



UMWIS

The Uganda Migrant Worker's Insurance Scheme

This policy is designed for all Ugandans travelling abroad for work through licensed labour recruitment and externalization companies.

Ugandan migrant workers who have already been deployed are also eligible to enroll in this insurance while abroad.

This insurance cover becomes effective on the date the migrant worker exits Uganda.

Age Limit: 18–70 years.

Premium

UGX 250,000 per migrant worker, covering a contract period of two (2) years.

Thereafter, a renewal premium of UGX 125,000 per additional year applies until the expiry of the migrant worker's employment contract.

Average Contract Period: Two (2) years.

Benefits

Death Benefit
Death due to sickness, illness, or accident

Total Permanent Disability Benefit
Total permanent disability arising from accidents or work-related illnesses

Critical Illness Benefit
Critical illness leading to inability to engage in income-generating activities

Psychological or Mental Health Benefit
Psychological or mental health illness or disorders
Children's School Fees Benefit
Upon the death of the migrant worker

Spouse Funeral Benefit
In the event of the death of the migrant worker's spouse

Repatriation Benefit (Medical or Retrenchment)
Repatriation of the migrant worker due to medical illness or retrenchment.

Repatriation of Mortal Remains
Repatriation of mortal remains back to Uganda upon death of the migrant worker.

Legal Assistance Benefit
Legal assistance abroad following involuntary breach of laws.

Funeral Benefit
In the event of the death of a migrant worker who was returned to Uganda due to sickness, illness, or accident



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NIC Insurance is regulated by the Insurance Regulatory Authority