REPUBLIC OF THE PHILIPPINES
HOUSE OF REPRESENTATIVES
Quezon City

EIGHTEENTH CONGRESS
First Regular Session

House Bill No. 804

Introduced by MAGDALO Party-List Representative
HON. MANUEL DG. CABOCHAN III

EXPLANATORY NOTE

Republic Act No. 8291, also known as “Revised Government Service Insurance Act of 1977”, states that life insurance benefits all employees. However, said law does not include members of the Armed Forces of the Philippines (AFP) and the Philippine National Police (PNP).

Therefore, this bill seeks to address this matter by including all members of the AFP, PNP, BFP, BJMP, NBI, PDEA, and PCG. This would also provide them with additional benefits such as death benefits of Two Hundred Fifty Thousand (P250,000.00) for those who shall perish while in the line of duty, disability benefits of up to Two Hundred Fifty Thousand (P250,000.00) whether temporary or permanent arising from any injury sustained in the line of duty, and reimbursement of actual medical expenses up to, but not exceeding, One Hundred Thousand (P100,000.00), for the AFP, PNP, BFP, BJMP, NBI, PDEA, and PCG members, who will be hospitalized or who shall require medical attendance for injuries sustained while in the line of duty.

It is hoped that through this bill, we will help uplift the living conditions of all uniformed personnel who risk their lives to protect the Filipinos. It is the least that we can do to honor their courage and loyalty in the performance of their mandate.

In view of the forgoing, immediate enactment of this measure is earnestly sought.

MANUEL DG. CABOCHAN III
Representative
Magdalo Para sa Pilipino Party-List
REPUBLIC OF THE PHILIPPINES
HOUSE OF REPRESENTATIVES
Quezon City

EIGHTEENTH CONGRESS
First Regular Session

House Bill No. _______

Introduced by MAGDALO Party-List Representative
HON. MANUEL DG. CABOCHAN III

AN ACT
PROVIDING FOR ADDITIONAL INSURANCE COVERAGE AND BENEFITS FOR
ALL MEMBERS OF THE ARMED FORCES OF THE PHILIPPINES, PHILIPPINE
NATIONAL POLICE, BUREAU OF FIRE PROTECTION, BUREAU OF JAIL
MANAGEMENT AND PENOLOGY, NATIONAL BUREAU OF INVESTIGATION,
PHILIPPINE DRUG ENFORCEMENT AGENCY, AND PHILIPPINE COAST
GUARD WHO ARE KILLED, WOUNDED OR INJURED IN LINE OF DUTY,
PROVIDING FUNDS FOR THE PAYMENT OF THE PREMIUMS AND FOR
OTHER RELATED PURPOSES

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

SECTION 1. Title. – This act shall be known as the “AFP, PNP, BFP, BJMP, NBI,
PDEA and PCG Insurance Coverage Act.”

SEC. 2. Additional Insurance Coverage and Benefits. – In addition to any existing
insurance coverage and benefits given to members of the Armed Forces of the Philippines
(AFP), Philippine National Police (PNP), Bureau of Fire Protection (BFP), Bureau of Jail
Management and Penology (BJMP), National Bureau of Investigation (NBI), Philippine Drug
Enforcement Agency (PDEA), and Philippine Coast Guard (PCG), the State shall obtain from
the Government Service Insurance System (GSIS) additional insurance coverage for all
members of the AFP, PNP, BFP, BJMP, NBI, PDEA and PCG providing the following
additional benefits:

(a) Death benefits of Two Hundred and Fifty Thousand (P250,000.00) for all
members of the AFP, PNP, BFP, BJMP, NBI, PDEA and PCG who shall perish while
in line of duty;

(b) Disability benefits of up to Two Hundred and Fifty Thousand (P250,000.00) for
all members of the AFP, PNP, BFP, BJMP, NBI, PDEA and PCG who shall suffer
total or partial disability, whether permanent or temporary, arising from any injury
sustained in the line of duty;
(c) Reimbursement of actual medical expenses up to, but not exceeding, One Hundred Thousand Pesos (₱100,000.00) for all AFP, PNP, BFP, BJMP, NBI, PDEA and PCG members who shall be hospitalized or who shall require medical attendance for injuries sustained while in the line of duty.

SEC. 3. Disqualification from Benefits. – No benefits shall be given to any member of the AFP, PNP, BFP, BJMP, NBI, PDEA and PCG or his beneficiaries if and when the death, injury or sickness is occasioned or caused by any of the following:

(a) Willful intention to injure or kill oneself;

(b) Notorious negligence;

(c) Commission of a crime (by the concerned personnel);

(d) Unauthorized absence or abandonment of office for at least one (1) year prior to the incident causing the death, injury or sickness.

SEC. 4. Actuarial Study. – The GSIS shall, within sixty (60) days from the effectivity of this Act, conduct an actuarial study to determine the premiums to be paid corresponding to the benefits and coverage provided under this Act as specified under Section 2 hereof.

SEC. 5. Appropriation. – The National Government shall appropriate annually and include in the General Appropriations Act (GAA) the amount corresponding to the total annual insurance premium necessary to provide for the additional coverage and benefits under Section 2 based on the actuarial study under Section 4 hereof.

SEC. 6. Implementing Rules and Regulations. – The GSIS, in coordination with the Department of National Defense (DND), the Department of Interior and Local Government (DILG), the Department of Justice (DOJ), the Office of the President (OP), the Department of Transportation and Communications (DOTC), the Armed Forces of the Philippines (AFP), the Philippine National Police (PNP), the Bureau of Fire Protection (BFP), the Bureau of Jail Management and Penology (BJMP), the National Bureau of Investigation (NBI), the Philippine Drug Enforcement Agency (PDEA), and the Philippine Coast Guard (PCG) shall promulgate and issue the rules and regulations necessary to implement the provisions of this Act within ninety (90) days from the effectivity of this Act.

SEC. 7. Separability Clause. – If, for any reason, any provision of this Act is declared unconstitutional, such part or portions not affected thereby shall remain in full force and effect.

SEC. 8. Repealing Clause. – Any other issuances, laws, decrees, orders, rules and regulations, or parts thereof not consistent with this Act are hereby repealed or modified accordingly.
SEC. 9. Effectivity. – This Act shall take effect fifteen (15) days following its publication in at least two (2) national newspapers of general circulation.

Approved,