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MANDATORY PERSONAL ACCIDENT AND LIFE INSURANCE COVERAGE FOR ALL RE-HIRED OR RE-CONTRACTED LAND-BASED OVERSEAS CONTRACT WORKERS

POEA MEMORANDUM CIRCULAR NO. 56, July 13, 1992

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Pursuant to Department Order No. 20, Series of 1992 requiring insurance coverage for all re-hired or re-contracted land-based overseas contract workers to fully implement Section I, Rule VIII, Book II of the Rules and Regulations Governing Overseas Employment, As Amended, and in addition to the earlier policy issuances relating to the Mandatory Personal Accident and Life Insurance Requirement for all overseas land-based contract workers, the following guidelines are hereby issued:

A
Coverage

The provisions of this Memorandum Circular shall to all re-hired or re-contracted workers passing thru the Balik-Manggagawa processing Division (BMPD) for processing.

B
Amount of Coverage

The amount of life insurance coverage shall be P50,000.00 maximum face value; provided, however, that if death is due to accident, corner of assault, an equal amount of P50,000.00 insurance coverage shall be due in addition to the amount of life insurance. The personal accident insurance shall include dismemberment and disability which shall be compensable based on the Schedule or Benefits provided in D.O. No. 20.

C
Standards Premium Rate and Payments

A nominal premium rate not exceeding P204.20 for the mandatory minimum insurance protection shall be paid for every year of coverage. Should the insurance coverage be for more than one year, the amount of the premium shall be increased proportionately.

Returning overseas contract workers required to pay the regular welfare fund contribution to the Overseas Workers Welfare Administration (OWWA) shall be provided free insurance coverage to be secured by OWWA.

Other classifications of returning workers shall purchase the mandatory insurance coverage out of their own personal funds, from the insurance pool center that will be established for this purpose.

D
Functions of the Insurance Pool Center

Certificates of Cover shall be issued by the Insurance Pool Center (IPC). A computerized central file of all workers covered by the insurance pool shall be maintained by the IPC and reported monthly to the POEA and OWWA.

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E
Effectivity of the Insurance Cover

The insurance 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.

F
Liability and Qualified Insurers

To ensure continuity and efficient delivery of services and benefits, the same insurance firms presently servicing the insurance programs under Department Order No. 14, Series of 1991, shall provide the coverage for the re-hired or re-contracted workers. These insurance firms shall be jointly and severally liable for any claims under an insurance cover issued by the lead company designated by them.

G
Documentation Requirements and
Procedure

The following documentary requirements for processing shall be presented by workers when applying for an overseas employment certification:

1. Accomplished POEA Information Sheet

2. Copy of the Insurance Cover and its official receipt

3. Passport with valid re-entry visa/work permit or its equivalent

In the case of returning workers required to pay the regular welfare fund contributions, separate Official Receipt shall be issued by the OWWA.

H
Claims

In the event that a need for claim against the insurance policy arises, the POEA thru the Welfare Employment Office shall assist in the filing and settlement of the claim with the insurance pool center subject to the submission of the following documents:

1. copy of the Insurance Certificate of Cover;

2. photocopy of the passport showing the date of departure and arrival of the worker;

3. Death Certificate or Medical Certificate whichever is applicable;

4. Marriage contract if applicable; and

5. Certified thru copy of the information sheet of the worker to be secured from the Central Records Division of the POEA.

I
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 medical certificate from attending physician as to the extent of disability or dismemberment. All claims filled against and settled by the Pool shall be reported periodically to the POEA and OWWA.

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J
Effectivity

This Memorandum Circular shall take effect on 15 July 1992.

For strict compliance.

(SGD.) MANUEL G. IMSON
Officer-in-Charge

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