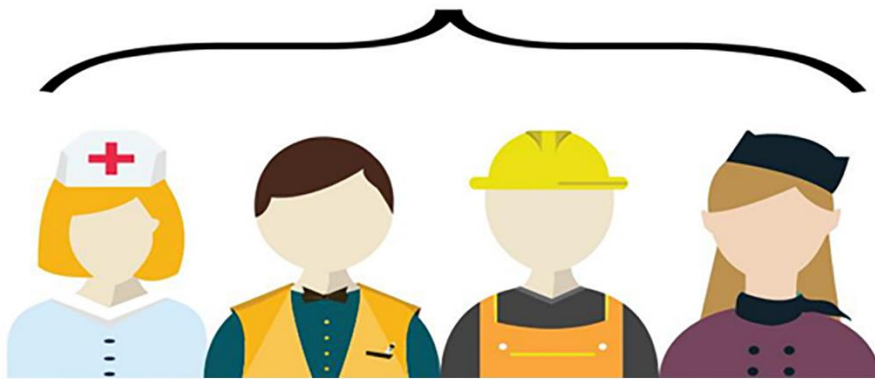




OFW Compulsory Insurance



Frequently Asked Questions (FAQs)

“Compulsory Insurance Coverage for
Agency-Hired Migrant Workers”

English



In collaboration with:
Agency-Hired OFW Compulsory Insurance Providers

June 2016

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USEFUL HYPERLINKS AND DOWNLOADS

GENERAL QUESTIONS

1. What is the Migrant Workers and Overseas Filipinos Act (MWOFA) of 1995, as amended?

This is the law that protects the Overseas Filipinos and Migrant Workers. It provides adequate and timely social, economic and legal services to Filipino migrant workers. It affords protection to labor--organized and unorganized, and promotes full employment and equal employment opportunities.

2. Does the MWOFA of 1995, as amended promote overseas work to sustain Philippine economic growth?

No. The law sees to it that if a Filipino Citizen freely chooses to work overseas, he/she is assured that his/her dignity, fundamental human rights and freedoms shall not be compromised or violated in the host country.

3. Who is an Overseas Filipino Worker (OFW)?

A Filipino Citizen who is about to engage, presently engaged, or engaged in the past in an activity with compensation:

- a) in another country where he/she is not a citizen;
- b) on board a vessel navigating foreign seas excluding government ship used for military on non-commercial purposes; or
- c) on an installation located offshore or on high seas.

4. What is the difference between an OFW and a migrant worker?

They mean the same thing. In the context of MWOFA of 1995, as amended, the terms OFW and migrant worker are used interchangeably.

5. What is the difference between an agency-hired OFW and a direct-hire OFW or a name-hire OFW?

An OFW is **agency-hired** if he/she availed the services of a recruitment/manning agency duly authorized by the Department of Labor and Employment (DOLE) through the Philippine Overseas Employment Administration (POEA).

On the other hand, an OFW is **direct-hired** or **name-hired** if he/she was hired directly by foreign employers such as: international organizations; diplomatic corps; and those who were able to get an employment without the assistance or participation of any recruitment/manning agency.

6. What is the Agency-Hired OFW Compulsory Insurance (AHOIC)?

The Agency-Hired OFW Compulsory Insurance or the Compulsory Insurance Coverage for Agency-Hired Migrant Workers, is an insurance mechanism made available by the law to provide insurance protection for the OFWs.

7. [What is the Compulsory Insurance Coverage for Agency-Hired Migrant Workers?](#)

This is also the Agency-Hired OFW Compulsory Insurance. Refer to **frequently asked question no. 6.**

8. [Who are covered by the Agency-Hired OFW Compulsory Insurance?](#)

The Agency-Hired OFW Compulsory Insurance is **mandatory** for agency-hired OFWs. It is not mandatory for direct-hired, name-hired, or re-hired OFWs. If interested they can also avail of this insurance.

COVERAGE AND BENEFITS

9. [What are the benefits and coverages of the Agency-Hired OFW Compulsory Insurance?](#)

The benefits of the Agency-Hired OFW Compulsory Insurance are as follows:

Type of Benefit	Amount
a) Accidental Death Benefit;	USD 15,000.00
b) Natural Death Benefit;	USD 10,000.00
c) Permanent Total Disablement Benefit;	USD 7,500.00
d) Repatriation Cost Benefit;	Actual cost
e) Subsistence Allowance Benefit;	USD 100.00 per month for a maximum of six (6) months
f) Money Claims Benefit;	Three (3) months for every year of employment contract with a maximum of USD 1,000.00 per month
g) Compassionate Visit Benefit;	Actual cost
h) Medical Evacuation Benefit; and	Actual cost
i) Medical Repatriation Benefit.	Actual cost

10. [What is the Accidental Death Benefit?](#)

When an insured OFW covered by the Agency-Hired OFW Compulsory Insurance dies from an accident, **USD 15,000.00** will be paid to his/her listed beneficiaries. If there are more than one listed beneficiaries, the payment will be divided equally among them.

Examples of deaths due to accidents are car accidents and work-related accidents in the factory and in the construction site.

11. [What is the Natural Death Benefit?](#)

When an insured OFW covered by the Agency-Hired OFW Compulsory Insurance dies from causes aside from accidents, **USD 10,000.00** will be paid to his/her

listed beneficiaries. If there are more than one listed beneficiaries, the payment will be divided equally among them.

12. [Is suicide covered by the Agency-Hired OFW Compulsory Insurance?](#)

Yes. The coverage starts at the enforcement of the insurance coverage. The usual 2-year contestability period in insurance contracts is not applicable for the Agency-Hired OFW Compulsory Insurance.

13. [What is the Total Permanent Disablement Benefit?](#)

When an insured OFW covered by the Agency-Hired OFW Compulsory Insurance is totally and permanently disabled, **USD 7,500.00** will be paid to him/her.

The Total Permanent Disablement Benefit can be claimed if any of the following will happen:

- a) Permanent damage to both eyes;
- b) Permanent damage to both hands (i.e. paralyzed or cut at or above the wrists);
- c) Permanent damage to both feet (i.e. paralyzed or cut at or above the ankles); and
- d) Permanent damage to the head (comatose or insanity).

The permanent disablement should be due to an accident or any health-related cause or sickness suffered during the insured's employment.

14. [If an insured OFW lost one limb \(arm or foot\) or an eye, is there a partial payment for the disability?](#)

None. The Agency-Hired OFW Compulsory Insurance only covers permanent and total damage to both arms, feet, and eyes.

15. [What is the Repatriation Cost Benefit?](#)

In case the insured OFW was terminated by his/her employer without any valid cause, or the employee resigns with valid cause, the actual cost of transportation (air fare only) is covered by the Agency-Hired OFW Compulsory Insurance. The proceeds of this benefit go directly to the agency to reimburse the cost of one-way plane ticket back to the Philippines.

The Repatriation Cost Benefit also covers the cost of personal belongings of the insured OFW in case of death.

In case of the insured OFW's death, the insurance company shall render assistance in the transport of the remains and belongings through the use of their service providers (American Assist or SOS).

16. What are the valid reasons for claiming the Repatriation Cost Benefit?

The Repatriation Cost Benefit can be claimed when any of the following happens:

- a) Illegal termination by the insured OFW's employer – termination of work contract without valid reason;
- b) Non-payment of salary;
- c) Maltreatment;
- d) Overworked;
- e) Poor living conditions (e.g. no running water in living quarter, no proper bed, etc.);
- f) Poor working conditions (e.g. non-payment of agreed bonus, no break-time during work hours, etc.); and
- g) Medical reasons.

Homesickness, loneliness, laziness, personal problems, criminal offenses and violation of Employer rules are not valid reasons and are not covered by the Repatriation Cost Benefit.

17. What is the Subsistence Allowance Benefit?

When an insured files a case against his/her employer at the Philippine Overseas Labor Office (POLO), the OFW is entitled to subsistence allowance of **USD 100.00** per month, for a maximum of six (6) months, will be given to the OFW to defray his/her living expenses.

18. What is the Money Claims Benefit?

Money Claims Benefit is the settlement money or adjudged amount for the remaining months/years of employment contract from a case filed by an OFW against his/her recruitment agency with the National Labor Relations Commission (NLRC). Should the NLRC renders judgment in favor of the OFW, the recruitment/manning agency will settle the money. Within thirty (30) days, the recruitment/manning agency, must give the settlement or amount adjudged to the OFW.

19. What is the Compassionate Visit Benefit?

When an insured OFW is hospitalized and confined or to be confined for at least seven (7) consecutive days he/she shall be entitled to a compassionate visit by one (1) family member or a requested individual.

The insurance company shall cover the actual cost of transportation (2-way air fare) of a family member or the requested individual to the major airport closest to the place of hospitalization of the insured OFW.

The family member or the requested individual shall secure the required visa and other travel documents on his/her own.

20. [What is the Medical Evacuation Benefit?](#)

When an insured OFW's medical needs cannot be provided for by the nearest medical facility, evacuation in any mode of transportation necessary shall be covered by the insurance company. This requires prior approval of the insurance company's physician or consulting physician. The medical evacuation shall be under appropriate medical supervision. In practice, the insurance company's service provider performs the medical evacuation.

21. [What is the Medical Repatriation Benefit?](#)

When an insured OFW will no longer be able to perform work due to a medical condition, repatriation under medical supervision shall be covered by the insurance company. This requires prior approval of the insurance company's physician and consulting physician.

If the period within which the insured OFW can get medical clearance exceeds fourteen (14) days from the discharge from the hospital, an appropriate alternative mode of transportation shall be used. The insurance company may provide medical escort for the OFW if needed.

22. [What is the Return of the Mortal Remains Benefit?](#)

The Return of the Mortal Remains Benefit is embedded in the repatriation cost benefit. Refer to [question no. 15](#) for further details.

HOW TO FILE AN INSURANCE CLAIM

23. [How to file a claim for Agency-Hired OFW Compulsory Insurance?](#)

To file a claim, the OFW, the OFW's recruitment agency, or their beneficiary must contact the Agency-Hired OFW Compulsory Insurance provider. Telephone numbers of the insurance companies can be found in the OFW's proof of cover or contact cards. It is the ultimate responsibility of the recruitment agency to assist the OFW and/or the OFW Beneficiary in claiming the benefits.

Then, a claim form must be filled-up and submitted to the insurance company. Attachments or documentary requirements must be submitted with the claim form. Refer to the specific question on each of the nine (9) benefits.

24. [Where can I file a claim for Agency-Hired OFW Compulsory Insurance?](#)

The OFW or the OFW Beneficiary must notify the recruitment agency of an event covered by the Agency-Hired OFW Compulsory Insurance. If the recruitment agency can't be contacted, the insurance company can be directly contacted. The insurance companies have partner service providers that serve as the gateway of the OFWs in their host countries.

25. [Who are the licensed insurance companies accredited by the Insurance Commission that provide Agency-Hired OFW Compulsory Insurance?](#)

Click **here** for the list of insurance companies accredited by the IC to provide Compulsory Insurance Coverage for Agency-hired Migrant Workers or the Agency-Hired OFW Compulsory Insurance.

26. [Where can I find a copy of the standard policy format for the Agency-Hired OFW Compulsory Insurance?](#)

Click **here** for the standard insurance policy formats for the Agency-Hired OFW Compulsory Insurance.

27. [How to claim insurance benefit for Accidental Death?](#)

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider	
Recruitment Agency	2. Assists the beneficiaries in the processing of claims	
OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW Beneficiary/ies	4. Submits the required documents a) Death certificate (authenticated) of the OFW b) Police or Accident report a) Any Philippine Government issued ID or document to prove identity and/or relation of the beneficiary to the OFW	
Insurance Company	5. Evaluates the claim and establishes the amount of payment due	Within ten (10) days from filing of complete documents
Insurance Company	6. Pays the claim to the beneficiary/ies an amount equal to USD 15,000.00	

28. How to claim insurance benefit for Natural Death?

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider	
Recruitment Agency	2. Assists the beneficiaries in the processing of claims	
OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW Beneficiary/ies	4. Submits the required documents a) Death certificate (authenticated) of the OFW b) Any Philippine Government issued ID or document to prove identity and/or relation of the beneficiary to the OFW	
Insurance Company	5. Evaluates the claim and establishes the amount of payment due	Within ten (10) days from filing of complete documents
Insurance Company	6. Pays the claim to the beneficiary/ies an amount equal to USD 10,000.00	

29. How to claim insurance benefit for Permanent Total Disablement?

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider	
Recruitment Agency	2. Assists the OFW in the processing of claims	
OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW Beneficiary/ies	4. Submits the required documents a) Medical Certificate (authenticated) satisfying the coverage for the Permanent Total Disablement Benefit	
Insurance Company	5. Determines if the medical condition is covered by the policy	Within ten (10) days from filing of complete documents
Insurance Company	6. Ascertains the amount of claim	
Insurance Company	7. Pays the claim to the OFW an amount equal to USD 7,500.00	

30. How to claim insurance benefit for Repatriation Cost?

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider or the international service provider	
Recruitment Agency	2. Assists the OFW and/or OFW beneficiaries in the processing of claims	
OFW or OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW, or OFW Beneficiary/ies	4. Submits the required documents a) Certification from the Philippine Overseas Labor Office (POLO) of the host country that the OFW is in need of repatriation and the reason/s why b) Copy of the airline ticket c) Official Receipt for the ticket d) Passport	
Insurance Company	5. Evaluates the claim and establishes the amount of payment due	Within ten (10) days from filing of complete documents
Insurance Company	6. Reimburses the cost of the airline ticket to the claimant* *See specific terms and conditions of your Agency-Hired OFW Compulsory Insurance Policy.	

31. How to claim insurance benefit for Subsistence Allowance Benefit?

RESPONSIBLE PERSON	ACTION	TIMELINE
OFW	1. Goes to the nearest Philippine Overseas Labor Office (POLO) of the host country and ask for certificate that the OFW is involve in a case. The certificate shall also indicate the name of the case, parties involved, and nature of the cause of action of the OFW.	
OFW	2. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW	3. Submits the required documents a) Certification from the Philippine Overseas Labor Office (POLO) of the host country that the OFW is involve in a case. It shall also indicate the name of the case, parties involved, and nature of the cause of action of the OFW.	
Insurance Company	4. Pays the OFW USD 100.00 per month for a maximum of six (6) months.	Within ten (10) days from filing of complete documents

32. How to claim insurance benefit for Money Claims?

RESPONSIBLE PERSON	ACTION	TIMELINE
NLRC (a) Recruitment agency and the Opposing OFW party (b)	1. a) decision becomes final and executory; or 1. b) opposing parties reaches settlement	
Labor Arbiter	2. Issues an order to the recruitment agency to pay the adjudged amount or settlement amount to the OFW within thirty (30) days	
Recruitment Agency	3. Files a claim to the insurance provider for the adjudged or settled amount <u>Documents Required</u> a) Certified True Copy of the NLRC decision or compromise agreement	
Insurance Company	4. Pays the recruitment agency the adjudged amount or amount agreed upon, or the amount of liability insured, whichever is lower	Within ten (10) days from filing of complete documents
Recruitment agency	5. Pays the OFW's claim in full. In case the insurance payment is not enough to cover the OFW's claim, the recruitment agency must pay the OFW the difference in amount.	Within thirty (30) days from decision
Recruitment agency	6. Ensures that the order of the Labor Arbiter to pay the OFW within thirty (30) days is met. This means that if the insurance company will not be able to make the payment within the period, the recruitment agency shall pay the adjudged amount or settlement amount to comply with the time period.	
Philippine Overseas Employment Administration (POEA)	7. If the recruitment agency was not able to pay the OFW's claim within the thirty (30) day period, its performance bond or escrow deposit shall be garnished to pay the OFW.	

33. How to claim insurance benefit for Compassionate Visit?

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider or the international service provider	
Recruitment Agency	2. Assists the OFW and/or OFW beneficiaries in the processing of claims	
Family member or requested individual	3. Gets the appropriate visa for entry to the host country of the OFW	
OFW or OFW Beneficiary/ies	4. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW, OFW Beneficiary/ies, or Recruitment Agency	5. Submits the required documents a) Medical report from the doctor or hospital from the host country b) Certification from the doctor or hospital from the host country that identifies the medical condition of the OFW and the OFW has been confined or to be confined for at least seven (7) days c) Copy of the airline ticket d) Receipt for the payment of the ticket	
Insurance Company's Physician	6. Evaluates the claim on a medical standpoint	Within ten (10) days from filing of complete documents
Insurance Company	7. Reimburses or pays the cost of airline ticket to the claimant* *See specific terms and conditions of your Agency-Hired OFW Compulsory Insurance Policy.	

34. How to claim insurance benefit for Medical Evacuation?

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider or the international service provider	
Recruitment Agency	2. Assists the OFW and/or OFW beneficiaries in the processing of claims	
OFW or OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW, OFW Beneficiary/ies, or Recruitment Agency	4. Submits the required documents <ol style="list-style-type: none"> a) Medical Certificate issued by the doctor or hospital of the OFW where he/she is confined stating the following: <ul style="list-style-type: none"> • Medical condition of the OFW • Letter, certification, or report by the doctor or hospital that there is no adequate medical facility available near the OFW • Medical supervision is necessary b) Document showing who paid for the medical evacuation c) Document showing the total cost and breakdown of the cost of the medical evacuation 	
Insurance Company's Physician	5. Evaluates the claim on a medical standpoint	Within ten (10) days from filing of complete documents
Insurance Company	6. Reimburses or pays the cost of airline ticket and medical evacuation to the claimant* *See specific terms and conditions of your Agency-Hired OFW Compulsory Insurance Policy.	

35. How to claim insurance benefit for Medical Repatriation?

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider or the international service provider	
Recruitment Agency	2. Assists the OFW and/or OFW beneficiaries in the processing of claims	
OFW or OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW, OFW Beneficiary/ies, or Recruitment Agency	4. Submits the required documents <ol style="list-style-type: none"> a) Medical Certificate issued by the doctor or hospital of the OFW where he/she is confined stating the following: <ul style="list-style-type: none"> • Medical condition of the OFW • Repatriation of the OFW back to the Philippines is necessary • Medical and/or non-medical escort/s is/are medically necessary or not b) Document showing who paid for the medical repatriation c) Document showing the total cost and breakdown of the cost of the medical repatriation 	
Insurance Company's Physician	5. Evaluates the claim on a medical standpoint	Within ten (10) days from filing of complete documents
Insurance Company	6. Pays the cost of airline ticket and medical repatriation to the claimant* *See specific terms and conditions of your Agency-Hired OFW Compulsory Insurance Policy.	

36. How fast can I receive the insurance benefit upon filing complete documentary requirements?

Upon filing complete documentary requirements, the insurance company should pay the claimant within ten (10) days. The claimant can be the OFW, his/her beneficiary, or the OFW's recruitment agency.

FILING OF COMPLAINT

37. Where do I file a complaint against a recruitment agency?

Complaints against a recruitment or manning agency should be filed with the Philippine Overseas Employment Administration (POEA). Click [here](#) for the agency's website and contact details.

38. Where do I file a complaint against an employer?

You may file a complaint with the Philippine Overseas Employment Administration (POEA). Click [here](#) for the agency's website and contact details.

You may also file your complaint with the available governmental mechanism in your host country.

39. Where do I file a complaint against an insurance company?

You may file your complaint with the Insurance Commission (IC). Below are our addresses and contact details.

Insurance Commission – Head Office
1071 United Nations Avenue, Manila
(+632) 523-8461-70

Insurance Commission – Cebu District Office
Almase Building, 80 Osmeña Boulevard, Cebu City
Tel. No. +63(32) 254-0861

Insurance Commission – Davao District Office
Door 2 & 3, 3rd Floor of YAP Building, Quimpo Boulevard
Ecoland, Davao City
Tel. No. +63(82) 327-3651

Or you may email us at pubassist@insurance.gov.ph

OTHER QUESTIONS

40. When does an OFW need to go to the Philippine Overseas Labor Office (POLO) for documentation in claiming an insurance benefit?

It depends on the benefit you are claiming. Appropriate certificate from the POLO is needed for the following claims:

1. Repatriation Cost for non-medical claims; and
2. Subsistence Allowance.

For other types of insurance claims, going to the POLO to ask for a certificate is not necessary.

41. Are partial but permanent disablement covered by the Agency-hired OFW Compulsory Insurance?

No, partial but permanent damage is not covered by the Agency OFW Compulsory Insurance. Refer to [question no. 13](#) for further details.

42. What are money claims?

Money claims are payments arising from the employer's fault which may be given to the OFW through his/her recruitment or manning agency. The decision or settlement of a labor case is under the jurisdiction of the National Labor Relations Commission (NLRC).

The insurance benefit is limited to three (3) months for every year of the OFW's contract with a maximum of USD 1,000.00 per month.

In case the amount of insurance coverage is not enough to cover the amount as determined by the NLRC or the settlement amount, the recruitment or manning agency has to pay the difference.

43. What is the difference of filing a case in the Insurance Commission (IC) and filing a case in the National Labor Relations Commission (NLRC)?

The IC decides on cases involving insurance claims. On the other hand, the NLRC handles labor related cases.

44. How to apply for the Agency-Hired OFW Compulsory Insurance?

If you are an agency-hired OFW, your agency applies for your insurance coverage in your behalf. An insurance proof of cover is one of the requirements of the Philippine Employment Overseas Administration (POEA) before an OFW or a migrant-worker can be issued an Overseas Employment Certificate (OEC).

If you are a direct-hired or name-hired OFW you can choose to be protected by the Agency-hired OFW Compulsory Insurance. You may contact insurance companies providing Agency-hired OFW Compulsory Insurance Coverage. Click **here** for the accredited insurance companies.

45. How much is the insurance premium for the Agency-hired OFW Compulsory Insurance?

Currently, there is no minimum or maximum amount of insurance premium. The IC deemed that the competition among the insurance providers will enable savings and better insurance services for the OFWs.

46. Who should pay the insurance premium for the Agency-hired OFW Compulsory Insurance cover?

The recruitment or manning agency should pay the insurance premium for the Agency-hired OFW Compulsory Insurance. The recruitment or manning agency may negotiate the payment with the foreign employer.

In no case should the OFW pay for the said premium whether directly or as a deduction from his/her salary. It should be at no cost to the OFW.

In case, the OFW is required to pay a fee which he or she suspects is for insurance premium, please coordinate with the POEA.

47. [Is the mass repatriation ordered by the Philippine Government due to wars covered by the Repatriation Cost Benefit?](#)

No. The Agency-Hired OFW Compulsory Insurance does not cover repatriation costs due to wars in host countries. Click [here](#) for the clarificatory letter of the Insurance Commission on the issue.

NEED ASSISTANCE?

For questions relating to the Agency-Hired OFW Compulsory Insurance (Compulsory Insurance Coverage for Agency-Hired Migrant Workers) please contact the Public Assistance and Mediation Division (PAMD) at:

Public Assistance and Mediation Division (PAMD)

Insurance Commission – Head Office

1071 United Nations Avenue, Manila

Trunk line: +632 523 8461 to 70 local 127 or 103

Direct line: +632 404 1758

Email: pubassist@insurance.gov.ph



Office hours: 08:00 to 5:00 Philippine Standard Time, Mondays to Fridays

USEFUL HYPERLINKS AND DOWNLOADS

“Migrant Workers and Overseas Filipinos Act of 1995” (R.A. No. 8042) -

http://www.poea.gov.ph/mandates/files/ra_8042.pdf

Omnibus Rules and Regulations Implementing The Migrant Workers and Overseas Filipinos Act of 1995 (IRR of R.A. No. 8042) - <http://www.gov.ph/1996/02/29/irr-republic-act-no-8042/>

An Act amending R.A. No. 8042... (R.A. No. 10022) –

<http://www.chanrobles.com/republicacts/republicactno10022.php>

Omnibus Rules and Regulations Implementing the Migrant Workers and Overseas Filipinos Act of 1995, as amended by Republic Act no. 10022 (IRR of R.A. No. 10022) -

http://www.poea.gov.ph/mandates/files/omnibus%20irr_ra10022.pdf

Insurance Guidelines on Rule XVI of the Omnibus Rules and Regulations Implementing R.A. 8042, as amended by R.A. No. 10022 relative to Compulsory Insurance Coverage for Agency-Hired Overseas Filipino Workers - <http://www.insurance.gov.ph/@dmin/upload/profile/igf.pdf>

Department of Finance – www.dof.gov.ph/

Department of Foreign Affairs – www.dfa.gov.ph/

Department of Labor and Employment – www.dole.gov.ph/

Philippine Overseas Employment Administration – www.poea.gov.ph/

Overseas Workers Welfare Administration – www.owwa.gov.ph/

Commission on Filipinos Overseas – www.cfo.gov.ph/

Trainer's Handbook on Agency-Hired OFW Compulsory Insurance

Frequently Asked Questions on Agency-Hired OFW Compulsory Insurance

Pamphlet on Agency-Hired OFW Compulsory Insurance