MEMORANDUM CIRCULAR NO. 04
Series of 1985

TO : All Private Placement Agencies/Recruitment Entities and Land Based Workers

SUBJECT : WAR RISK INSURANCE

Pursuant to the Philippine Overseas Employment Administration's authority to determine and update war risk areas and their applicable insurance coverages, the Administration is adopting the Lloyds Underwriter's promulgations on war risk areas for land based workers. Accordingly, all contract workers bound for the following areas defined by Lloyds as current exclusion areas shall have an insurance coverage amounting to not less than TEN THOUSAND USDOLLARS ($10,000) whose premium shall be chargeable against the employer:

1. Iraq
2. Iran
3. Lebanon
4. Angola
5. Israel
6. Syria
7. Nicaragua
8. Afghanistan
9. Ethiopia(includes Ertrea)

It shall be the responsibility of the agency sending Filipino workers into any of the above areas to ensure that every contract worker is covered by insurance. Failure of the agency to comply with this requirement can be the subject of administrative sanctions.

For strict compliance.

06 February 1985.

[Signature]
PATRICIA A. STO. TOMAS
Administrator