



Republic of the Philippines
House of Representatives
Quezon City, Metro Manila

Eighteenth Congress
First Regular Session

HOUSE BILL NO. 3476



Introduced by Representative Jorge Antonio P. Bustos

EXPLANATORY NOTE

This bill seeks to provide group accident insurance coverage for the first disaster responders, amending for the purpose Republic Act (RA) No. 10121, otherwise known as the "*Philippine Disaster Risk Reduction and Management Act of 2010*."

Under Section 15 of RA 10121, local government units have the primary responsibility as first disaster responders. First disaster responders refer to trained individuals who immediately respond and arrive at the scene of emergency or disaster and provide assistance for the protection and preservation of life, property and environment. Given the limited personnel of local government units, the different national government agencies are also deploying personnel to act as first disaster responders. These personnel are risking their lives and limbs to provide assistance during disasters. As first disaster responders, they are very vulnerable to sustain injuries and are also exposed to health risks which may lead to fatalities.

The Philippines is a country that is prone to natural disasters such as typhoons, earthquakes, volcanic eruptions, floods, landslides and other natural disasters. Aside from natural disasters that our country is experiencing every year, our country also faces the possibility of human induced disasters such as fires, armed-conflict and transportation accidents.

In places vulnerable to floods, there are reported cases that first disaster responders often contract leptospirosis after rescue operations. Sadly, these first disaster responders are without healthcare benefits nor any insurance which can cover medical expenses.

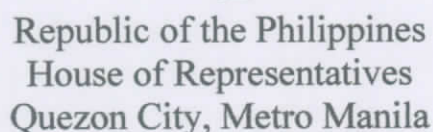
Calamities and disasters are already part of our daily lives and the role of first disaster responders is really indispensable. In return to their invaluable services, our government must provide them ample protection so that they can continue performing their jobs and exert more dedication in doing so. By providing them with a group accident insurance coverage, besides boosting their morale, these brave men and women and their families will be financially protected.

This bill proposes that the group accident insurance provide the following benefits to first disaster responders:

- a. Loss of life indemnity;
- b. Dismemberment, loss of sight, hearing, speech indemnity;
- c. Permanent total disability; and
- d. Medical expense reimbursement.

In view of the foregoing, the early passage of this bill is earnestly sought.


CONG. JORGE ANTONIO P. BUSTOS

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PROVIDING GROUP ACCIDENT INSURANCE COVERAGE FOR THE FIRST DISASTER RESPONDERS, AMENDING FOR THE PURPOSE REPUBLIC ACT NO. 10121, OTHERWISE KNOWN AS *THE "PHILIPPINE DISASTER RISK REDUCTION MANAGEMENT ACT OF 2010,"* AND APPROPRIATING FUNDS THEREFOR

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. Section 15 of Republic Act No. 10121 is hereby amended to read as follows:

“SEC. 15. *Coordination During Emergencies.* – The LDRRMCs shall take the lead in preparing for, responding to, and recovering from the effects of any disaster based on the following criteria:

- (a) xxx;
- (b) xxx;
- (c) xxx;
- (d) xxx; and
- (e) xxx.”

The NDRRMC and intermediary LDRRMCs shall always act as support to LGUs which have the primary responsibility as first disaster responders. Private sector and civil society groups shall work in accordance with the coordination mechanism and policies set by the NDRRMC and concerned LDRRMCs.”

ALL GOVERNMENT PERSONNEL ASSIGNED AS FIRST DISASTER RESPONDERS SHALL BE COVERED BY A GROUP ACCIDENT INSURANCE POLICY. THE GROUP ACCIDENT INSURANCE POLICY MUST COVER THE FOLLOWING:

- (A) LOSS OF LIFE INDEMNITY;**
- (B) DISMEMBERMENT, LOSS OF SIGHT, HEARING, SPEECH INDEMNITY;**
- (C) PERMANENT TOTAL DISABILITY; AND**
- (D) MEDICAL EXPENSE REIMBURSEMENT.**

1 **THE PAYMENT OF THE PREMIUM FOR THE GROUP**
2 **ACCIDENT INSURANCE POLICY FOR THE FIRST**
3 **RESPONDERS SHALL BE BORNE EITHER BY THE**
4 **NATIONAL GOVERNMENT AGENCIES OR BY THE LOCAL**
5 **GOVERNMENT UNITS WHICH ENGAGED SUCH**
6 **PERSONNEL.**

7 SEC. 2.The amount necessary for the initial implementation of this Act shall
8 be charged against the current appropriations of the Office of the Civil Defense on
9 Quick Response Fund. Thereafter, such sum as may be necessary for its continued
10 implementation shall be included in the General Appropriations Act.

11 SEC. 3.Within ninety (90) days from the approval of this Act, the Secretary
12 of National Defense and the Secretary of Interior and Local Governments shall
13 promulgate the rules and regulations implementing the provisions of this Act.

14 SEC. 4. This Act shall take effect fifteen (15) days after its publication in the
15 *Official Gazette* or in a newspaper of general circulation.

16 Approved,