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Department of Migrant Workers
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**Insurance Coverage for Overseas Filipino Workers,
Including Rehires, and Direct Hires**

The Department of Migrant Workers (DMW) reminds all Overseas Filipino Workers (OFWs), recruitment/manning agencies, and foreign employers of the mandatory compulsory insurance coverage under Section 37-A of the Republic Act No. 10022 (Migrant Workers Act). This policy ensures financial protection for OFWs deployed through recruitment/manning agencies by covering accidental death, permanent disability, repatriation, medical emergencies, and other critical needs—all at no cost to the worker.

1. COMPULSORY INSURANCE COVERAGE

For agency-hired OFWs, the compulsory insurance coverage is a mandatory requirement, and the recruitment/manning agency is responsible for securing and paying for the insurance premium. However, for *rehires and direct hires*, the law provides an option for them to avail of the same insurance protection. These workers may request their foreign employer to shoulder the cost of the insurance coverage or opt to pay for the premium themselves with right of reimbursement from their respective employers.

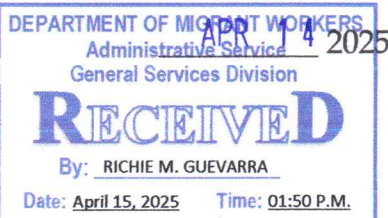
2. OPTIONAL INSURANCE COVERAGE

Only reputable insurance companies registered with the Insurance Commission (IC) are authorized to provide this coverage, ensuring that OFWs receive the benefits they are entitled to.

For concerns regarding claims, OFWs may seek assistance from *Migrant Workers' Offices (MWOs)* or *contact the DMW hotline and the Insurance Commission* for guidance. For more information, visit the *official DMW website* or follow our social media channels for updates. The DMW remains steadfast in ensuring the protection and welfare of all Filipino migrant workers.

For the information and guidance of all concerned.


HANS LEO J. CACDAC
Secretary



CONTROLLED AND DISSEMINATED
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