

► SAFETY IN ARMENIA

Armenia is deemed one of the safest countries in the world. There are many stories of people leaving bags and phones in taxis or public transportation, only to have their belongings returned by a good samaritan. But, as with anywhere, it is always best to exercise caution and attentiveness, especially in unfamiliar places. Always keep an eye on your personal belongings.

Biggest safety concerns these days are around pickpocketing, particularly in public transportation. Be vigilant about your wallets and bags and keep them where you can easily protect them. Crimes in Armenia have centered around theft and bribery. The government is cracking down on the latter, however, and you are expected to report any cases where such extortion was apparent, be it traffic police or medical doctors. For more statistics, [click here](#).

For women in Armenia, walking the streets alone is considered very safe, no matter the time of day or night. Violent crimes are rare, as are muggings. Drugs are few and kept in tight circles.

911 works in Armenia as in most countries. Use it if there's a problem and they will respond immediately to your emergency. The police are there to help you. Contact them when necessary.

► PENSIONS IN ARMENIA

For those who plan on working in Armenia, a pension fund has been in operation for many years now, originally voluntary and now a required part of your income tax regime. A portion of each paycheck is deposited into the pension fund, which will then be allocated to you once you reach the age of 63.

The basic pension is 21,000 AMD. The minimum pension is 36,00 AMD after July 2023. The average pension was 50,000 AMD in 2024. The increase might happen in 2025. Retirees will continue receiving 12% cashback for non-cash transactions.

From January 2023, the government and the employers pay half at half at 5% the 10% of the pension allocation.

► DEATH AND FUNERAL FUNDS AND TRADITIONS

While it isn't the most pleasant of topics, there are many things one should know about death in Armenia and the funerary traditions that follow. Of course, there are laws and stipends to also take into consideration here.

A funerary stipend or benefit is provided within three months from the date of death, particularly in the case of those receiving disability pensions. The amount is provided after a proper examination by the coroner. It is provided only once and sent to an account of your choice once you've been approved. You will receive this benefit within a week of your application, possibly within a single work day. The amount of the one-time funeral benefit provided by the state is 200,000 AMD as of 2022.

Funeral benefit is also paid within mandatory social insurance from unemployment. Payment of a funeral benefit in case of death of the unemployed who has more than one year insurance pattern. The mentioned sum is paid on submission of a request in accordance to the order set by the Government of the Republic of Armenia. The benefit equal to threefold of the unemployment benefit is paid to the person who carries out the funeral procession if a request and the necessary documents are submitted to the national employment service within six months from the death of an unemployed person according to the order set by legislation.

By the decision of the Ministry of Social Affairs and Labour in March 2020, the RA citizens [can submit an application for a funeral benefit through the Civil Registry Office](#). After registering the death certificate of the pensioner, the [Civil Registry Office](#), with the consent of the applicant, may send an online application for a funeral benefit. This means that there is no need to visit the regional office of the Social Security Service or submit an online application. The citizen can choose the banking organization from which he/she wants to receive the funeral benefit. The list of banking organizations and the necessary recommendations will be provided by the Civil Registry Office staff during the state registration of death. Currently, the maximum dead-line for the transfer of funeral benefits is one week, but the Ministry is working to reduce it to one working day

As far as 95% of Armenians are members of the Armenian Apostolic Church, a typical Armenian funeral follows this religion's traditions. The funeral process typically consists of the following components: the wake (the night before the funeral), the church service, burial and post-funeral meal. The funeral is usually followed by the 40-day mourning period during which those close to the deceased may wear dark colored clothing and men do not shave until the 40th day. They also visit the grave of the deceased on the 7th and 14th days after death, as well as the 1-year death anniversary and other holidays. Everyone brings food, alcohol, or flowers as offerings for the deceased.

► INSURANCE COMPANIES IN ARMENIA

For many of us, especially those coming from the Western world, insurance is a very important necessity. In Armenia, a handful of insurance companies meet local and repats' needs. These are as follows:

- ▶ [Liga Insurance](#)
- ▶ [Armenia Insurance](#)
- ▶ [INGO Armenia](#)
- ▶ [SIL Insurance](#)
- ▶ [Nairi Insurance](#)
- ▶ [Rego Insurance](#)
- ▶ [Efes Insurance](#)
- ▶ [Export Insurance Agency of Armenia](#)