

**[OWWA MEMORANDUM OF INSTRUCTIONS NO.
019 s. 1992, November 25, 1992]**

**IMPLEMENTING GUIDELINES ON THE UPGRADED INSURANCE
COVERAGE FOR LAND-BASED CONTRACT WORKERS**

For the purpose of implementing Department Order No. 3, Series of 1992, upgrading the amount of insurance coverage for land-based contract workers under Department Order No. 14, Series of 1991 and Department Order No. 20 Series of 1992 and further pursuant to Board Resolution No. 142 approved by the Board of Trustees on July 29, 1992, providing all re-contracted and rehired workers (Balik-Manggagawa) with insurance coverage, the following guidelines are hereby set:

**1
NATURE**

Department Order No. 3 Series of 1992 — prescribes OWWA to increase the amount of insurance coverage under Department Order No. 14 Series of 1991 by P25,000.00 making at P50,000.00 for life and another P50,000.00 for accidental death and disability benefit rider plus P5,000.00 burial benefit effective 21 February 1992.

Department Order No. 20, Series of 1992 — directs OWWA to provide all re-contracted and re-hired OCW's (Balik-Manggagawa) insurance coverage in the amount of P50,000.00 life and another P50,000.00 accidental death and disability benefit and P5,000.00 burial benefit rider effective 15 July 1992 at no cost to returning OCW's paying the regular OWWA contribution, while returning OCW's under other classificatory shall shoulder premium payment for the mandatory insurance coverage.

**2
COVERAGE**

All Filipino land based overseas workers whose employment contract are duly processed by the Philippine Overseas Employment Administration (POEA) as per Department Order No. 3 and shall re-contracted and re-hired OCWs (Balik-Manggagawa) as per Department Order No. 20 shall be covered by this program for one year

**3.
INSURANCE REQUIREMENTS**

The insurance pool so recognized and designated by OWWA shall be responsible in gathering pertinent data on OCWs from the Philippine Overseas Employment Administration (POEA). The pool shall then provide OWWA every 15 days with masterlist of new-hires and balik-manggagawa OCWs to be insured together with