

FAQ's

1. What are the benefits of the insurance coverage?

Republic Act No. 8042, Sec. 37- A the Benefits
– Insurance Coverage for Agency-Hired Workers

- Accidental Death – with at least US\$15,000 survivors benefit payable to the migrant worker's beneficiaries.
- Natural Death – with at least US\$10,000 survivor's benefit payable to the migrant worker's beneficiaries
- Permanent Total Disablement- with at least US\$7,500 Disability Benefit payable to the migrant worker.
- Repatriation – cost of the worker when his/her employment is terminated without any valid cause.
- *In case of death, Repatriation of Mortal Remains*.
- Subsistence allowance benefit – with at least US\$100/mo. For a max. of six months for a migrant worker who is involved in a case or litigation for the protection of his/her rights in the receiving country
- Money claims – arising from employer's liability which may be awarded or given to the worker in a judgment or settlement of his or her case in the NLRC. The insurance coverage for money claims shall be equivalent to at least three months for every year of the migrant worker's employment contract
- ** This benefit is not applicable for Direct Hires and Balik Manggagawa because they did not go through a Philippine Recruitment Agency In addition to the above coverage, the insurance policy shall also include:
(These services are provided by Assist America)
- Compassionate Visit – When a migrant worker is hospitalized and has been confined for at least seven consecutive days, he shall be entitled to a compassionate visit by one family member or a requested individual.
- Medical Evacuation – When an adequate medical facility is not available proximate to the migrant worker, as determined by the insurance company's physician and/or a consulting physician, evacuation under appropriate medical supervision by the mode of transport necessary shall be undertaken by the insurance provider; and
- Medical Repatriation. When medically necessary as determined by the attending physician, repatriation under medical supervision to the migrant worker's residence shall

be undertaken by the insurance provider at such time that the migrant worker is medically cleared for travel by commercial carrier.

- *Repatriation of Mortal Remains – The insurance provider shall also render any assistance necessary in the transport including, but not limited to, locating a local and licensed funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, obtaining legal clearances, procuring consular services, providing death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains including retrieval from site of death and delivery to the receiving funeral home.

2. How do I avail of this insurance cover?

- If you are an agency-hired OFW, your recruitment or manning agency will provide this insurance coverage for you. This is part of the required documents to be submitted to the POEA prior to getting your Overseas Employment Certificate (OEC).
- If you are a rehire or direct hire, you may avail of this coverage thru this link <https://aabmgt.services> or visit us at our branch located at Unit 901 State Financing Center Building II Ortigas Avenue, Wack wack Mandaluyong City For our contact details, please click here [Contacts – AAB Management Service and Insurance Intermediaries Inc.](#) (aabmgt.services)

3. What is the main advantage of buying my insurance policy from AAB?

- Our Global Emergency Services partner, Assist America, provides the following emergency assistance services at NO COST to you, your agency and your employer. These are the benefits that Assist America responds to:
 - 1.) Compassionate Visit
 - 2.) Medical Evacuation
 - 3.) Medical Repatriation
 - 4.) Repatriation of Mortal Remains

All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted. If you need assistance please call Assist America's Hotline at

- Philippines Hotline: +632 811 2521
- Viber Number: +639175622100
- Email: aapi@assistamerica.com

4. Who pays for this insurance coverage?

- For newly-hired your recruitment or placement agency will pay for you. The law specifically says so.
- For rehires, you may opt to get this cover.