

TESDA CIRCULAR

Subject: Guidelines in the Availment of GSIS Group Personal Accident Insurance (GPAI) for TESDA Scholarship Programs		Page 1 of 3 page/s Number <u>010</u> , series of 2021
Date Issued: 08 February 2021	Effectivity: Immediately	Supersedes: TESDA Circular No. 091, s. 2019

In the interest of the service, and in line with the Scholarship Benefits on Omnibus Guidelines for TESDA Scholarship Programs, these guidelines are hereby adopted and shall be observed in the filing and claiming of GSIS Group Personal Accident Insurance (GPAI) for all scholars of TESDA Scholarship Programs.

I. RATIONALE

In relation to the Scholarship Benefits on Omnibus Guidelines for TESDA Scholarship Programs, all TESDA scholars shall be entitled to an insurance coverage under the GSIS Group Personal Accident Insurance (GPAI) for a period of one (1) year. TESDA shall insure the scholars against such perils as dismemberment, permanent total disability, and even accidental death. An Addendum to the Memorandum of Agreement between TESDA and GSIS was signed to cover the personal accident of all scholars enrolled in all existing TESDA Scholarship Programs and to include the incurred legal taxes.

II. DEFINITION OF TERMS

In order to provide a common frame of reference in understanding the key terminologies used in this circular, the following terms are hereby operationally defined:

1. **Group Personal Accident Insurance (GPAI)** – a personal accident insurance which provides benefits/indemnity in case of losses to the person or physical well-being of an insured individual arising out of an accident.
2. **Scholars** – are the insured learners enrolled in TVET programs registered under TESDA and offered in all TESDA-recognized TVIs.
3. **Designated Beneficiaries** – are the legal heirs of the scholars who will benefit from the insurance proceeds in case of death of the scholars.

III. COVERAGE

All scholars of TESDA scholarship programs shall be entitled to an insurance coverage under the GSIS Group Personal Accident Insurance (GPAI) for a period of one (1) year. Accordingly, even if the scholar decided to enroll in another scholarship program, there shall only be a one-time payment of insurance premium for the duration of the validity period.

IV. BENEFITS

1. Principal sum of One Hundred Thousand Pesos (Php100,000.00) due to Accidental death;
2. Medical reimbursement of not more than Ten Thousand Pesos (Php10,000.00);
3. Bereavement assistance of Ten Thousand Pesos (Php10,000.00);
4. Twenty-four (24) hour accident rider including commercial flying; and
5. The sum of Fifty Thousand Pesos (Php50,000.00) subject to the terms and conditions of the standard GSIS GPAI Policy, for loss of life arising from the unprovoked murder and assault.

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V. PROCEDURES

1. Remittance of Premiums:

- a. The TVIs shall submit to TESDA Provincial Office or District Office (PO/DO) where applicable, the List of Scholars in hard and soft copies using the prescribed form in Annex "A" at least ten (10) days prior to the start of the training program. Scholars shall be listed by batch per qualification.
- b. TESDA PO/DO shall forward the List of Scholars and Designated Beneficiaries in hard and soft copies, together with the Letter Request for Insurance Coverage and Certificate of Availability of Funds (CAF), to the nearest GSIS Branch Office in their area **at least five (5) days prior to the start of the training program.**
- c. The effectivity of the coverage shall commence from the date of receipt by the GSIS of the List of Scholars and complete documents prescribed and in accordance with GSIS policy and guidelines.
- d. TESDA PO/DO shall process and remit payment of the corresponding insurance premium at an annual basic premium of Ninety Pesos (Php90.00) and Value Added Tax (VAT) of Twelve Percent (12%) amounting to Ten Pesos and Eighty Centavos (Php10.80) giving a total amount due of One Hundred Pesos and Eighty Centavos (Php100.80) for each scholar upon receipt of the billing statement/endorsement from the GSIS subject to the Premium Payment Warranty of sixty (60) days as provided under the Memorandum of Agreement (MOA) between TESDA and GSIS.
- e. The GSIS shall issue a GPAI Policy based on the submitted complete requirements and List of Scholars of TVIS through TESDA PO/DO.

2. Claim of Benefits

- a. In case of loss or accident, the TVI shall inform the PO/DO. Consequently, the PO/DO shall file the corresponding notice of claim with the GSIS.
- b. The TVIs shall issue a certification and facilitate loss/claims settlement of the scholars, including the submission of the supporting documents.
- c. The GSIS shall process any corresponding claim covered within the policy period and in accordance with the terms and conditions set forth in the GPAI Policy.
- d. After processing, the GSIS shall issue payment of the claim to TESDA PO/DO. Subsequently, PO/DO shall pay the insurance claim to the scholars or his/her legal heirs.
- e. Insurance premiums of the scholars shall be charged against the budget of the scholarship program downloaded to PO/DO for the purpose.

VI. MISCELLANEOUS PROVISIONS

1. In cases where there are changes in the name of scholars in the training program, the PO/DO shall immediately submit a Letter of Endorsement to the GSIS Branch Offices for the replacement of the name of the insured.

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2. If the scholar has availed multiple TESDA scholarship programs within the validity of the insurance policy, TESDA PO/DO shall indicate the existing policy number of the scholar in the List of TESDA Scholars to be submitted to the GSIS Branch Office to avoid multiple enrollments.
3. In the event that the scholar has availed multiple TESDA scholarship programs and the training duration will go beyond the validity of the insurance policy, it is recommended to enroll the scholars prior to the expiration of their previous insurance policy to ensure their coverage.
4. TESDA Scholars enrolled under the full-online delivery mode shall not be entitled to an insurance coverage under the GSIS Group Personal Accident Insurance (GPAI).

VII. MONITORING

1. TESDA PO/DO shall prepare a Monthly Monitoring Report of the scholars who are enrolled in the GSIS Group Personal Accident Insurance (GPAI) using the prescribed form in Annex "B".
2. TESDA PO/DO shall submit the said report to GSIS Branch Office and copy furnished to the Central Office every 5th day of the following month.
3. TESDA Central Office through SMD shall maintain a database of scholars who are enrolled in the Group Personal Accident Insurance (GPAI) with GSIS.

This Circular takes effect as indicated and shall supersede all issuances inconsistent herewith.


SEC. ISIDRO S. LAPEÑA, Ph.D., CSEE
Director General 

TECHNICAL EDUCATION AND SKILLS DEVELOPMENT AUTHORITY
[Name of Scholarship Program]

LIST OF TESDA SCHOLARS

Name of Institution:

Address:

Qualification Title:

Duration:

Date Started -

Date Finished -

No.	Name of Scholars	Date of Birth	Age	Gender	Civil Status	Designated Beneficiary/ies	Existing GSIS Policy (if applicable)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							

Prepared by:
[Designated Registrar]

Recommended by:
[Head of the TVI]

Approved by:
[Provincial/District Director]

TECHNICAL EDUCATION AND SKILLS DEVELOPMENT AUTHORITY
[Name of Scholarship Program]

Monthly Monitoring Report of TESDA Scholars enrolled in GSIS Group Personal Account Insurance (GPAI)

[Name of TESDA Provincial/District Office]

No.	Last Name	Given Name	M.I.	Name of TVI	Qualification Title	Date Started	Date Finished	Amount	Remarks
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									
							Total Amount		

Prepared by:
[Designated Registrar]

Recommended by:
[Head of the TVI]

Approved by:
[Provincial/District Director]