

**PIONEER<sup>®</sup>**

# OFW INSURANCE

For Agency-Hired OFWs



## ▶ PIONEER OFW INSURANCE



### ▶ WHAT IS RA 10022?

RA 10022 or Republic Act 10022 amends RA 8042, otherwise known as the Migrant Workers and Overseas Filipino Act of 1995. RA 10022 introduces Section 37-A, which requires compulsory insurance coverage for departing Overseas Filipino Workers (OFW).



### ▶ WHO MAY AVAIL OF THE COMPULSORY INSURANCE AS AMENDED BY RA 10022?

Recruitment and manning agencies licensed by the POEA are required by RA10022 to provide their deployed OFWs with insurance.



### ▶ THE OFWS TO BE COVERED BY THE COMPULSORY INSURANCE ARE DEFINED AS:

- All agency-hired Overseas Filipino Workers, whether land-based or sea-based.
- The OFW eligible for coverage must be at least eighteen (18) to sixty-three (63) years old. He must be in good health at the time his coverage is in effect.



### ▶ WHAT ARE THE BENEFITS UNDER THE PROGRAM?

Insured OFWs shall be covered with the following insurance benefits:

1. Natural Death	USD 10,000
2. Accidental Death	USD 15,000
3. Permanent Total Disability	USD 7,500 - Complete loss of sight of both eyes - Loss of two limbs at or above the ankles and wrists - Permanent complete paralysis of two limbs - Brain injury resulting in incurable imbecility or insanity
4. Repatriation (due to the termination by the employer without just cause)	Actual cost (Economy Class Ticket)
5. Subsistence Allowance	USD 100/month not exceeding 6 months
6. Money Claims	Maximum of USD 1,000/month not exceeding 6 months
7. Compassionate Visit	Actual cost (Two-way ticket cost of the family member or requested individual to the major airport closest to the place of hospitalization of the worker)
8. Medical Evacuation	Actual cost (Mode of transport necessary shall be undertaken by the insurance-provider)
9. Medical Repatriation	Actual cost (An alternative appropriate form of transportation, such as an air ambulance, may be arranged. Medical and non-medical escorts may be provided when necessary. Mode of transportation shall be undertaken by the insurance provider.)



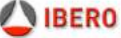
#### ▶WHAT DOCUMENTS ARE NECESSARY AS PROOF OF COVERAGE?

- A certificate of cover or COC provided by the insurance company to the recruitment/manning agency shall be submitted to the POEA prior to the issuance of the Overseas Employment Certificate or OEC. The COC must cover all the nine benefits enumerated in section 37-A as amended by RA 10022.
- Payment of Premiums
- Official receipt



#### ▶SHOULD THERE BE A CLAIM, WHO FACILITATES THE PROCESS, THE OFW OR THE RECRUITMENT OR MANNING AGENCY?

The recruitment/manning agency may submit the claim documents via email at [migrantclaims@pioneer.com.ph](mailto:migrantclaims@pioneer.com.ph) or call 02 8234 0059 or 02 8255 5310 for more information. Pioneer may ask for the original document if deemed necessary.

Pioneer secured the services of  **IBERO | ASISTENCIA** for Medical Repatriation or Evacuation.  
For medical emergency abroad, you may call +63 2 8459 4789.

For inquiries, you may contact us at:

#### **PIONEER OFW INSURANCE MAIN OFFICE**

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