SARMAT

The UAE ILOE Claim Guide

Step-by-step instructions, eligibility checklists, and portal walkthroughs for the Involuntary Loss of Employment insurance.

Financial Protection After Job Loss

The Involuntary Loss of Employment (ILOE) scheme provides financial security for up to 3 months if you lose your job involuntarily.

Coverage: Up to 60% of your basic salary.

Duration: Paid for up to 3 months.

Calculation: Based on your last 6 months' average salary.

Scan to open COI

Insurance Certificate Involuntary Loss of Employment		شهادة التأمين ضد التعطل عن العمل	
Insurance Certificate Number			رقم شهادة التأمين
Coverage Period		مدة التغطية	
Inception Date			تاريخ السريان
Expiry Date	24 months as of inception date	24 شهراً بعد تاريخ بداية التأمين	تاريخ الانتهاء
Details of the Insured Employee/ Worker		بيانات المؤمن له	
Name of the Insured Worker			اسم العامل المؤمن له
Emirates ID /UID No.			رقم الهوية / الرقم الموحد
Category	Category B	الفئة ب	فئة
Premium (AED)	240.00	240.00	القسط التأميني (بالدرهم)
Premium Paid upon purchase	240.00	240.00	دورية السداد عند الشراء
Establishment Details at the date of issuing the Certificate of Insurance		بيانات منشأة العمل عند إصدار شهادة التأمين	
Establishment Name			اسم صاحب العمل
Establishment No.			رقم المنشأة
Insurance Coverage		التغطية التأمينية	
60% of **Basic Salary/Wage** calculated based on the average **Basic Salary/Wage** of the last 6 months prior to **Unemployment** for a maximum of three (3) months per **Claim** from the date of **Unemployment**, not exceeding: **Maximum Monthly Limit** **AED 10,000** and **AED 20,000** for the first and second categories respectively as specified in the **Policy Schedule.** **Maximum Claim Limit/Maximum Aggregate Limit** The maximum compensation for any one **Claim** is three (3) months. The aggregate **Claim** shall not exceed the equivalent of 12 monthly benefits over the entire service period of the **Insured** in the Country.		يكون **التعويض** على أساس شهري بنسبة **60%** من **الأجر / الراتب الأساسي** (تحسب على أساس متوسط **الأجر الأساسي** اخر 6 اشهر السابقة **للتعطل عن العمل**) ولمدة (3) ثلاثة أشهر بحد أقصى لكل **مطالبة** من تاريخ **التعطل عن العمل**، على ألا تزيد عن: **الحد الأقصى للتغطية التأمينية الشهرية:** **لا تزيد عن (10,000) عشرة آلاف درهم اماراتي** للفئة الأولى، ولا تزيد عن **(20,000) عشرين الف درهم اماراتي** للفئة الثانية كما هو مبين في **جدول الوثيقة.** **الحد الأقصى للتغطية التأمينية عن كل مطالبة/ الحد الأقصى للتغطية التأمينية الإجمالية:** المدة القصوى **للتعويض:** (3) ثلاثة أشهر عن كل **مطالبة.** على ألا تزيد مدة **التعويض** عن (12) اثني عشر شهراً خلال كامل مدة خدمة **المؤمن عليه** في سوق العمل في الدولة.	
This Insurance Certificate is subject to the terms and conditions of the Insurance Policy. The insurance policy can be viewed via the website link (www.ILOE.ae), or scan the QR: This certificate was issued by **Dubai Insurance Company PJSC,** in its capacity as a member and manager of the **Insurance Pool** and on behalf of the members of the **Insurance Pool** **For inquires: 600 599 555**		تخضع هذه الشهادة لشروط واحكام وثيقة التأمين . يمكن الاطلاع على وثيقة التأمين عبر رابط الموقع الالكتروني (**www.ILOE.ae**)؛ أو من خلال مسح الرمز التالي: صدرت هذه الشهادة عن **شركة دبي للتأمين ش.م.ع** بصفتها عضو **ومدير المجمع التأميني** وبالنيابة عن **أعضاء المجمع التأميني** **للتواصل والاستفسار:600 599 555**	

Category A

Basic salary under
AED 16,000

**Max AED
10,000 / month**

Category B

Basic salary over
AED 16,000

**Max AED
20,000 / month**

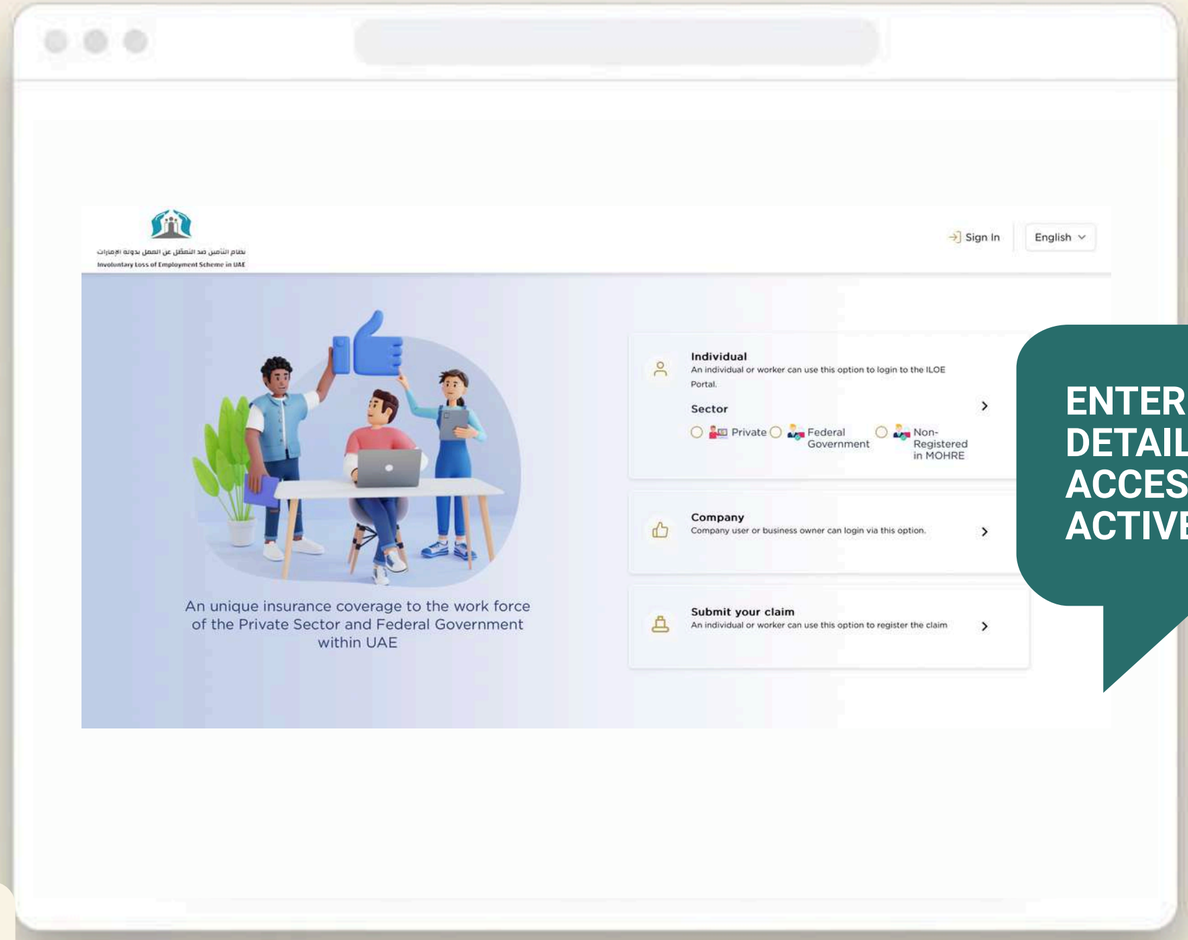
Missing Your Certificate? Don't Worry.

According to UAE Federal Decree-Law No. 13 of 2022, every employee must be enrolled.

Even if your employer did not physically hand you a certificate, you most likely have an active policy.

Log in via OTP to check your active policy details:

https://www.diniloe.ae/nsure/login/#/



ENTER YOUR DETAILS TO ACCESS YOUR ACTIVE POLICY

Do You Qualify for a Claim?

You MUST meet **ALL** of the following conditions:

- ✓ Policy active for at least 12 consecutive months.
- ✓ Work permit officially cancelled.
- ✓ Legal stay maintained in the UAE.
- ✓ No absconding cases against you.
- ✓ Claim submitted within 30 days of cancellation.
- ⚠ **Termination (Not Resignation).**

> Termination **must NOT** be due to disciplinary dismissal. Your termination reason must be explicitly stated in your official termination notice.

Estimate Your Payout

Before submitting your official claim, use the portal calculator to estimate your exact monthly compensation based on your specific basic salary history.

Check your payout here:

https://www.iloe.ae/Calculator.aspx

Required Documents to File Your Claim

- [ ] Copy of Emirates ID and Passport
- [ ] Official Visa Cancellation Document
- [ ] ILOE Insurance Certificate (Downloaded from portal)
- [ ] Termination Letter (Explicitly stating reason is not resignation or disciplinary)
- [ ] Bank Account Details (IBAN) for payout transfer
- [ ] Last 6 months of bank statements or payslips (to verify basic salary)

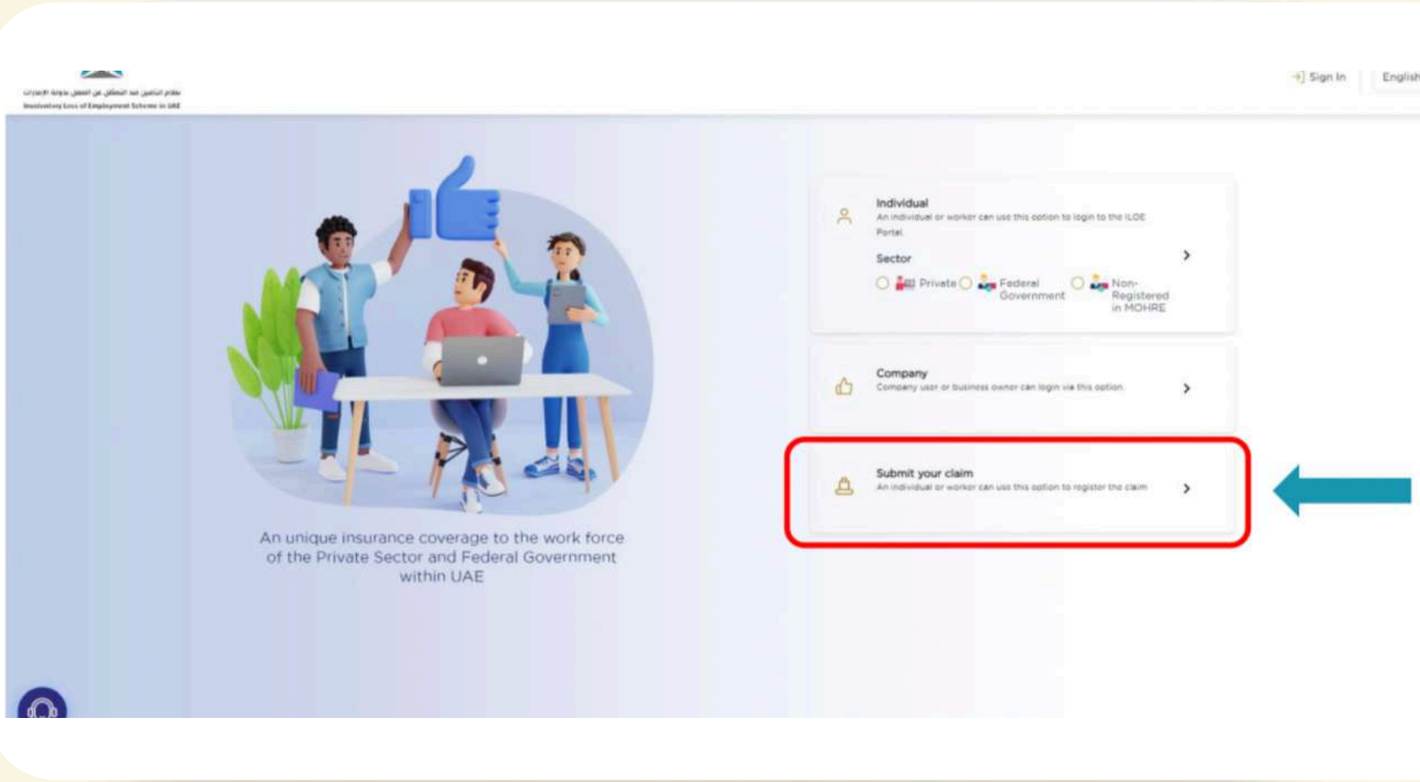
Ensure all documents are clear, scanned PDFs or high-resolution images before starting the portal process.

01 HOW YOU CAN SUBMIT YOUR CLAIM

Step 01 : Visit portal

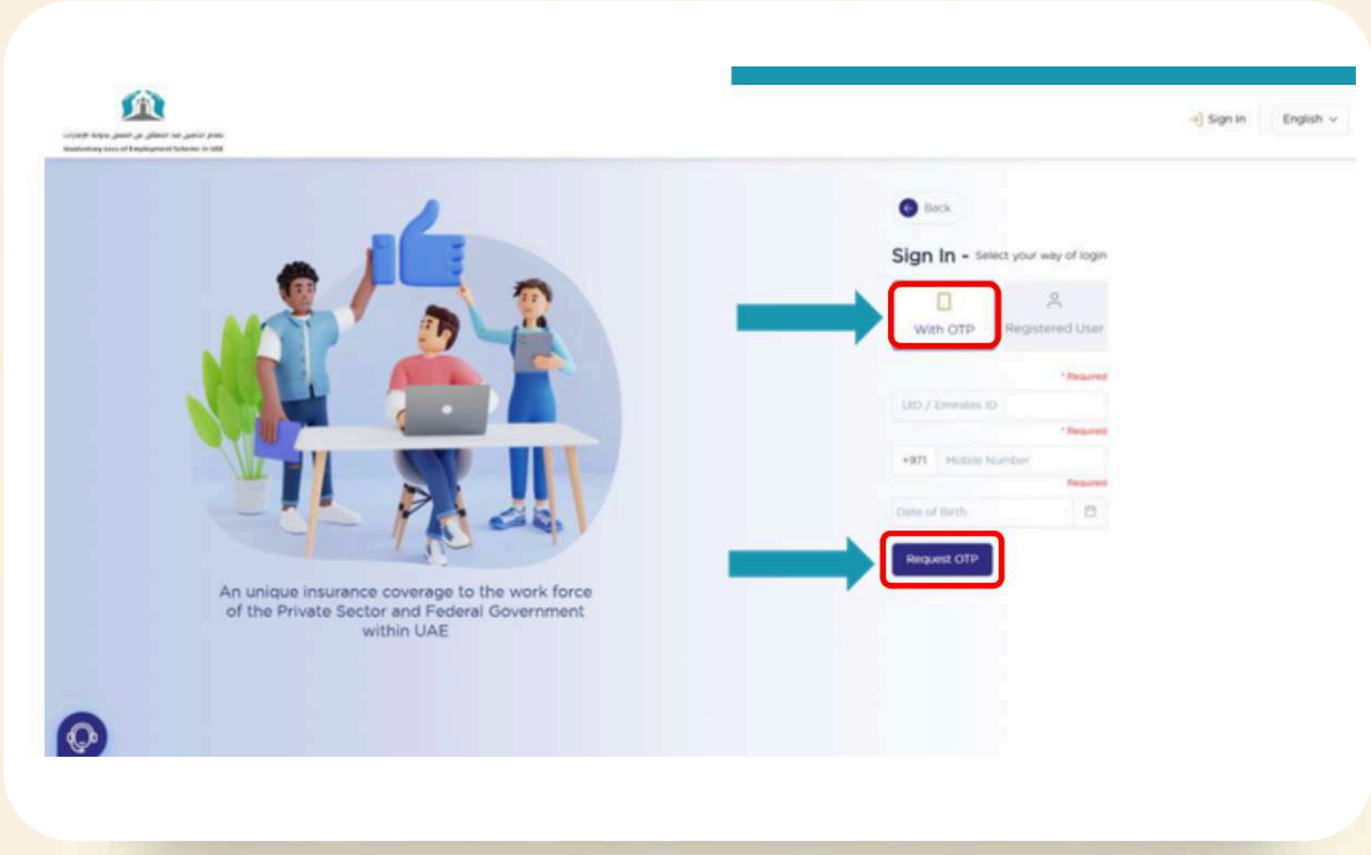
- https://www.diniloe.ae/nsure/login/#/

Choose submit your claim



02

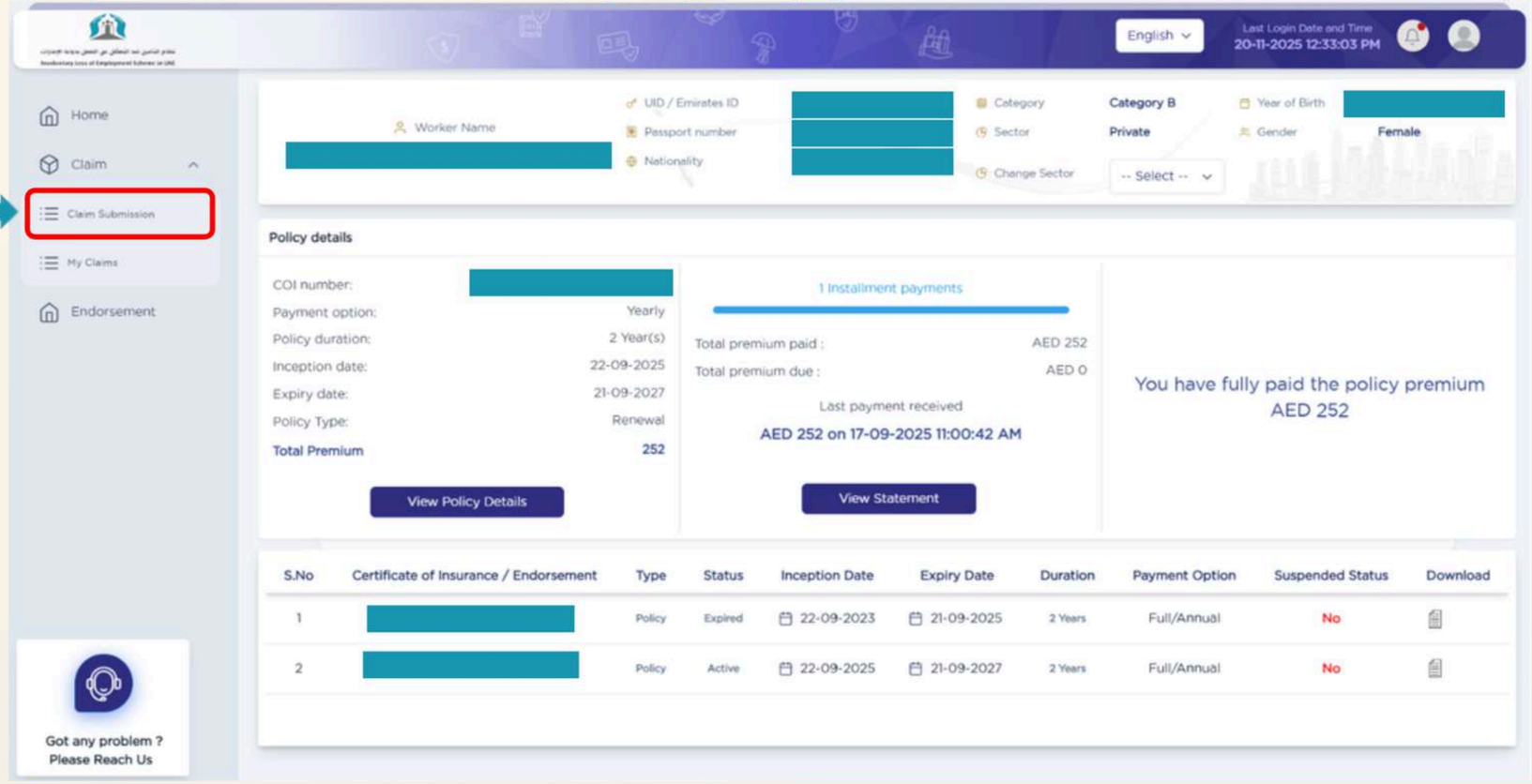
Step 02: Insert Emirates ID and mobile number



- Sign in using OTP verification.
- Enter your registered UID/EID number (the one used during subscription).
- Ensure the mobile number is entered in the correct format:Example: 5x-xxxxxxx
- Enter your Date of Birth.
- Request an OTP to be sent to the entered mobile number.
- Enter the OTP to successfully complete the login process.

03

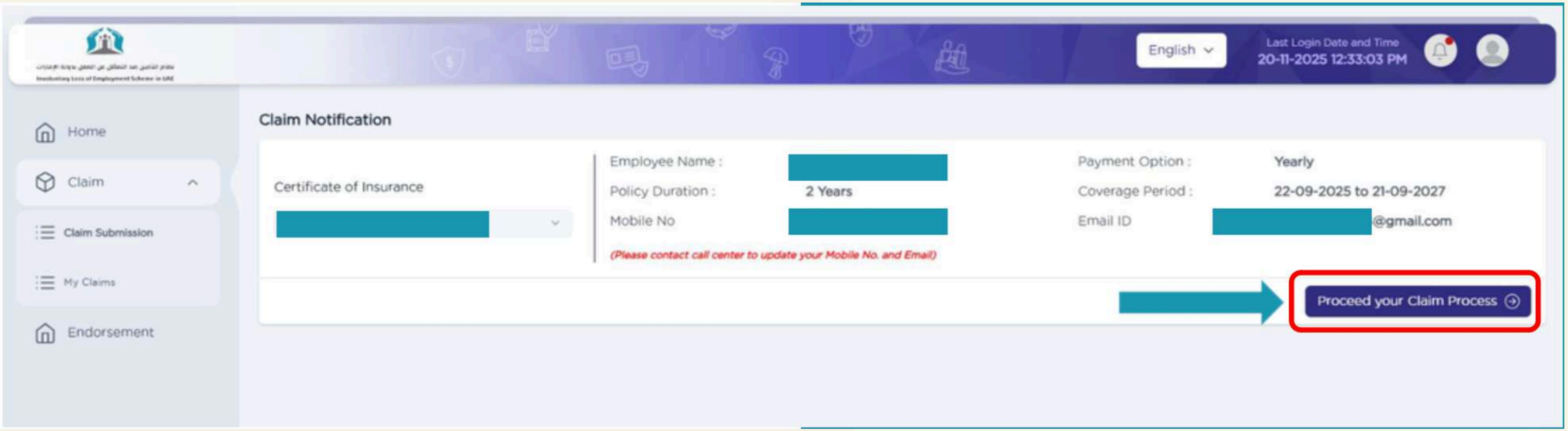
Step 03: Click Claim Submission



04

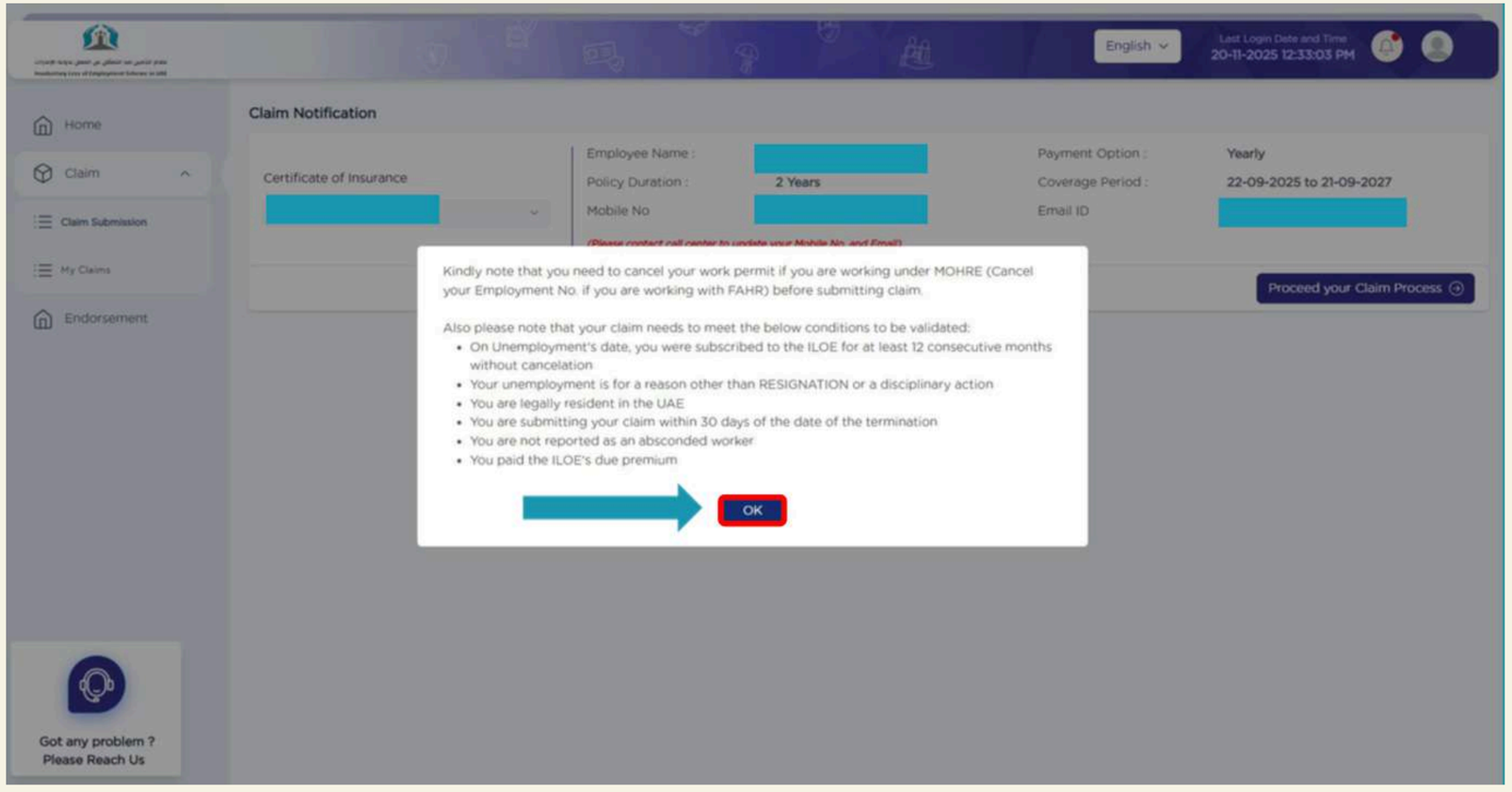
Step 04: Confirm your contact details and click on Proceed to your Claim Process

- Need to update your contact details? Reach at 600599555
- Click on Proceed to your Claim Process



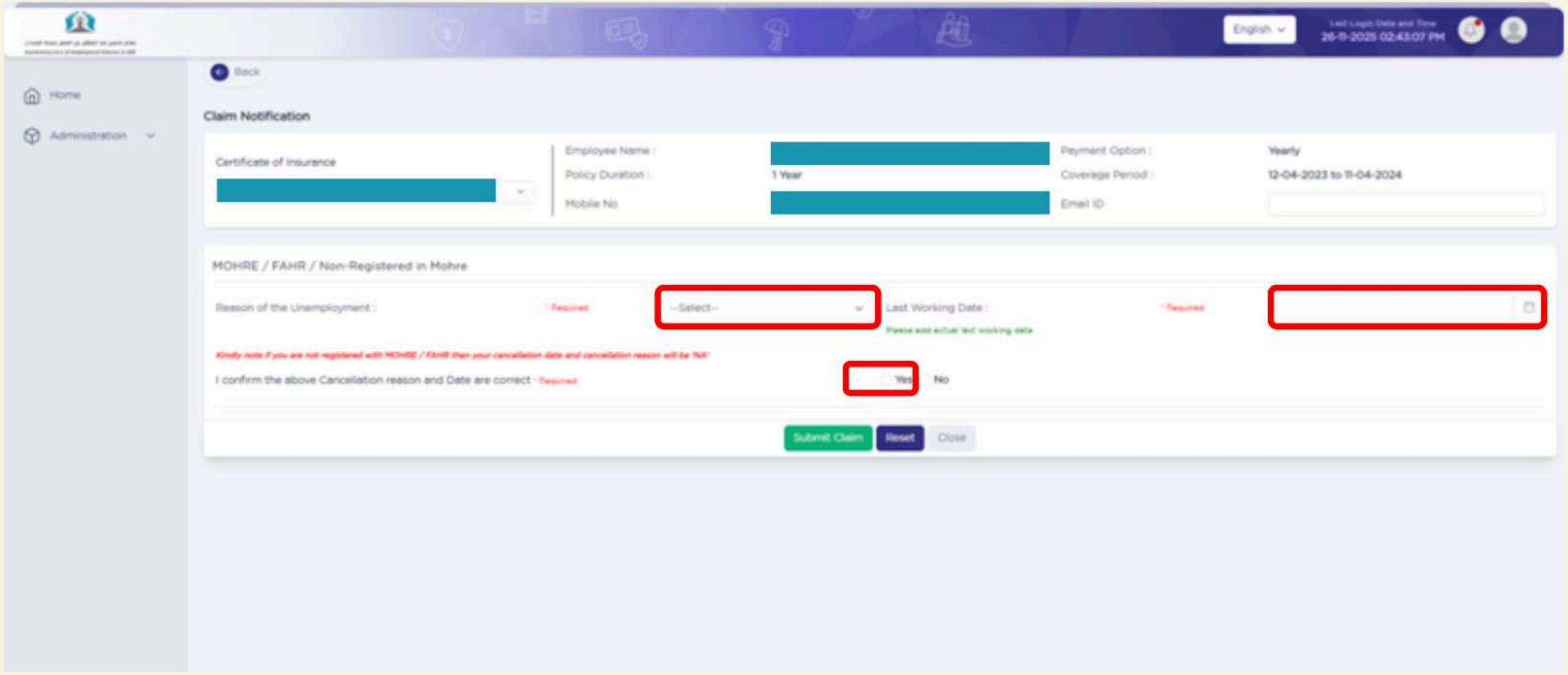
05

Step 05: Information that you need to know when submitting your claim



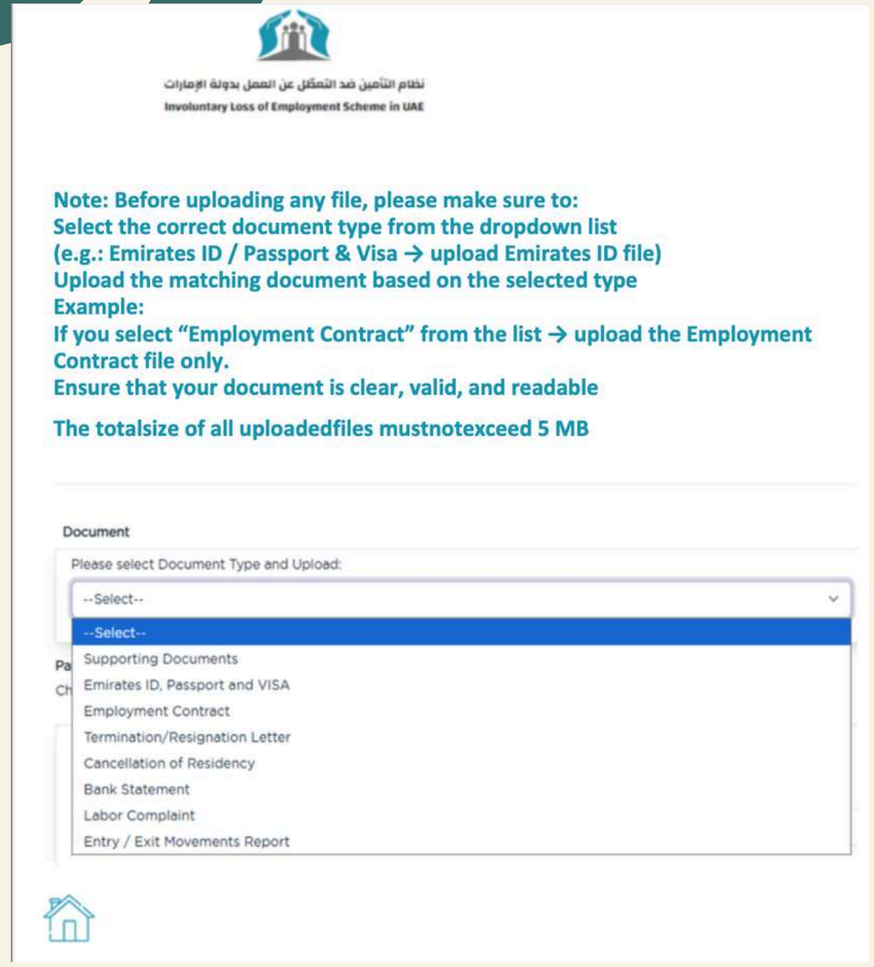
06

Step 06: Confirming the unemployment Date and Reason



07

Step 07: Upload your supporting documents



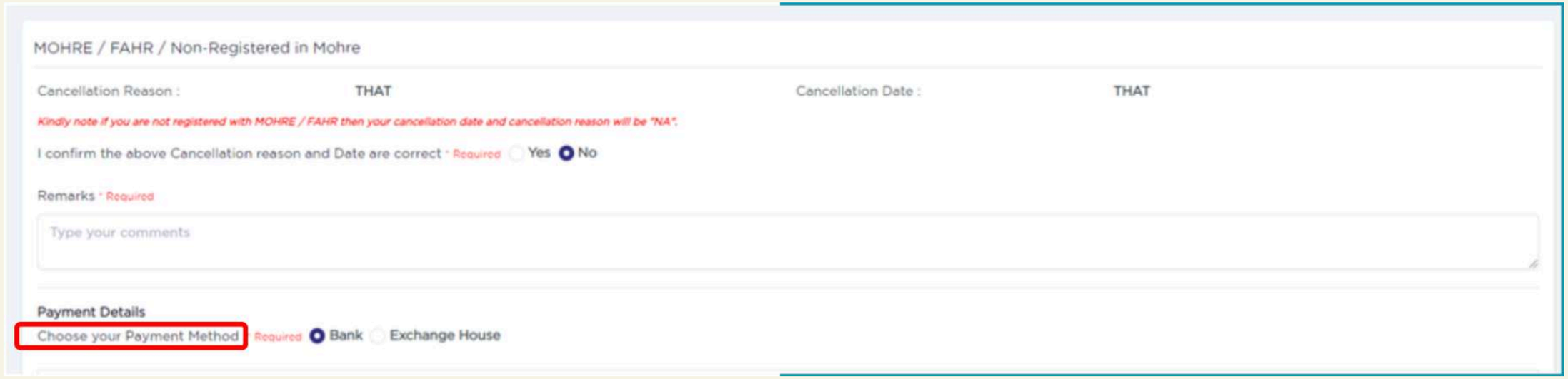
When submitting your claim, please select and upload the relevant documents from the list below:

1-Emirates ID, Passport,and VISA
2-Employment Contract
3-Termination / Resignation Letter
4-Cancellation of Residency (This requirement is exempt for UAE Nationals, GCC Nationals, and Golden Visa holders)
5-Bank Statement
6-Labor Complaint (Required only if there's an active labor complaint)
7-Entry / Exit Movements Report (This requirement is exempt for UAE Nationals only)
8-Supporting Documents

08

Step 08: Payment Method Exchange House –Bank Transfer

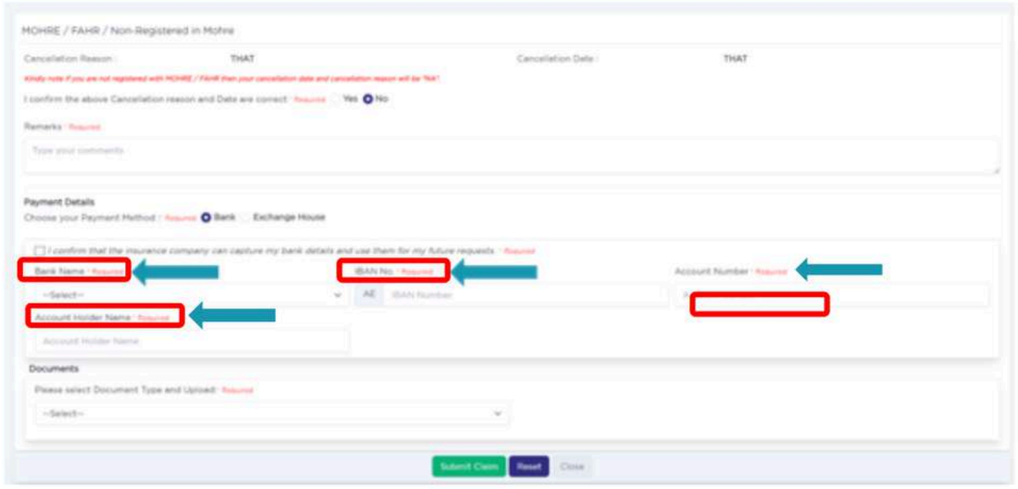
Kindly choose your preferred channel to receive thec ompensation in case of claim approval
Exchange house or Bank Transfer



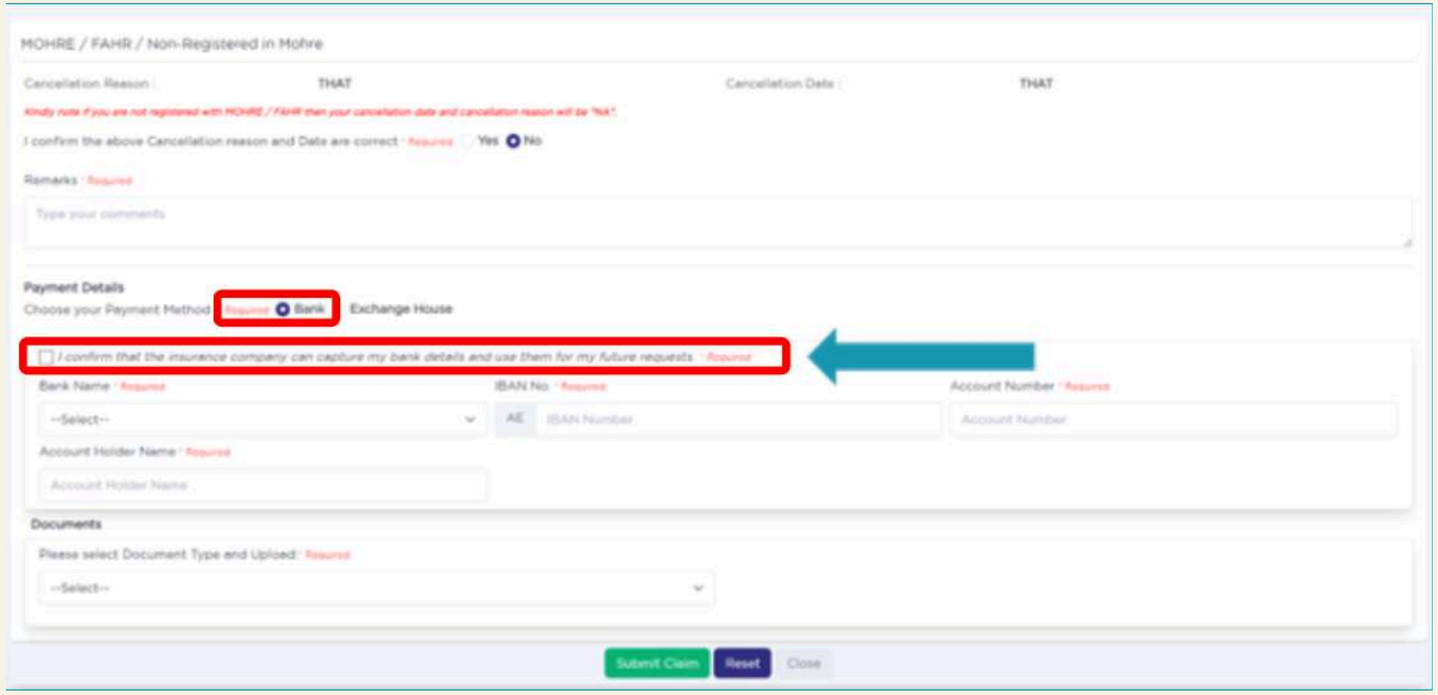
Step 09: Payment Method –Bank Transfer

نظام التأمين ضد التعطّل عن العمل بدولة الإمارات
Involuntary Loss of Employment Scheme in UAE

1. Choose your Bank Name and add your bank account details.
2. IBAN Number, Account Number, and Account Holder Name.



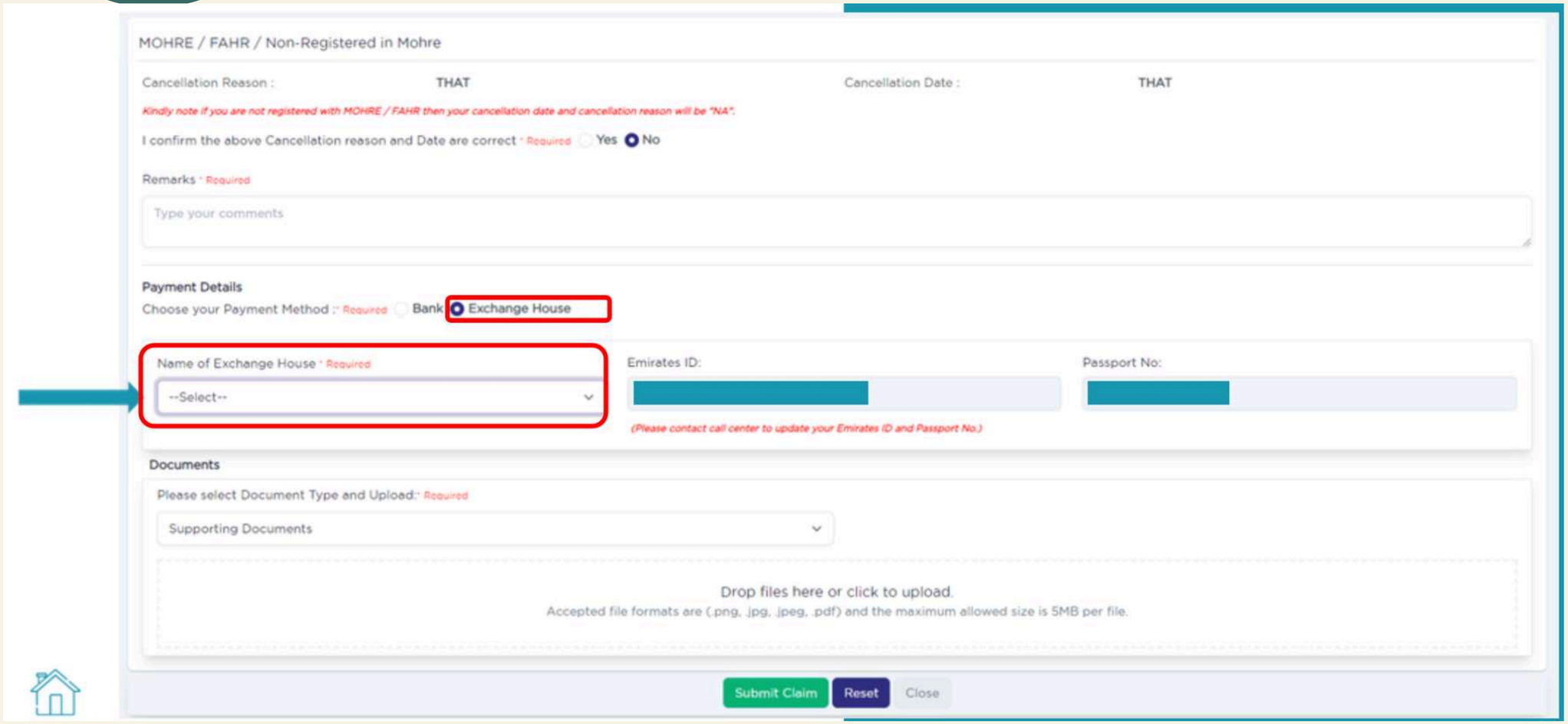
- Confirm that Dubai Insurance will capture your bank details and usethem for future requests
- Kindly note that the ILOE system won't have control over verifying your IBAN details. Please make sure your IBAN is correct before submitting your claim.



10

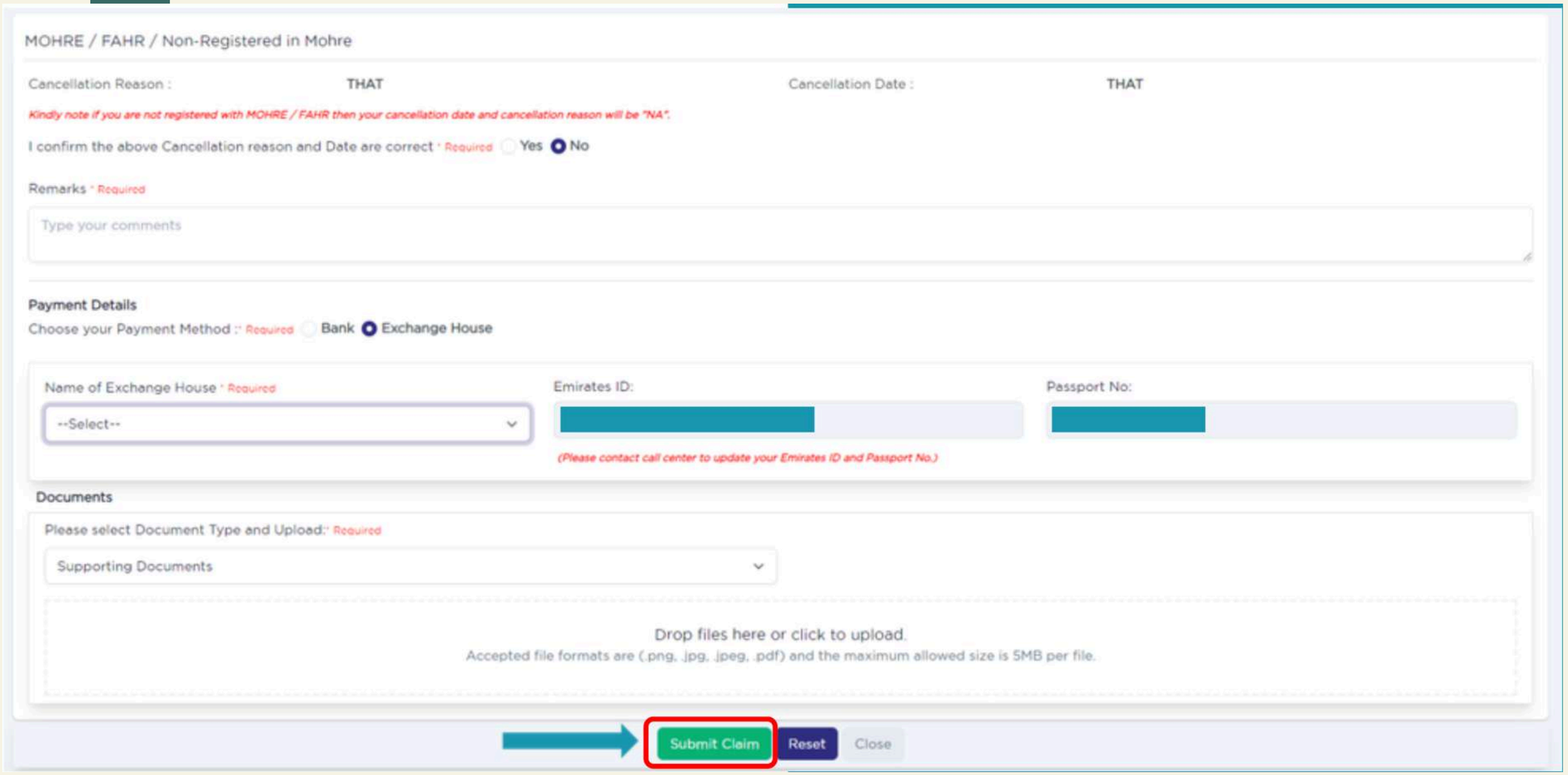
Step 10: Payment Method –Exchange House

- Please select the Exchange provider through which you prefer to receive the compensation payment.

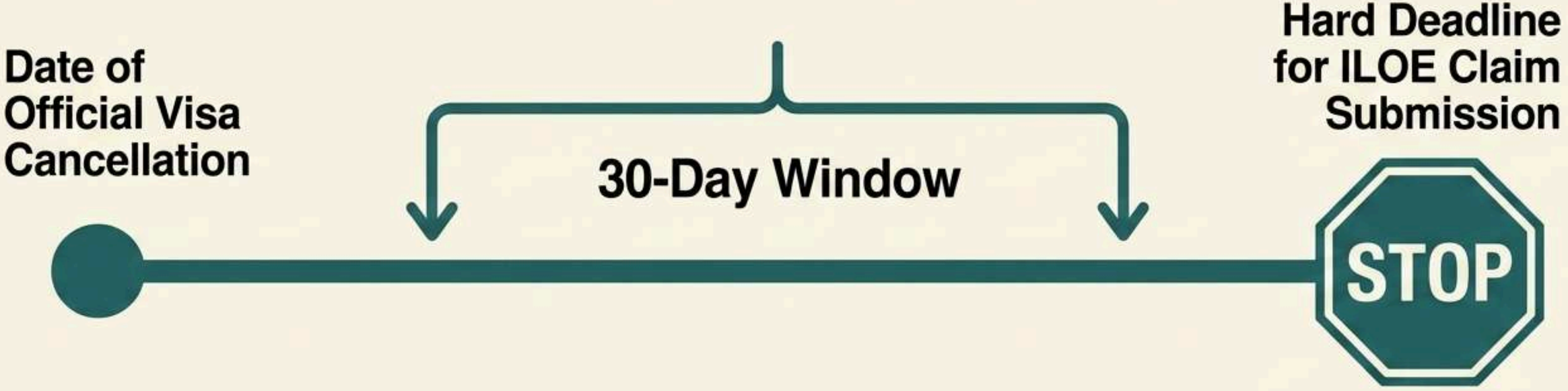


Step 11: Claim Submission

- Click Submit Claim



The Critical 30-Day Window



Missing the 30-day window from your official cancellation date will result in an automatic claim denial, regardless of your previous 12-month contribution history.

Summary & Memo Sheet

Financials

- Max Payouts: AED 10k (Cat A) | AED 20k (Cat B)
- Max duration: 3 months.

The Golden Rules

- 12 months continuous active policy.
- Claim within 30 days of cancellation.

The Dealbreakers

- Cannot be resignation.
- Cannot be disciplinary dismissal.
- No absconding cases.

The Portals

- Login: diniloe.ae
- Calculator: iloe.ae

Good luck with your claim application.

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Management Development Training

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