

Philippines Mandatory Insurance Coverage for OFWs (Overseas Filipino Workers)

Effective 7 March 2022, the Philippine Overseas Employment Administration (POEA) implemented the Expanded Coverage of Compulsory Insurance for Rehires and Direct Hires as part of the government's Covid-19 pandemic measures to protect and ensure the safety of OFWs during this global health situation.

By law in the Philippines, all employers must provide employees' migrant worker insurance coverage which covers employers' liability should their worker fall ill or incur an injury while working. *The expanded coverage now includes rehires or "Balik Manggagawa" (BM) and direct hires or name hires.* This affects your Filipino helper if he/she is:

- Returning to the same employer and the same job site
- Returning to the same employer in a new job site
- Entering into a new contract and returning to the new employer
- Starting new employment without the help of a Philippine recruitment agency

If your helper is placed through our Overseas Processing service, then the mandatory insurance during the first contract is covered by our service fee. The insurance should take effect by the time the two-year contract with your worker commences (i.e., arrival date to Hong Kong).

Your worker should have received a copy of the insurance certificate at the time of his/her deployment to Hong Kong.

If your helper is placed through our Local Processing services without involving our Philippine partner agency, such as Change of Employer in Hong Kong and Contract Renewal, then you as the Foreign Employer will need to purchase a migrant worker insurance coverage as mandated by the Philippine government directly. The cost or expense can also be borne by the workers but they are entitled to a full refund upon the time they arrive back in Hong Kong.

There are several private insurance companies that are accredited to offer migrant insurance policies. Please find, for reference only, a comparison chart between 6 companies on the following page. **Please contact the insurance companies directly for the most updated prices and coverage.**

The minimum insurance cover of any insurance policy for the benefit of OFWs should cover the following:

- Accidental death and Natural death
- Permanent total disablement
- Repatriation
- Subsistence allowance and Money claims
- Compassionate visit
- Medical evacuation
- Medical repatriation



Insurance Plans

	Paramount Life & General Insurance Corporation	Fortune General Insurance Corporation	Pioneer Insurance & Surety Corporation
Policy Name	OFW Compulsory Insurance	OFW Package	OFW Insurance (Direct-Hired/Balik-Manggagawa OFWs)
Cost	US\$36/year Refer to: https://ofwinsurance.ph/	Request for a quote at: https://fgeninsurance.com/ofw-package/	US\$35/1 year US\$70/2 years US\$105/3 years
Death	Accidental death: US\$15,000 Natural death: US\$10,000	US\$15,000	Accidental death: US\$15,000 Natural death: US\$10,000
Total Permanent Disablement	In case of death: Actual cost Termination of Employment: Actual cost	US\$7,500	US\$7,500

Fair Employment Agency Limited
 Email: info@fairagency.org
 Website: www.fairagency.org
 Sheung Wan Branch: +852 3568 6858
 Tsuen Wan Branch: +852 3611 2997
 Last updated: Jun 2022



Subsistence Benefit	US\$100/month, not exceeding 6 months	US\$100 max./month, not exceeding 6 months	USD\$100/month, not exceeding 6 months
Money Claims Benefit	US\$1,000 max./month, not exceeding 6 months	US\$1,000 max./month, not exceeding 6 months	Maximum of 3 months salary for every year of unexpired portion of the contract with a maximum of US\$1,000 limit worth of salary, whichever is lower
Compassionate Visit	Actual cost	Actual cost	Actual cost
Medical Evacuation	Actual cost	Actual cost	Actual cost
Medical Repatriation	Actual cost	Actual cost	Actual cost
Repatriation of Mortal Remains	n/a	n/a	Actual cost

Fair Employment Agency Limited
 Email: info@fairagency.org
 Website: www.fairagency.org
 Sheung Wan Branch: +852 3568 6858
 Tsuen Wan Branch: +852 3611 2997
 Last updated: Jun 2022



公平僱傭中心有限公司
**FAIR EMPLOYMENT
 AGENCY LIMITED**

Repatriation cost	n/a	<p>In case of death: Actual cost</p> <p>In cases where employment was terminated: Actual cost</p>	Actual cost (Economy class ticket*)
How to Apply	<p>Apply online at: https://ofwinsurance.ph/online-applications</p>	<p>Apply online at: https://fgeninsurance.com/ofw-package/</p>	<p>Please message https://www.facebook.com/PioneerInsurancePH/ or email applyofwinsurance@pioneer.com.ph</p>

Fair Employment Agency Limited
 Email: info@fairagency.org
 Website: www.fairagency.org
 Sheung Wan Branch: +852 3568 6858
 Tsuen Wan Branch: +852 3611 2997
 Last updated: Jun 2022



公平僱傭中心有限公司
**FAIR EMPLOYMENT
 AGENCY LIMITED**

	MAPFRE Insular Insurance Corporation	Stronghold Insurance	Philippine British Assurance Company Inc.
Policy Name	OFW Insurance	OFW Insurance	Bagong Bayani OFW Insurance
Cost	For more information, call MAPFRE's Client Service hotline (+632) 8876 – 4400 or email at teleservice@mapfreinsurance.com.ph	Request a quote at: https://strongholdinsurance.com.ph/inquiries	Please inquire at: http://www.philbritish.com/pst_services/migrant-workers/
Death	Accidental death: At least US\$15,000 Natural death: At least US\$10,000	n/a	Accidental death: US\$5,000
Total Permanent Disablement	At least US\$7,500	n/a	n/a
Subsistence Benefit	n/a	n/a	US\$100/month, not exceeding 6 months

Fair Employment Agency Limited
 Email: info@fairagency.org
 Website: www.fairagency.org
 Sheung Wan Branch: +852 3568 6858
 Tsuen Wan Branch: +852 3611 2997
 Last updated: Jun 2022



Money Claims Benefit	US\$100 max./month, not exceeding 6 months	n/a	US\$1,000 max./month, not exceeding 6 months
Compassionate Visit	Actual cost	n/a	Actual cost
Medical Evacuation	Actual cost	n/a	Actual cost
Medical Repatriation	Actual cost	n/a	Actual cost
Repatriation of Mortal Remains	n/a	n/a	n/a
Repatriation cost	In case of death: Actual cost In cases where employment was terminated: Actual cost	n/a	In case of death: Actual cost In cases where employment was terminated: Actual cost

Fair Employment Agency Limited
Email: info@fairagency.org
Website: www.fairagency.org
Sheung Wan Branch: +852 3568 6858
Tsuen Wan Branch: +852 3611 2997
Last updated: Jun 2022



公平僱傭中心有限公司
**FAIR EMPLOYMENT
AGENCY LIMITED**

How to Apply	For more information, call MAPFRE's Client Service hotline (+632) 8876 – 4400 or email at teleservice@mapfreinsurance.com.ph	Request a quote at: https://strongholdinsurance.com.ph/inquiries	Please inquire at: http://www.philbritish.com/pst_services/migrant-workers/
---------------------	--	--	---