

**[OWWA MEMORANDUM OF INSTRUCTIONS NO.
122, June 10, 1991]**

**IMPLEMENTING GUIDELINES ON THE INSURANCE COVERAGE
FOR OVERSEAS CONTRACT WORKERS**

For the purpose of implementing Department Order No. 14 dated 03 June 1991 institutionalizing the insurance coverage for all Filipino overseas workers whose employment contracts are duly processed by the Philippine Overseas Employment Administration (POEA), the following guidelines are hereby set:

1

NATURE

The insurance coverage for overseas contract workers being administered by OWWA refers to insurance of workers at a uniform amount of TWENTY FIVE THOUSAND PESOS (P25,000.00) for loss of life and TWENTY FIVE THOUSAND PESOS (P25,000.00) under the Accidental Death and Disability Benefit Rider plus FIVE THOUSAND PESOS (P5,000.00) under the Burial Benefit Rider for the duration of the OCWs' employment contract as indicated in the OCW Information Sheet but in no case shall the coverage be for less than one year.

2

COVERAGE

All Filipino landbased and seabased overseas workers whose employment contracts are duly processed by the Philippine Overseas Employment Administration, shall be covered by the program.

3

INSURANCE REQUIREMENTS

The insurance pool so recognized and designated by OWWA shall be responsible in gathering pertinent data of OCWs from the Philippine Overseas Employment Administration (POEA). OWWA shall coordinate with POEA for the pool to retrieve the documents necessary in the implementation of the insurance program. The pool shall then provide OWWA every 15 days with lists of OCWs to be insured together with the corresponding statements of account for billing purposes.

4

PAYMENT OF PREMIUMS

OWWA shall pay for every OCW a maximum premium rate of P108.70 per year which amount shall be paid within 15 days upon receipt of the bill/statement of account from the pool. The same amount of premium for the second year coverage shall also be paid within the same time frame at the beginning of the second year.

SERVICING OF CLAIMS FOR BENEFITS

In case of death or accident, beneficiaries or claimants are required to report personally to the Benefits Division for landbased workers, or to the Seafarers Assistance and Benefits Division for seabased workers, or to the regional OWWA units and should submit the following applicable documents:

- a. Death certificate of the deceased OCW/seaman;
- b. Birth or marriage certificate of the beneficiary/beneficiaries;
- c. Medical certificate or report on the cause of disability issued by the attending physician in the place where the disability was sustained; and
- d. Notice or information, telex or letter sent by the Philippine Embassy or the employer to the local agent, POEA or OWWA on the death or disability of the OCW.

OWWA shall submit to the insurance pool the above documents. Upon due proof of death or disability, the pool shall pay the proceeds of insurance to the OCW or his beneficiaries, through the OWWA, as trustee, within 10 days upon receipt subject to the exclusions specifically mentioned in the Group Master Contract and Certificate of Insurance.

CONTEST ON CLAIMS

Any question or contest on claims between or among beneficiaries shall be adjudicated by the OWWA Legal Department whose decision shall be final and executory.

EFFECTIVITY

The Insurance coverage referred to in this MOI shall commence on July 1, 1991.

Adopted: 10 June 1991

(Sgd.) ATANACIO V. MARONILLA

Administrator

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