



Policy Number :  
 Certificate Number :  
 Issue Date :

**COMPULSORY INSURANCE COVERAGE FOR AGENCY-HIRED MIGRANT WORKERS  
 PROOF OF COVER  
 Issued to:**

Insured Migrant Worker:

This Proof of Cover is issued to the above-mentioned insured migrant worker as evidence of his insurance coverage provided for under the Policy of COCOLIFE & Philippine British Assurance Co., Inc. which was issued and delivered to:

Payor / Policyholder:

The following benefits are provided subject to the terms and conditions of the Master Policy:

Benefits	Amount of Benefits	Benefit	Amount of Benefits
Accidental Death	US \$ 15,000.00	Subsistence Allowance	US \$ 100.00 (month not exceeding 6 months)
Natural Death	US \$ 10,000.00	Money Claim	US \$ 1,000.00 or actual policy or month whichever is lower (Net of tax, 2000%)
Permanent Total Disablement	US \$ 7,000.00	Compensation (Net)	Actual Cost
Rehabilitation due to Termination of Employment	Actual Cost	Medical Education	Actual Cost
Preparation of Burial Expenses	Actual Cost	Medical Repatriation	Actual Cost

This Proof of Cover summarizes the essential features of the individual coverage and other benefits to which the insured migrant worker is entitled. The insurance is effective only if the insured migrant worker is eligible for insurance subject to the terms and conditions of the Master Policy. Important provisions of the Master Policy are at the back of the Proof of Cover.

Coverage starts upon departure from the Philippines for a period of          months

COCOLIFE and Philippine British Co., Inc.

Coverage:  
 Area of Employment:  
 Expiry Date of Insurance:  
 Examined by:

By: **ELMO A. NORLEZA**      **ROSARIO W. CUYEGKENG**  
 President                      President  
 COCOLIFE                      Philippine British Assurance Inc.



REPUBLIC OF THE PHILIPPINES  
 DEPARTMENT OF FINANCE  
 INSURANCE COMMISSION  
 MANILA

**APPROVED**

BY THE INSURANCE COMMISSIONER UNDER THE PROVISION  
 OF SECTION 232 OF THE INSURANCE CODE OF THE PHILIPPINE  
 AS AMENDED BY REPUBLIC ACT NO. 10601

NOV - 09 2013      *[Signature]*  
 ATTY. **REYNOLDO S. TORRES**  
 Insurance Commissioner

Special No. **3417-5349**

## SUMMARY OF BENEFIT PROVISIONS

- A. ACCIDENTAL DEATH BENEFIT** – Upon receipt of the Insurance Providers of due proof that the insured migrant worker has sustained bodily injury effected directly and independently of all other causes through unintentional act, or through unforeseen, unexpected, external, violent and accidental means, which resulted in the death of the insured migrant worker within one hundred eighty (180) days after the date of the accident, the Insurance Providers shall pay the Amount of Insurance for the Accidental Death Benefit, to the insured migrant worker's beneficiaries.
- B. NATURAL DEATH BENEFIT** – Upon receipt of the Insurance Provider of due proof of the insured migrant worker's death resulting from natural cause or cause other than an accidental bodily injury, the Insurance Provider shall pay the Amount of Insurance for the Natural Death Benefit, to the insured migrant worker's beneficiaries.
- C. PERMANENT TOTAL DISABLEMENT BENEFIT** – The Insurance Provider shall pay the Amount of Insurance for the Permanent Total Disablement Benefit to the insured migrant worker or to the beneficiaries if the disability is due to or accompanied by mental incapacity, upon receipt of the Insurance Provider of due proof that the insured migrant worker becomes totally and permanently disabled that resulted to total complete loss of sight of both eyes, or loss of two limbs at or above the ankles or wrists, or permanent complete paralysis of two limbs, or brain injury resulting to incurable imbecility or insanity.
- EXCLUSION TO PERMANENT TOTAL DISABLEMENT BENEFIT**  
No Permanent Total Disablement Benefit payment shall be made if such loss occurred while the insured migrant worker is serving in the armed forces in any country or international authority, whether in peace or war.
- D. REPATRIATION COST** – The insurance provider shall arrange and pay for the repatriation of the insured migrant worker in the event of his employment termination by the employer without any valid cause, or by the employee with just cause. The cost includes transport of his/her personal belongings. In case of death, the insurance provider shall arrange and pay for the repatriation of the worker's remains and belongings.
- E. SUBSISTENCE ALLOWANCE** shall be given to an insured migrant worker who is involved in a case or litigation for the protection of his/her rights in the receiving country.
- F. MONEY CLAIM** may be awarded or given to an insured migrant worker in a judgment or settlement of his/her case in the NLRC arising from the employer's liability.
- G. COMPASSIONATE VISIT** shall pay for the airfare cost of an individual who shall visit a migrant worker hospitalized for at least seven consecutive days.
- H. MEDICAL EVACUATION** of an insured migrant worker shall be undertaken when there is no adequate medical facility proximate to the migrant worker.
- I. MEDICAL REPATRIATION** of an insured migrant worker to his home country under medical supervision shall be arranged by the insurance provider.

## DOCUMENTARY REQUIREMENTS FOR CLAIM

The following documents, duly authenticated by the Philippine foreign posts or by the local registry if death occurred in the Philippines, shall be submitted to Cocolife to substantiate the claim.

1. Death Certificate – in case of natural or accidental death,
2. Police or Accident Report – in case of accident, and
3. Medical Certificate – in case of permanent total disablement

For the purpose of identifying the legitimate and/or designated beneficiaries, the following claim documents shall also be submitted.

1. Birth Certificate of insured migrant worker, if beneficiary is a parent or a child
2. Marriage Contract of insured migrant worker and spouse, if beneficiary is the spouse;
3. Affidavit of Legal Guardianship, if beneficiary is a minor; and
4. Other documents as may be necessary to establish identity of claimants
  - For Repatriation – certification which states the reason/s for the termination of the migrant worker's employment and the need for his/her repatriation issued by the Philippine foreign post or POLO located in the receiving country.

- For Subsistence Allowance Benefit Claim – certification issued by the concerned Labor Attaché et, in his absence, the embassy or consular official stating the title of the case, the name of the parties and the nature of the cause of action of the migrant worker.
- For settlement of money claims – certified true copy of the final decision of the NLRC or compromise agreement.

### NOTICE OF CLAIM

Written notice of claim together with the passport of the insured migrant worker and other pertinent supporting documents must be given to the Insurance Provider within thirty (30) days after the occurrence or commencement of any loss covered by this Policy or as soon thereafter as is reasonably possible. The Insurance Provider shall forthwith ascertain the truth and extent of the claim and makes payment within ten (10) days from the filing of the notice of claim and submission of the complete claim documents.

## IMPORTANT NOTICE

The Master Policy Contract is kept in the main office, and in the custody of an officer of the Payor / Policyholder. It will be available to the insured migrant worker for his inspection during the regular office hours of the Payor / Policyholder. The Master Policy Contract may also be viewed and printed thru any of the following websites: IC website ([www.insurance.gov.ph](http://www.insurance.gov.ph)), POEA website ([www.poea.gov.ph](http://www.poea.gov.ph)), [www.philbritish.com](http://www.philbritish.com) and the website of the recruitment agency.

The Insurance Commission of the Philippines, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws relating to insurance companies. It is ready at all times to render assistance in settling any controversy between an insurance company and an insured migrant worker or beneficiaries relating to insurance matters. The Philippine Overseas Employment Administration and the Philippine Overseas Labor Office may likewise assist the insured migrant workers in submitting their complaints to the Insurance Commission.