	1,072
70-79	1,328	1,192	1,285	1,120	720	1,071	1,221	1,076	1,188
>=80	1,239	990	1,188	960	633	952	1,094	954	1,077
Average	1,126	1,028	1,085	777	517	692	911	764	857

(2.5) Number of Deceased Pensioners Classified by Sex from 2022 to Q1 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	5,565	760	6,325	5%	6,074	443	6,517	5.9%	11,639	1,203	12,842	5.5%
2023	5,793	806	6,599	4%	6,390	485	6,875	5.5%	12,183	1,291	13,474	4.9%
2024	5,991	839	6,830	4%	6,552	498	7,050	2.5%	12,543	1,337	13,880	3%
2025	6,248	907	7,155	4.8%	6,812	524	7,336	4.1%	13,210	1,441	14,651	5.6%
Q1 2026	6,288	919	7,207	0.7%	6,974	531	7,505	2.3%	13,262	1,450	14,712	0.4%

(3.0) Statistical Analysis of Beneficiaries at Q1 2026

Item	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number	1,715	10,431	12,146	2,281	11,247	13,528	3,996	21,678	25,674
Average monthly pension BD	341	459	443	232	348	328	279	401	382
Median of Monthly Pension BD	242	391	363	158	281	253	184	319	300
Average age at pension start date	24	44	41	17	37	33	20	40	37
Average years in pension	8	12	11	12	19	18	10	16	15
Average age of children	23	41	37	21	37	32	22	39	34
Average age of widows	72	68	68	64	66	66	69	67	67
Average age of other categories	58	70	69	65	69	69	63	70	69

(3.1) Number of Beneficiaries Classified by Sex from 2022 to Q1 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	1,615	9,805	11,420	4%	1,584	10,346	11,930	4%	3,199	20,151	23,350	4%
2023	1,502	10,094	11,596	2%	1,643	10,771	12,414	4%	3,145	20,865	24,010	3%
2024	1,790	10,159	11,949	3%	2,135	10,672	12,807	3%	3,925	20,831	24,756	3%
2025	1,706	10,391	12,097	1.2%	2,309	11,273	13,582	6.1%	4,015	21,664	25,679	3.7%
Q1 2026	1,715	10,431	12,146	0.4%	2,281	11,247	13,528	-0.4%	3,996	21,678	25,674	-0%

(3.2) Number of Beneficiaries Classified by Monthly Pension & Sex as at Q1 2026

Monthly Salary	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<200	756	2092	2,848	23.4%	1,337	3,973	5,310	39.3%	2093	6,065	8,158	31.8%
200-399	470	3,363	3,833	31.6%	623	4,066	4,689	34.7%	1,093	7,429	8,522	33.2%
400-599	236	2,721	2,957	24.3%	205	1,867	2072	15.3%	441	4,588	5,029	19.6%
600-799	125	1,008	1,133	9.3%	45	704	749	5.5%	170	1,712	1,882	7.3%
800-999	53	519	572	4.7%	32	290	322	2.4%	85	809	894	3.5%
>=1000	75	728	803	6.6%	39	347	386	2.9%	114	1,075	1,189	4.6%
Total	**1,715**	**10,431**	**12,146**	**100%**	**2,281**	**11,247**	**13,528**	**100%**	**3,996**	**21,678**	**25,674**	**100%**

(3.3) Number of Beneficiaries Classified by Age Group & Sex as at Q1 2026

Age Group	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<20	659	675	1,334	11%	1,073	966	2039	15.1%	1,732	1,641	3,373	13.1%
20-29	502	997	1,499	12.3%	573	1,025	1,598	11.8%	1,075	2022	3,097	12.1%
30-39	82	693	775	6.4%	98	713	811	6%	180	1,406	1,586	6.2%
40-49	84	989	1,073	8.8%	97	1,056	1,153	8.5%	181	2045	2,226	8.7%
50-59	63	1,565	1,628	13.4%	105	1,558	1,663	12.3%	168	3,123	3,291	12.8%
60-69	112	2,429	2,541	20.9%	133	2,652	2,785	20.6%	245	5,081	5,326	20.7%
70-79	143	1,889	2032	16.7%	120	1,988	2,108	15.6%	263	3,877	4,140	16.1%
>=80	70	1,194	1,264	10.4%	82	1,289	1,371	10.1%	152	2,483	2,635	10.3%
Total	**1,715**	**10,431**	**12,146**	**100%**	**2,281**	**11,247**	**13,528**	**100%**	**3,996**	**21,678**	**25,674**	**100%**

(3.4) Average Monthly Pension of Beneficiaries Classified by Age Group & Sex as at Q1 2026

Age Group	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Average	Male	Female	Average	Male	Female	Average
<20	210	220	215	178	179	179	191	196	193
20-29	307	331	323	271	310	296	288	320	309
30-39	511	486	489	292	380	369	392	432	428
40-49	523	430	437	303	329	327	403	378	380
50-59	406	437	436	311	343	341	346	390	388
60-69	553	512	514	326	398	394	430	453	451
70-79	590	571	572	258	387	380	439	477	474
>=80	506	454	457	211	343	335	347	396	393
Average	341	459	443	232	348	328	279	401	382

(3.5) Number of Beneficiaries & Their Average Monthly Pension Classified by Relation as at Q1 2026

Relation	Public Sector			Private Sector			Public and Private Sectors		
	Number	Percentage of the total	Average Pension	Number	Percentage of the total	Average Pension	Number	Percentage of the total	Average Pension
Childreen	5,922	48.8%	384	6,234	46.1%	304	12,156	47.3%	343
Widows	5,136	42.3%	557	5,490	40.6%	405	10,626	41.4%	478
Other	1,088	9%	220	1,804	13.3%	177	2,892	11.3%	193
Total	**12,146**	**100%**	**443**	**13,528**	**100%**	**328**	**25,674**	**100%**	**382**

(4.1) Number of Bahraini Contributors under the unified law of social insurance (ULSI) in GCC countries as at Q1 2026

Country	Public Sector			Private Sector			Public and Private Sectors			Percentage of the total
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
UAE	351	160	511	477	315	792	828	475	1,303	28.6%
KSA	4	4	8	1,642	584	2,226	1,646	588	2,234	49.1%
Kuwait	61	110	171	168	59	227	229	169	398	8.7%
Oman	3	14	17	48	35	83	51	49	100	2.2%
Qatar	125	93	218	178	122	300	303	215	518	11.4%
Total	**544**	**381**	**925**	**2,513**	**1,115**	**3,628**	**3,057**	**1,496**	**4,553**	**100%**

(4.2) Number of GCC Contributors under the unified law of social insurance (ULSI) in GCC countries as at Q1 2026

Country	Public Sector			Private Sector			Public and Private Sectors			Percentage of the total
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
UAE	2	6	8	1	2	3	3	8	11	1.5%
KSA	94	73	167	209	149	358	303	222	525	69.6%
Kuwait	2	3	5	12	13	25	14	16	30	4%
Oman	8	8	16	132	32	164	140	40	180	23.9%
Qatar		5	5	3		3	3	5	8	1.1%
Total	**106**	**95**	**201**	**357**	**196**	**553**	**463**	**291**	**754**	**100%**

Terms of Reference

Contributors	Public Sector: Employee subject to the provisions of law No. (13) for year 1975 and employee on temporary contracts Private Sector: Worker subject to the provisions of law No. (24) for year 1976.
Salary	Public Sector: Is salary received by the Employee who is subject to the provisions of law No. (13) for year 1975, based on the basic monthly salary and social allowance. Private Sector: Salary will include allowances, bonuses and commission of permanent and continuous nature.
The Retired Person	Is the Employee whose service has terminated.
The Pension	Is the sum of money which is paid every month to the retired person or those entitled for him in accordance with this Law. Total Pension includes social allowance and the living allowance. Governments compensates the living allowance for all pensioners according to the monthly pension category as follows: Less than or equal 700 worth 230 BD 701-1500 worth 205 BD Greater than 1500 worth 115 BD
The Pensioner	Is the retired person for whom a pension has been decided in accordance to the law No. (13) and (24).
The Service Period	Is the number of full months spent by the Employee at the Service of the Government until reaching the age of sixty for men, and fifty five for women. This is calculated from the date of joining Government Service or from the date he reached the age of eighteen , whichever date comes last and to a maximum of 480 months. The month is a part of twelve months of a Gregorian year. Fractions of a month are considered as a full month.
Beneficiary	Is the person for whom a pension has been decided because of his family relationship with the Pensioner.
New	New memberships of (pensioners / beneficiaries) subject to the provision of public or private sectors from the beginning of the year up to the report date
Early Retirement	Retiring before normal retirement age. Public sector: before age 60 Private sector: before age 60
Beneficiaries of the unified law of GCC countries	Is the terminated Bahraini employee under the unified law of social insurance in GCC countries and deserved 15% lump sum gratuity or pension salary.

Employment Injury (Work Injury)	Public Sector: Is the infection by one of the Occupational Diseases mentioned in the table attached to “law No. 13 for the year 1975, concerning the regulation of pensions and retirement gratuities for government employees and servants, sand the amendments to that law”, or injury due to an accident that occurs during working hours or as a result of performing the work. The injury resulting from pressure and exhaustion due to work is considered as a work injury if the conditions and cases contained in a Ministerial Decree issued by the Minister of Finance and National Economy after approval by the Minister of Health are met. Any accident occurring to an Employee or a Servant who is subject to the provisions of this Law during his travelling to and from his place of work is considered as a Work Injury, provided the travelling to and from the place of work is without a stop, a delay or a diversion from the normal route. Private Sector: Any occupational disease contracted from amongst those prescribed in Schedule 3 attached to “ Social Insurance Law No. 24 of 1976”, or any injury to the workers as a result of an accident arising out during the course of the performance of his work or because thereof.; All accidents sustained by the insured on his way to work and return therefrom or on his way from his place of work to the place where he customarily has his meals within his workplace, provided always that he shall not have stopped or deviated from the customary route; and any movements he makes on the instructions of the employer or during travel so authorized by him or his representative, shall be considered within this provision