

**[ HUDCC INSURANCE MEMORANDUM CIRCULAR  
NO. 1-96, January 01, 1997 ]**

**AMENDMENT OF INSURANCE MEMORANDUM CIRCULAR NO. 1-84  
DATED FEBRUARY 23, 1984, REVISING THE LIMITS OF  
LIABILITY, SCHEDULE OF INDEMNITIES AND PREMIUM RATES  
FOR THE COMPULSORY MOTOR VEHICLE LIABILITY INSURANCE  
(CMVLI) COVERS**

Pursuant to the authority vested in me by the provisions of Section 414 in relation to Chapter VI of Presidential Decree No. 1460 as amended, otherwise known as the Insurance Code of 1978, rates prescribed in the provisions of Insurance Memorandum Circular No. 1-84 dated February 23, 1984 are hereby revised as follows:

**I  
Limits of Liability**

The limits for third party liability for all CMVLI covers shall be Fifty Thousand Pesos (P50,000.00) each for all types of motor vehicles with an additional Fifty Thousand Pesos (P50,000.00) for passenger liability if the motor vehicle is used as a public utility vehicle.

**II  
Schedule of Indemnities for Bodily Injury and/or Death**

The following Schedule of Indemnities shall be observed in the settlement of claims for death, bodily injuries, professional fees and hospital charges for services rendered to traffic accident victims under the CMVLI policy.

a) *Death Indemnity* P35,000.00

*Burial and Funeral Expenses* 15,000.00

b) *Bodily Injuries and Fractures*

<i>Types of Accommodation or Professional Attendance Extended</i>	<i>Services Rendered</i>	<i>Maximum Reimbursable Fees and/or Charges</i>
1. Hospital Rooms	Maximum of 45 days per accident	P500.00/day
	Laboratory	2,000.00

	examination fees, x-rays	
2. Surgical Expenses	Major Operation	7,500.00
	Medium Operation	5,000.00
	Minor Operation	1,500.00
3. Anaesthesiologist's Fee	Major Operation	2,500.00
	Medium Operation	2,000.00
	Minor Operation	500.00
4. Operating Room	Major Operation	1,500.00
	Medium Operation	1,000.00
	Minor Operation	500.00
5. Medical Expenses	For daily visits of Practitioner or Specialists	200.00/day
	The total amount of medical expenses must not exceed (For single period of confinement)	2,500.00
6. Drugs and Medicine	Actual value of drugs and medicine used but not to exceed	12,5000.00

c) *Permanent Disablement*

*Amount*

Loss of or Loss of Use of:

Two Limbs	P25,000.00
Both Hands, or All Fingers and Both Thumbs	25,000.00
Both Feet	25,000.00
One Hand and One Foot	25,000.00
Sight of Both Eyes	25,000.00
Injuries resulting in being permanently bedridden	25,000.00
Any other injury causing permanent total disablement	25,000.00
Arm at or above elbow	17,000.00
Arm between elbow and wrist	12,000.00
Hand	10,000.00
Four Fingers and Thumb of one hand	10,000.00