

[POEA DEPARTMENT ORDER NO. 3, January 31, 1992]

GUIDELINES ON LIFE AND PERSONAL ACCIDENT INSURANCE COVERAGE

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:

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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