

**[ LTFRB MEMORANDUM CIRCULAR NO. 2014-002,  
January 23, 2014 ]**

**GUIDELINES FOR IMPLEMENTING THE 2013-2015 ENHANCED  
PERSONAL PASSENGER ACCIDENT INSURANCE PROGRAM  
(PPAIP) AND FOR OTHER PURPOSES**

*Adopted: 23 January 2014  
Date Filed: 27 January 2014*

**WHEREAS**, on February 28, 2001, the Board issued **Memorandum Circular No. 2001-010** prescribing and requiring the "Passenger Personal Accident Insurance Program" (PPAIP) for Public Utility Vehicles (PUVs) nationwide. The said MC was issued by the Board pursuant to Section 5(K) of Commonwealth Act No. 146, as amended by Executive Order No. 202, which grants the LTFRB the power "To formulate, promulgate, administer, implement and enforce rules and regulations on land transportation public utilities, standards of measurements and/or design, and rules and regulations requiring operators of any public land transportation service to equip, install and provide in their utilities and in their stations such devices, equipment facilities and operating procedures and techniques as may promote safety, protection, comfort and convenience to persons and property in their charges as well as the safety of persons and property within their areas of operations".

**WHEREAS**, the Supreme Court upheld the validity, legality and propriety of the said LTFRB MC No. 2001-010 in the case of "*Eastern Assurance and Surety Corp. (EASCO) vs. LTFRB, et al*" (G.R. No. 149717, October 7, 2003).

**WHEREAS**, the Board adopted an enhanced and detailed benefits for the 2013-2015 Passenger Personal Accident Insurance Program (PPAIP) as enunciated in the October 2013 Instruction to Participants, to wit:

<b>BENEFITS</b>	<b>AMOUNT PER PASSENGER</b>
<b>A. ACCIDENTAL DEATH</b>	<b>PHP150,000.00</b>
<b>B. LOSS OF TWO OR MORE LIMBS</b>	<b>PHP75,000.00</b>
<b>C. TOTAL AND IRREVOCABLE LOSS OF SIGHT IN BOTH EYES</b>	<b>PHP75,000.00</b>
<b>D. DISMEMBERMENT IN ONE LIMB</b>	<b>PHP30,000.00</b>
<b>E. TOTAL AND IRREVOCABLE LOSS OF SIGHT IN ONE EYE</b>	<b>PHP30,000.00</b>
<b>F. MEDICAL TREATMENT (WITHOUT NEED OF RECEIPTS)</b>	<b>PHP5,000.00</b>
<b>G. MAXIMUM MEDICAL TREATMENT (RECEIPTS NEEDED, EXCEPT ITEMS A-E)</b>	<b>PHP15,000.00</b>

<b>H. LOSS OF ARM, AT OR ABOVE ELBOW</b>	<b>PHP42,000.00</b>
<b>I. LOSS OF BOTH HANDS OR ALL FINGERS AND BOTH THUMBS</b>	<b>PHP60,000.00</b>
<b>J. LOSS OF ARM BETWEEN ELBOW AND WRIST</b>	<b>PHP30,000.00</b>
<b>K. LOSS OF HAND</b>	<b>PHP25,500.00</b>
<b>L. LOSS OF FOUR FINGERS</b>	<b>PHP25,500.00</b>
<b>M. LOSS OF ONE THUMB</b>	<b>PHP18,000.00</b>
<b>N. LOSS OF INDEX FINGER</b>	<b>PHP9,000.00</b>
<b>O. LOSS OF MIDDLE FINGER</b>	<b>PHP6,000.00</b>
<b>P. LOSS OF RING FINGER</b>	<b>PHP3,000.00</b>
<b>Q. LOSS OF LITTLE FINGER</b>	<b>PHP3,000.00</b>
<b>R. LOSS OF METACARPALS 1<sup>ST</sup> OR 2<sup>ND</sup> ADDITIONAL 3<sup>RD</sup>, 4<sup>TH</sup> AND 5<sup>TH</sup></b>	<b>PHP2,400.00 PHP1,800.00 PHP1,200.00</b>
<b>S. LOSS OF LEG ABOVE THE KNEE</b>	<b>PHP36,000.00</b>
<b>T. LOSS OF LEG BELOW THE KNEE</b>	<b>PHP30,000.00</b>
<b>U. LOSS OF ONE FOOT</b>	<b>PHP30,000.00</b>
<b>V. LOSS OF BIG TOE</b>	<b>PHP3,000.00</b>
<b>W. LOSS OF ALL TOES IN ONE FOOT</b>	<b>PHP9,000.00</b>
<b>X. LOSS OF ANY TOE OTHER THAN THE BIG TOE</b>	<b>PHP600.00</b>
<b>Y. LOSS OF HEARING FOR BOTH EARS</b>	<b>PHP30,000.00</b>
<b>Z. LOSS OF HEARING FOR ONE EAR</b>	<b>PHP4,200.00</b>
<b>AB. BURIAL ASSISTANCE FOR ENROLLED DRIVER</b>	<b>PHP10,000.00</b>
<b>AC. BURIAL ASSISTANCE FOR ENROLLED CONDUCTOR</b>	<b>PHP10,000.00</b>
<b>AD. ONE TIME EDUCATIONAL ASSISTANCE FOR ONE CHILD OF THE DECEASED DRIVER</b>	<b>PHP5,000.00</b>
<b>AE. ONE TIME EDUCATIONAL ASSISTANCE FOR ONE CHILD OF THE DECEASED CONDUCTOR</b>	<b>PHP5,000.00</b>
<b>AF. CASKET FOR THE DRIVER</b>	<b>PHP5,000.00</b>
<b>AG. CASKET FOR THE CONDUCTOR</b>	<b>PHP5,000.00</b>
<b>AH. AMBULANCE ASSISTANCE</b>	<b>PHP5,000.00</b>
<b>AI. PERMANENT TOTAL DISABILITY</b>	<b>PHP75,000.00</b>
<b>AJ. BAIL BOND</b>	<b>PHP30,000.00</b>
<b>AK. LEGAL ASSISTANCE SERVICES</b>	

**WHEREAS**, after conducting a transparent accreditation process, the Board entered into a Memorandum of Agreement (MOA) on November 15, 2013 with the two (2) accredited insurance groups represented by their Lead Insurance Company and Management Company, to wit: