

# PIONEER® OFW INSURANCE

Direct-Hired/Balik-Manggagawa  
The financial back-up  
you can rely on.



*Working abroad is a huge opportunity.  
More than ever, be prepared for career risks.  
Don't let the unexpected undo  
your hard work.*



# Learn more about Pioneer OFW Insurance for Direct-Hired or Balik-Manggagawa

This insurance plan provides financial security to Direct-Hired or Balik-Manggagawa OFWs for the unexpected: death, disablement, repatriation, and others.

## Eligibility

The OFW must be between 18-63 years old, have no manpower agency, have direct valid employment contract with an employer abroad, and have undergone a medical examination within the last 3 months and deemed fit to work.

## Application

Any of the following may process the application for the Direct-hired OFW insurance: the Migrant Worker to be Insured or his/her legal spouse, child, parent, or sibling, who is 18 years old and above.

The application must be made before the commencement of the Migrant Worker's employment contract.

BENEFITS	DESCRIPTION	BENEFIT AMOUNT
Natural Death	Refers to death resulting from causes other than Accident.	\$10,000
Accidental Death	Refers to any unintentional act or unforeseen, unexpected, external, violent and accidental event. Accidental Death must occur within one hundred eighty (180) days from the date of Accident.	\$15,000
Permanent Total Disablement with Disability	Refers to any accident-caused or health-related disability that renders complete loss of eyesight, loss of two limbs at or above the ankles or wrists, permanent complete paralysis of two limbs, or brain injury resulting to incurable imbecility or insanity.	\$7,500
Repatriation of Mortal Remains	International Assistance Provider will arrange for the transportation of the Insured OFW's mortal remains to the Home Country or Usual Country of Residence.	Actual Cost
Medical Evacuation	If there is no adequate medical facility close to the Insured OFW, we will cover the transportation costs of a Medical Evacuation. (At the discretion of the Insured OFW's consulting physician and Pioneer's medical team)	Actual Cost
Medical Repatriation	If medically necessary, we will cover the costs of the Insured OFW's Medical Repatriation once s/he is cleared for travel. (At the discretion of the Insured OFW's consulting physician and Pioneer's medical team)	Actual Cost
Compassionate Visit	The Insured OFW, if hospitalized and confined for 7 consecutive days, is entitled to a Compassionate Visit from one (1) family member or (1) requested individual. We will cover the two-way travel costs of the Insured OFW's chosen visitor. (At the discretion of the Insured OFW's consulting physician and Pioneer's medical team)	Actual cost (Two-way ticket cost of family member or requested individual.)

*For complete details, please refer to Policy Terms and Conditions.*

BENEFITS	DESCRIPTION	BENEFIT AMOUNT
Repatriation Cost	If the Insured OFW's employment is unjustly terminated, or, if said OFW resigns from their job with just cause, we will cover the actual cost of their flight* back home. Transport of their personal belongings included.	Actual Cost (Economy Class Ticket*)
Subsistence Allowance	We wish to protect Filipino rights, especially abroad. If the Insured OFW is involved in a case or litigation in their country of work, we will provide the benefit amount.	USD 100/month not exceeding six (6) months
Money Claims	If the insured OFW filed a case with the National Labor Relations Commission (NLRC) due to employer's liability, money claims may be awarded to the worker.	Maximum of 3 months salary for every year of unexpired portion of the contract with a maximum of USD 1,000 limit worth of salary, whichever is lower

*For complete details, please refer to Policy Terms and Conditions.*



**Pioneer secured the services of EMA global for Medical/Mortal Remains Repatriation or Evacuation.  
For medical emergency abroad, you may call +632 8396 9893.**

**Get covered today. Contact us.**



**Message us**

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**Email**

[applyofwinsurance@pioneer.com.ph](mailto:applyofwinsurance@pioneer.com.ph)



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