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INSURANCE PROGRAM FOR REHIRES OR RECONTRACTED (BALIK-MANGGAGAWA)

POEA DEPARTMENT ORDER NO. 20, July 06, 1992

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WHEREAS, on 03 June 1991, Department Order No. 14 was issued which provides insurance and accident coverages for new hires who are starting as Overseas Contract Workers (OCW) and therefore cannot afford the cost of insurance coverage;

WHEREAS, the Filipino recontracted workers (Balik-Manggagawa) face the same perils as that of the departing new hires;

WHEREAS, it is the policy of the State to rationalize the insurance and accident coverages of all Overseas Contract Workers as required under the Philippine Overseas Employment Administration (POEA) rules and regulations.

Pursuant to the above, the following guidelines are hereby issued:

I
Insurance Coverage

Effective immediately all Filipino recontracted workers (Balik-Manggagawa) must have the mandatory life and accident insurance protection drawn and issued locally with the following minimum specifications:

1. The amount of life insurance coverage shall be at the P50,000.00 minimum face value; Provided, however, that if death is due to accident, murder or assault, an equal amount of P50,000.00 insurance coverage shall be due in addition to the amount of life insurance coverage.

2. Death due to suicide after one year of coverage shall be compensable at P50,000.00 minimum face value. Provided, however, that suicide committed in the state of insanity shall make the insurer liable regardless of the date of the commission of the suicide.

3. 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 the accident, shall be compensable based on the following schedule benefits:

For the loss of Both Hands or Both Feet or Sight of Both Eyes

P50,000.00

Loss of Hearing of Both Ears

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P50,000.00

Loss of One Hand and One Foot

P50,000.00

Loss of Speech

P50,000.00

Loss of Either Hand or Foot and Sight of One Eye

P50,000.00

Permanent Total Disability

P50,000.00

Loss of Either Hand or Foot or Sight of One Eye

P25,000.00

Loss of Four (4) Fingers of One Hand

P25,000.00

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Loss of One Foot above the Ankle

P25,000.00

Loss of Thumb and index Finger of Either Hand

P12,500.00

Loss of Any Two (2) Fingers of Either Hand

P12,500.00

Loss of All Toes of One Foot

P12,500.00

Loss of Big Toe

P2,500.00

The minimum coverage shall take effect upon payment of the premium and shall be extended worldwide, on and off the job, for the duration of the worker's contract plus sixty (60) days after termination of the contract of employment: Provided that in no case shall the duration of the insurance coverage be for less than one year.

Other terms and conditions not specifically stated in these guidelines shall be in accordance with the Master Insurance Policy, as prescribed by OWWA.

II
Standard Premium Rates

A nominal premium rate not exceeding P204.00 for the mandatory minimum insurance and accident protection shall be paid for every year of coverage. Should the insurance and accident coverage be for more than one year, the amount of the premium shall be increased proportionately.

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Returning OCWs paying regular OWWA contributions shall be provided free insurance coverage by OWWA. Other classifications of returning OCWs shall purchase the mandatory insurance coverage out of their personal funds.

III
Qualified Insurers

To ensure continuity and efficient delivery of service and benefits, the same insurance firms presently servicing the insurance programs under Department Order No. 14 shall provide the coverage for the recontracted workers. The OWWA shall likewise be the custodian/policy-holder to ensure effective administration.

IV
Documentation Insurers

A computer print-out shall be provided by the pool to the OWWA and POEA within 30 days from payment of premium with the following information:

1. Name of Insured (Overseas CW)
2. Name of Legal Beneficiaries/Address
3. Name of Agency/Entity who Deployed the Worker
4. Name of Insurer/s
5. Term of Employment Contract
6. Premium Paid and Date of Payment
7. Duration of Insurance Coverage

The Group Insurance Policy shall be delivered to the OWWA with the OWWA as the custodian of the Policy.

V
Action on Claim

The Pool shall act on claims within ten (10) working days from the submission of the death certificate in case of loss of life or certificate from attending physician as to the extent of disability or dismemberment.

VI
Implementing Guidelines

The POEA is hereby directed to issue the guidelines for the proper implementation of this Order.

This Department Order supersedes all earlier issuances inconsistent herewith.

For strict compliance.

Adopted: 1992

(SGD.) MA. NIEVES R. CONFESOR
Acting Secretary

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