

ADDENDUM/AMENDMENT TO MOI NO. 020, SERIES OF 1995, GENERAL POLICIES AND GUIDELINES IN THE IMPLEMENTATION OF THE INSURANCE COVERAGE PROGRAM FOR OVERSEAS FILIPINO WORKERS AND THEI...

OWWA MEMORANDUM OF INSTRUCTIONS NO. 011, S. 1997, August 28, 1997

Read online (full-text search, related cases, audio case brief): <https://batas.org/library/858e312b0323/>

In order to improve the implementation of the Insurance Coverage Program for OFWs and their Dependents, the following amendment/s and additional guidelines and procedures are hereby prescribed for the guidance of all concerned:

I

REVISED SCHEDULE OF DISABILITY/DISEMBLEMENT BENEFITS

Disability or dismemberment caused by accident, as well as those supervening but not immediately apparent at the time of the accident, if discovered within 90 days from the date of accident, shall be compensable based on the following revised schedule:

C O V E R A G E

Extent of Disability/Dismemberment

Landbased

Seabased

1. Total and Permanent Disability from Engaging in or Attending to Employment or Occupation of Any Kind and Every Kind

50,000.00

25,000.00

Total and Permanent Loss of Sight in Both Eyes

50,000.00

25,000.00

Brain Injury Causing Coma or Insanity

50,000.00

25,000.00

Total and Permanent Loss of Sight of One Eye(except perception of light) or Lens of One Eye

25,000.00

12,500.00

Permanent/Temporary, Partial Disability(including cases due to insanity)

25,000.00

12,500.00

2. Total Loss by physical severance or total and permanent loss or use of:

Two Limbs

50,000.00

25,000.00

Both Feet

50,000.00

25,000.00

Both Hands

50,000.00

25,000.00

One Hand and One Foot

50,000.00

25,000.00

Either Hand or Foot and the Sight of One Eye

50,000.00

25,000.00

Arm Above the Elbow

50,000.00

25,000.00

Arm Below the Elbow

25,000.00

12,500.00

One Hand at Wrist

25,000.00

12,500.00

Leg Above the Knee

25,000.00

12,500.00

Leg at or Below the Knee but Above the Ankle

25,000.00

12,500.00

One Foot

25,000.00

12,500.00

Thumb and Four Fingers of One Hand

25,000.00

12,500.00

Thumb

12,500.00

6,250.00

Index Finger

7,500.00

3,750.00

Middle Finger

7,500.00

3,750.00

Ring Finger

7,500.00

3,750.00

Little Finger

5,000.00

2,500.00

All Toes of One Foot

12,500.00

6,250.00

Great Toe

5,000.00

2,500.00

Any other Toe

2,500.00

1,250.00

3. Total and Permanent Loss of:

Speech

50,000.00

25,000.00

Hearing in Both Ears/Two External Ears

50,000.00

25,000.00

Hearing in One Ear/One external Ear

25,000.00

12,500.00

4. Loss of Nose, Penis or Testicles

25,000.00

12,500.00

In no case shall the liability under this section exceeds Pesos Fifty Thousand (P50,000.00) for Landbased workers and Pesos Twenty Five Thousand (P25,000.00) for Seabased workers.

II

CHANGE OF NAME OF OFWs BY THE RECRUITMENT AGENCY

Recruitment Agencies including Manning/Shipping Agencies could only be issued Credit Memo for replacement of non-deployed worker provided they request for such on the following schedules:

1. On or before the End of the Month for those payments made from 1-15 of the same month; and
2. On or before the 15th of the succeeding month for payments made from 16-31 of the previous month;

Failure to pay on the prescribed schedule would render payments made as non-refundable.

III

LIABILITY OF COVERAGE OF OFWs PROCESSED BY RECIPIENT AGENCIES OF POEA AWARDS OF DISTINCTION

OFWs whose contracts were processed by the recipient agencies of POEA Awards of Distinction shall be entitled to the same coverage under the program provided they paid their OWWA contribution within thirty (30) working days after processing based on the Deployment List/s of the Labor Assistance Center (LAC) of POEA.

If the Agency fails to pay the necessary OWWA Contribution within the prescribed period, said agency shall assume the responsibility of providing benefits to the OFW corresponding to the program. Any Agency found intentionally not paying OWWA contributions relative to their deployment of OFWs shall be held liable for damages by OWWA aside from the assumption of said benefits.

IV

EFFECTIVITY

Except Articles II and III which shall take effect 2 months after September 1, 1997, other provisions of this MOI shall take effect retroactive August 1, 1995.

Adopted: 28 Aug 1997

(SGD)WILHELM D. SORIANO
Administrator

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