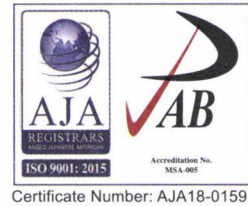




Republic of the Philippines
 Department of Finance
INSURANCE COMMISSION
 1071 United Nations Avenue
 Manila



Legal Opinion (LO) No.:	2020-13
Date:	01 October 2020

BGEN. CESAR M. IDIO

President and CEO

AFP General Insurance Corporation

AFPGen Bldg. EDSA cor. Bonny Serrano Road,
 Camp Aguinaldo, Quezon City

**SUBJECT: Request for Legal Opinion on Government
 Mandated Mass Repatriation**

Dear **BGen. Idio**:

This refers to your letter dated 11 June 2020 requesting for a legal opinion on whether AFP General Insurance Corporation's ("AFP Gen") Compulsory Insurance Coverage for Agency-Hired Migrant Workers ("the Policy") covers repatriation brought about by the COVID-19 pandemic.

Under the Policy, AFP Gen will pay the amount of coverage in the case of accidental death and total permanent disablement, as well as provide financial assistance benefits to the covered Insured Migrant Worker. Included in the financial assistance benefits provided by AFP Gen is repatriation cost as set out in Part II of the Policy, to wit:

"Part II. Financial Assistance Benefits

Repatriation Cost

- | | |
|------------------------------|--|
| A) In case of Death | Actual Cost (As provided under RA 10022) |
| B) Termination of Employment | Actual Cost (As provided under RA 10022) |
| C) Medical Repatriation | Actual Cost (As provided under RA 10022) |

x x x"

Part III of the Policy defines "repatriation cost" as follows:

"4. Repatriation Cost of the worker when his/her employment is terminated by the employer without any valid cause, or by the