

GUIDELINES ON LIFE AND PERSONAL ACCIDENT INSURANCE COVERAGE

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To supplement the life and personal accident insurance coverage enjoyed by all overseas contract workers under Department Order No. 14, Series of 1991, and to fully implement Section 1, Rule VI, Book III of the POEA Rules and Regulations, the following guidelines are hereby issued:

I

Insurance Coverage

Effective 01 January 1992, the minimum coverage of the mandatory life and accident insurance protection for all departing workers provided by the Overseas Workers Welfare Administration (OWWA) under Department Order No. 14, (Series of 1991) shall be increased by the following additional amounts:

1. The minimum face value of the life insurance coverage shall be increased by P25,000.00. The insurance coverage for death due to accident, murder or assault shall correspondingly be increased by P25,000.00;
2. The minimum face value of compensation for death due to suicide after one year of coverage shall be increased by P25,000.00;
3. Compensation for disability or dismemberment under Paragraph 1 (3) of Department Order No. 14 (Series of 1991) shall be adjusted to reflect the following additional benefits:

For the loss of Both hands or Both Feet or Sight of Both Eyes
P25,000

Loss of Hearing of Both Ears
25,000

Loss of One hand and One Foot
25,000

Loss of Speech

25,000

Loss of Either Hand or Foot and Sight of One Eye

25,000

Permanent Total Disability

25,000

Loss of Either Hand or Foot or Sight of One Eye

12,500

Loss of four (4) Fingers of One Hand

12,500

Loss of One Foot Above the Ankle

12,500

Loss of Thumb and Index Finger of Either Hand

6,250

Loss of Any Two Fingers of Either Hand

6,250

Loss of Big Toe

1,250

II

Standard Premium Rates

An amount not exceeding P95.50 shall be paid for every year of coverage in addition to the nominal premium rate being paid for the benefits under Department Orders No. 14, Series of 1991. Should the insurance coverage be for more than one year, the amount of premium shall be increased proportionately.

III

Qualified Insurers

To ensure continuity and efficient delivery of services and benefits, the same insurance firms presently servicing the insurance program under Department Order No. 14 shall provide the supplemental services necessary to carry out the terms of this Order.

For strict compliance.

Adopted: 31 January 1992

(SGD.) RUBEN D. TORRES

Secretary

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