

TERMS OF REFERENCE

Accident Insurance Coverage for Accredited Community Disaster Volunteers of Quezon City

1. Background and Rationale

Volunteers play an integral role in all critical aspects of Disaster Risk Reduction and Management (DRRM), encompassing: (a) disaster prevention and mitigation, (b) disaster preparedness, (c) disaster response, and (d) disaster recovery and rehabilitation. Their involvement spans a wide spectrum of activities, from facilitating proactive measures aimed at reducing vulnerability to hazards, to ensuring effective coordination and delivery of aid during crises, and supporting the long-term recovery and rehabilitation of affected communities. Through their unwavering commitment, volunteers significantly bolster the resilience of both individuals and communities, amplifying the overall efficacy of national and local disaster management efforts.

As recognized through Republic Act No. 10121 s. 2010 or the Philippine DRRM Act, Section 13 states that, *"The government agencies, CSOs, private sector and LGUs may mobilize individuals or organized volunteers to augment their respective personnel complement and logistical requirements in the delivery of disaster risk reduction programs and activities. The agencies, CSOs, private sector, and LGUs concerned shall take full responsibility for the enhancement, welfare and protection of volunteers, and shall submit the list of volunteers to the OCD, through the LDRRMOs, for accreditation and inclusion in the database of community disaster volunteers."* Further supported by Quezon City Disaster Risk Reduction and Management Council (QCDRRMC) Resolution No.4 s. 2022, *"the QCDRRMC intends to mobilize individuals or organize volunteers to augment their respective personnel complement and logistical requirements in the delivery of disaster risk reduction programs and activities."*

These invaluable contributions of volunteers are recognized by the Quezon City Government, through Quezon City Disaster Risk Reduction and Management Office (QCDRRMO) has programmed an insurance coverage to ensure the security of volunteers by offering financial protection against accidents, injuries, disabilities and other unforeseen incidents that may occur while performing their critical roles or duties in disaster response and preparedness activities.

2. Objective

To provide insurance coverage for Accredited Community Disaster Volunteers (ACDVs) of Quezon City, ensuring that volunteers are protected for accident-related incidents such as injuries, disabilities, and fatalities, while performing their assigned duties through acquired insurance service.

3. Project Description

The QCDRRMO recognizes the essential role played by ACDVs in disaster risk reduction, preparedness, response, and recovery efforts. These volunteers often operate in high-risk situations, exposing themselves to potential accidents and injuries while providing critical support to their communities. This program seeks to foster a culture of safety and resilience among volunteers while enhancing their confidence and commitment to disaster response initiatives. By ensuring that ACDVs are adequately insured, the QCDRRMO aims to mitigate the financial impact of accidents and encourage continued community engagement in disaster management activities.

4. Responsibility of Service Provider

- a. The service provider will provide insurance coverage for 84 ACDVs from July 1, 2025 to December 31, 2025, along with the stipulations outlined below.

- b. The insurance provider will supply the following materials as complimentary materials to the qualified ACDVs
- Uniform and decals approved by QCRRMO.
 - Identification Card and Lanyard.
- c. The insurance provider will issue certificates of coverage and policy documents for each qualified volunteer. Which shall cover the following minimum coverage for the following risks and compensation:
- Shall perform all services and deliverables in strict compliance with the technical specifications detailed and attached in this terms of reference (see attached technical specification).
 - Minimum of Php 100,000 coverage in case of death resulting from an accident while the volunteer is actively participating in disaster response or relief operations.
 - Minimum of Php 100,000 coverage in case the volunteer suffers permanent total disability due to an accident during disaster-related activities.
 - Permanent Partial Disability: Compensation will be paid based on the degree of disability (e.g., partial loss of a limb or reduced mobility) that results from an accident.
 - Temporary Disability: If a volunteer is temporarily disabled and unable to work for a period, compensation will be paid for the duration of the disability or incapacity to perform duties.
 - Medical Expenses: Volunteers are covered for medical and hospitalization expenses incurred as a result of accidents during their volunteer duties. The coverage for medical expenses varies, but the insurance generally includes reimbursement for treatment, hospitalization, and other related costs including reimbursements if necessary.
 - Accident-related Loss of Income: If the volunteer is unable to perform their work due to injuries sustained during their duties, a loss of income compensation may be provided, to a pre-determined limit.
 - Medical Rehabilitation Services: Coverage for necessary rehabilitation services required to recover from accidents, such as physical therapy and medical treatment.
 - Burial assistance: Provided in the event of the volunteer's death due to an accident during disaster-related activities.
- d. The service provider will be responsible for processing claims promptly and efficiently, in line with the terms outlined in the policy, otherwise stated in this TOR.
- Claims will be reviewed and processed by the insurance provider in accordance with the policy terms. The insurance provider is expected to process claims not exceeding 30 calendar days.
 - Once the claim is approved, the insurance provider will disburse the compensation amount directly to the insured volunteer, their nominee, or legal representative.
- e. The service provider shall ensure continuous, dedicated support for volunteers at all hours (24/7), addressing claims and inquiries.
- f. Submit a recommendation at the end of the contract on the coverage terms based on the volunteers risk factors.
- g. The service provider is responsible for ensuring the confidentiality of any sensitive data they collect as part of the accident insurance process, such as accident reports, medical claims, and personal identification details of the volunteers.
- h. The service provider must adhere to data protection laws, following Data Privacy Act of 2012, to ensure the information is handled appropriately and not disclosed to unauthorized parties.
- i. Ensure that all volunteers are informed about the insurance coverage, how it works, and the steps involved in filing claims.
- j. Ensure proper documentation of all incidents involving volunteers, including injury reports, accidents investigations, and safety assessments.

- k. The insurance provider will submit quarterly reports to the QCRRMO, as well as additional reports upon request, detailing the number of claims submitted, settled, and pending, along with the total amount disbursed for claims.
- l. Submit a record of all insured ACDVs to QCRRMO.

5. Responsibilities of the Local Government Unit of Quezon City

- a. Endorse official list of qualified ACDVs to the service provider.
- b. Maintain a record of all ACDVs to ensure that each member is enrolled in the insurance policy.
- c. Assist the service provider when necessary, in giving prompt payment of premiums for all ACDVs
- d. Provide necessary support and assistance to volunteers in submitting claims and fulfilling requirements for insurance coverage.
- e. Periodically review and update the terms of the insurance program to adapt to emerging risk, volunteers need, and legal requirements.
- f. Ensure that all personal and sensitive information, such as medical history, accident details, and volunteer identification, is kept confidential.

6. Mode of Procurement and Approved Budget for the Contract


The mode of procurement shall be open to competitive bidding pursuant to the Republic Act No. 12009 and its Implementing Rules and Regulations (IRR), otherwise known as the New Government Procurement Reform Act. The Approved Budget for the Contract amounts to One Hundred Thousand and Eight Hundred Pesos Only (**Php 100,800.00**).


7. Termination

In the event of a dispute, controversy, or disagreement arising from this TOR, the parties agree to make every effort to resolve the matter amicably. If such efforts fail to achieve a mutually satisfactory resolution, the dispute may be referred to arbitration in accordance with applicable laws. This does not preclude the aggrieved party from seeking remedy through a court with appropriate jurisdiction.

The guidelines contained in RA 12009 shall be followed in termination of any service contract. In the event the City terminated the contract due to default insolvency, or for cause, it may enter into negotiated procurement pursuant to Section 35 (d) of the RA 12009 and its Implementing Rules and Regulations (IRR).

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