

GUIDELINES FOR IMPLEMENTING THE 2013-2015 ENHANCED PERSONAL PASSENGER ACCIDENT INSURANCE PROGRAM (PPAIP) AND FOR OTHER PURPOSES

LTFRB MEMORANDUM CIRCULAR NO. 2014-002, January 23, 2014

Read online (full-text search, related cases, audio case brief): <https://batas.org/library/078259bfea2a/>

Adopted: 23 January 2014

Date Filed: 27 January 2014

WHEREAS, on February 28, 2001, the Board issued Memorandum Circular No. 2001-010 prescribing and requiring the “Passenger Personal Accident Insurance Program” (PPAIP) for Public Utility Vehicles (PUVs) nationwide. The said MC was issued by the Board pursuant to Section 5(K) of Commonwealth Act No. 146, as amended by Executive Order No. 202, which grants the LTFRB the power “To formulate, promulgate, administer, implement and enforce rules and regulations on land transportation public utilities, standards of measurements and/or design, and rules and regulations requiring operators of any public land transportation service to equip, install and provide in their utilities and in their stations such devices, equipment facilities and operating procedures and techniques as may promote safety, protection, comfort and convenience to persons and property in their charges as well as the safety of persons and property within their areas of operations”.

WHEREAS, the Supreme Court upheld the validity, legality and propriety of the said LTFRB MC No. 2001-010 in the case of “Eastern Assurance and Surety Corp. (EASCO) vs. LTFRB, et al” (G.R. No. 149717, October 7, 2003).

WHEREAS, the Board adopted an enhanced and detailed benefits for the 2013-2015 Passenger Personal Accident Insurance Program (PPAIP) as enunciated in the October 2013 Instruction to Participants, to wit:

BENEFITS

AMOUNT PER PASSENGER

A. ACCIDENTAL DEATH

PHP150,000.00

B. LOSS OF TWO OR MORE LIMBS

PHP75,000.00

C. TOTAL AND IRREVOCABLE LOSS OF SIGHT IN BOTH EYES

PHP75,000.00

D. DISMEMBERMENT IN ONE LIMB

PHP30,000.00

E. TOTAL AND IRREVOCABLE LOSS OF SIGHT IN ONE EYE

PHP30,000.00

F. MEDICAL TREATMENT (WITHOUT NEED OF RECEIPTS)

PHP5,000.00

G. MAXIMUM MEDICAL TREATMENT (RECEIPTS NEEDED, EXCEPT ITEMS A-E)

PHP15,000.00

H. LOSS OF ARM, AT OR ABOVE ELBOW

PHP42,000.00

I. LOSS OF BOTH HANDS OR ALL FINGERS AND BOTH THUMBS

PHP60,000.00

J. LOSS OF ARM BETWEEN ELBOW AND WRIST

PHP30,000.00

K. LOSS OF HAND

PHP25,500.00

L. LOSS OF FOUR FINGERS

PHP25,500.00

M. LOSS OF ONE THUMB

PHP18,000.00

N. LOSS OF INDEX FINGER

PHP9,000.00

O. LOSS OF MIDDLE FINGER

PHP6,000.00

P. LOSS OF RING FINGER

PHP3,000.00

Q. LOSS OF LITTLE FINGER

PHP3,000.00

R. LOSS OF METACARPALS
1[ST] OR 2[ND] ADDITIONAL
3[RD], 4[TH] AND 5[TH]

PHP2,400.00

PHP1,800.00

PHP1,200.00

S. LOSS OF LEG ABOVE THE KNEE

PHP36,000.00

T. LOSS OF LEG BELOW THE KNEE

PHP30,000.00

U. LOSS OF ONE FOOT

PHP30,000.00

V. LOSS OF BIG TOE

PHP3,000.00

W. LOSS OF ALL TOES IN ONE FOOT

PHP9,000.00

X. LOSS OF ANY TOE OTHER THAN THE BIG TOE

PHP600.00

Y. LOSS OF HEARING FOR BOTH EARS

PHP30,000.00

Z. LOSS OF HEARING FOR ONE EAR

PHP4,200.00

AB. BURIAL ASSISTANCE FOR ENROLLED DRIVER

PHP10,000.00

AC. BURIAL ASSISTANCE FOR ENROLLED CONDUCTOR

PHP10,000.00

AD. ONE TIME EDUCATIONAL ASSISTANCE FOR ONE CHILD OF THE DECEASED DRIVER

PHP5,000.00

AE. ONE TIME EDUCATIONAL ASSISTANCE FOR ONE CHILD OF THE DECEASED CONDUCTOR

PHP5,000.00

AF. CASKET FOR THE DRIVER

PHP5,000.00

AG. CASKET FOR THE CONDUCTOR

PHP5,000.00

AH. AMBULANCE ASSISTANCE

PHP5,000.00

AI. PERMANENT TOTAL DISABILITY

PHP75,000.00

AJ. BAIL BOND

PHP30,000.00

AK. LEGAL ASSISTANCE SERVICES

WHEREAS, after conducting a transparent accreditation process, the Board entered into a Memorandum of Agreement (MOA) on November 15, 2013 with the two (2) accredited insurance groups represented by their Lead Insurance Company and Management Company, to wit:

LEAD INSURANCE COMPANY

MANAGEMENT COMPANY

UCPB GENERAL INSURANCE
COMPANY, INC.

PASSENGER ACCIDENT
MANAGEMENT AND INSURANCE
AGENCY, INC. (PAMI)

ALLIEDBANKERS INSURANCE
CORPORATION

SCCI MANAGEMENT AND
INSURANCE AGENCY,
CORPORATION, (SCCI)

NOW THEREFORE, the Board, by virtue of its powers as above-mentioned, hereby adopts the following guidelines for the implementation of the 2013-2015 enhanced PPAIP as follows:

Section 1. Accredited Providers. All PUV operators are hereby directed to secure their 2014 and 2015 Personal Passenger Accident Insurance Policy from either of the above-mentioned two (2) accredited insurance groups beginning on 01 February 2014.

Section 2. Approved Premiums. The approved premiums for the 2014 and 2015 Passenger Personal Accident Insurance Program as prescribed by the Insurance Commission, are as follows:

TYPES OF VEHICLES

ANNUAL PREMIUM

METRO MANILA BUSES

PHP1,780.00

PROVINCIAL BUSES

PHP2,100.00

AUV/UV EXPRESS

PHP1,500.00

JEEPNEYS

PHP1,450.00

SEDANS

PHP1,200.00

TRUCKS

PHP750.00

Section 3. Re-assessment and Payment. Operators with PUVs bearing Plate Numbers ending in “1 & 2” who have already secured 2014 Personal Passenger Accident Insurance Policy of their PUV units based on the old Premiums and Benefits for 2014 confirmation are hereby directed to secure from the insurance company who issued their 2014 policy for re-assessment and payment based on the latest approved premiums with an enhanced benefits within THIRTY (30) DAYS after effectivity of this memorandum circular.

Section 4. Penalty for Violation. PUV operators who already confirmed their units ending in “1 and 2” as mentioned above, who failed to avail the Enhanced Benefits for their passenger shall suffer the penalty of Two Hundred Pesos (Php200.00) for every day of delay from the lapse of the 30 day reassessment and payment period provided in the preceding section.

This Memorandum Circular supersedes, amends, and/or modifies previous circulars, if any, as well all other issuances or parts thereof which are inconsistent herewith; and this shall take effect immediately from its publication in a newspaper of general circulation in the Philippines. Three (3) copies thereof are directed to be submitted to the UP Law Center for recording purposes, pursuant to Presidential Memorandum Circular No. 11, dated October 9, 1992.

SO ORDERED.

Quezon City, Philippines, January 23, 2014.

(SGD) ATTY. WINSTON M. GINEZ, CPA
Chairman

(SGD) ENGR. RONALDO F. CORPUS
Board Member

(SGD) ATTY. ROBERTO P. CABRERA III
Officer-in-Charge
Executive Director and Board Member
(Per DOTC Order No. 2013-142)

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