In order to provide adequate insurance protection for all departing overseas land-based workers and to implement the mandatory coverage for workers for loss of life due to natural or accidental cause, accidental disability and dismemberment as enunciated under Book VII, Rule VI, Sec. 1 of the POEA Rules and Regulations, the following guidelines are issued:

I. Insurance Coverage

Effective 15 July 1988, all departing Filipino overseas land-based workers shall be provided by their employer or licensed agencies/entities with the mandatory insurance protection drawn and issued locally and with the following minimum coverages:

1. Loss of Life due to natural cause shall be compensable at P25,000.00 minimum face value while loss of Life due to accidental cause shall be compensable at P50,000.00 whether or not job-related.

2. Death due to murder and unprovoked assault as well as suicide after one year of coverage, shall likewise be compensable at P25,000.00 minimum face value.

3. Bodily injury within 90 days from date of accident resulting in the loss of limb, or sight or hearing shall be compensable based on the following schedule of benefits:

   For loss of Both Hands or Both Feet
   or Sight of Both Eyes..................P50,000.00

   Loss of Hearing of Both Ears........P50,000.00

   Loss of One Hand & 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

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Loss of Either Hand or Foot or 
Sight of One Eye ......................P 25,000.00

Loss of Four (4) Finger of 
One Hand...............................P 25,000.00

Loss of One Foot above the 
Ankle....................................P 25,000.00

Loss of Thumb and Index 
Finger of Either Hand...............P 12,500.00

Loss of Any Two (2) Fingers 
of Either Hand.........................P 12,500.00

Loss of All Toes of One Foot......P 12,500.00

Loss of Big Toe.......................P 2,500.00

The minimum coverage shall take effect upon payment of the 
premium and shall be extended worldwide 24 hours a day, on and 
off the job for the duration of the worker's contract but in no 
case for less than one (1) year plus sixty (60) days after termination 
of the contract of employment.

Other terms and conditions not specifically stated in these 
guidelines shall be in accordance with the Master Insurance Policy 
are stipulated by POEA.

II. Standard Premium Rates

A nominal premium rate not exceeding P117.20 for the mandatory 
minimum insurance protection shall be imposed for every year of 
coverage. However, the amount of premium to be paid shall correspond 
to the term of the insurance coverage which is coterminous with the 
employment contract.

III. Participants in the Program

A. Qualified Insurers

To ensure efficient delivery of services and benefits, 
participation in this insurance program shall be open to 
qualified life insurance firms with current year Certificates 
of Authority from the Insurance Commission provided that they 
form themselves into a pool. The members of the pool shall be 
jointly and solidarily liable for any claim for benefits under 
a policy issued by any member of the pool.
B. Documentation Requirement

A computer print-out shall be provided by the Life Insurance Pool to the Contract Processing Department the following day after payment of premium bearing out the information:

1. Name of Insured (Overseas CW)
2. Name of Legal Beneficiary/Address
3. Name of Agency
4. Name of Insurance Company
5. Term of Employment Contract

while the Group Insurance Policy shall be delivered to the Welfare Services Department, POEA as POEA is the policy holder.

C. Action on Claims

The Life Insurance Pool shall act with dispatch within ten (10) working days from the submission of the death certificate in case of loss of life and certificate from attending physician as to the extent of the disability or loss of sight, hearing or limb on all claims.

For strict compliance.

FRANKLIN M. DRILON
Secretary

1 June 1988