

**[ POEA MEMORANDUM CIRCULAR NO. 10,  
February 17, 1992 ]**

**MANDATORY PERSONAL ACCIDENT AND LIFE INSURANCE  
COVERAGE FOR ALL DEPARTING LAND-BASE OVERSEAS  
CONTRACT WORKERS**

Pursuant to Department Order No. 3, Series of 1992<sup>[\*]</sup>, supplementing the life and accident insurance coverage of all land-based overseas contract workers (OCWs) by the same amount provided under Department Order No. 14, Series of 1991 and Section 1, Rule VIII, Book II of the Rules and Regulations Governing Overseas Employment, As Amended, the Overseas Workers Welfare Administration (OWWA) shall now provide the full mandatory personal accident and life insurance coverage to all departing land-based OCWs.

Therefore, the provision under Memorandum Circular No. 40, Series of 1991 which requires employers/agencies to provide the life and personal accident insurance coverage previously not covered by the OWWA is hereby superseded by this Memorandum Circular.

Employers/agencies may, however, continue at its option to provide for a superior and/or additional coverage for its workers and the same shall be deemed compliance with the mandatory life and accident insurance coverage requirement of the POEA.

This Order takes effect immediately.

For strict compliance.

Adopted: 17 Feb. 1992

(SGD.) JOSE N. SARMIENTO  
*Administrator*

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<sup>[\*]</sup> See *supra* at p. 22 for text.

