

**[OWWA MEMORANDUM OF INSTRUCTIONS NO.
011, S. 1997, August 28, 1997]**

**ADDENDUM/AMENDMENT TO MOI NO. 020, SERIES OF 1995,
GENERAL POLICIES AND GUIDELINES IN THE IMPLEMENTATION
OF THE INSURANCE COVERAGE PROGRAM FOR OVERSEAS
FILIPINO WORKERS AND THEIR DEPENDENTS**

In order to improve the implementation of the Insurance Coverage Program for OFWs and their Dependents, the following amendment/s and additional guidelines and procedures are hereby prescribed for the guidance of all concerned:

I

REVISED SCHEDULE OF DISABILITY/DISEMBLEMENT BENEFITS

Disability or dismemberment caused by accident, as well as those supervening but not immediately apparent at the time of the accident, if discovered within 90 days from the date of accident, shall be compensable based on the following revised schedule:

Extent of Disability/Dismemberment	C O V E R A G E	
	Landbased	Seabased
1. Total and Permanent Disability from Engaging in or Attending to Employment or Occupation of Any Kind and Every Kind	50,000.00	25,000.00
Total and Permanent Loss of Sight in Both Eyes	50,000.00	25,000.00
Brain Injury Causing Coma or Insanity	50,000.00	25,000.00
Total and Permanent Loss of Sight of One Eye(except perception of light) or Lens of One Eye	25,000.00	12,500.00
Permanent/Temporary, Partial Disability(including cases due to insanity)	25,000.00	12,500.00
2. Total Loss by physical severance or total and permanent loss or use of:		
Two Limbs	50,000.00	25,000.00
Both Feet	50,000.00	25,000.00
Both Hands	50,000.00	25,000.00
One Hand and One Foot	50,000.00	25,000.00
Either Hand or Foot and the Sight of	50,000.00	25,000.00