

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
Second Regular Session

House Bill No. 10382



INTRODUCED BY **HONORABLE JANICE V. DEGAMO**

EXPLANATORY NOTE

Section 3, Article XIII, of the 1987 Philippine Constitution provides that "The State shall afford full protection to labor, local and overseas, organized and unorganized, and promote full employment and equality of employment opportunities for all." This provision establishes the State's obligation to ensure the welfare and security of its workforce, particularly those engaged in hazardous occupations.

As of December 2025, approximately 480 million workers are employed in the construction industry according to the Philippine Statistics Authority (PSA)¹. Due to the precarious nature of their work such as working at heights, operating heavy machinery, digging deep foundations, and manually handling heavy materials such as steel bars and concrete pipes, construction workers face significantly risks of workplace injuries and fatalities. Despite existing occupational health and safety standards, workplace incidents remain alarmingly² prevalent³.

This measure seeks to establish mandatory accident and life insurance coverage for all construction workers across the Philippines. The bill ensures that in the event of work-related injury, disability, or death, affected workers and their beneficiaries receive timely financial assistance to support them during this difficult period.

We recognize the fundamental importance of ensuring the safety of those who build our homes and construct our vital infrastructure. It is both a moral obligation and a matter of national responsibility to honor their contributions by recognizing their efforts and guaranteeing their safety on the job.

¹ Construction workers' group laments job loss as flood control mess hits sector in 2025, Job Manahan, ABS-CBN News, February 6, 2026, <https://www.abs-cbn.com/news/business/2026/2/6/construction-workers-group-laments-job-loss-as-flood-control-mess-hits-sector-in-2025-1650> (last accessed 7 July 2026)

² Pampanga building collapse death toll now 30, Ramon Efen Lazaro, Emmanuel Tupas, Philstar.com, June 10, 2026, <https://www.philstar.com/nation/2026/06/10/2534065/pampanga-building-collapse-death-toll-now-30> (last accessed 7 July 2026)

³ Two workers killed after dig site collapse in Las Pinas, Philstar.com, June 29, 2026, <https://www.philstar.com/headlines/2026/06/29/2538581/two-workers-killed-after-dig-site-collapses-las-pinas> (last accessed 7 July 7, 2026)

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


JANICE V. DEGAMO
Representative, 3rd District, Negros Oriental

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Introduced by **HONORABLE JANICE V. DEGAMO**

AN ACT

**MANDATING AN ACCIDENT AND LIFE INSURANCE COVERAGE
FOR CONSTRUCTION WORKERS**

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

Section 1. Short Title. - This Act shall be known as the “ *Construction Workers Insurance Act of 2026*”

Section 2. Declaration of Policy. - It is hereby declared the policy of the State to ensure the safety and promote the welfare of construction workers because of their hazardous and dangerous work environment. To this end, the State shall ensure that workers safety and welfare are protected by requiring contractors of construction workers to provide for higher mandatory group personal accident insurance and hold them liable for workplace accidents to guarantee the quick and efficient delivery of indemnity to injured workers at a reasonable cost to the employers.

Section 3. Definition of Terms. - The following terms, for the purposes of this Act, shall be defined as follows:

- a) The terms Construction shall cover:
 - 1) Building activities, including excavation; construction; structural alteration; renovation; repair; maintenance (including cleaning and painting); and demolition of all types of buildings and structures, including pipelines, tunnels, and other infrastructure utilized for transportation, water supply, energy distribution, and communications systems; and
 - 2) The erection and dismantling of prefabricated buildings and structures, as well as manufacturing of prefabricated elements on the construction site.
- b) Construction worker refers to a person engaged in construction that is exposed to a considerable risk, danger, or hazard while in the line of work regardless of employment status, including but not limited to regular and contractual employees, or daily-wage workers ;

- c) Employer refers to a contractor or a subcontractor that employs at least ten (10) construction workers to perform a service for hire and includes a corporation, partnership, limited liability company, association, group of persons, state, city, municipality, school district, or any government subdivision;
- d) Construction site refers to any place or location where building or structural construction activities are being undertaken;
- e) Insurance refers to a contractual agreement whereby one undertakes to indemnify another against loss or injury relating to a particular subject as a result of the occurrence of designated hazards;
- f) Group Personal Accident Insurance refers to a type of insurance coverage offered to a group of people, which provides benefit to the individual or beneficiaries if the covered individual becomes permanently disabled or dies during the defined insurance covered period resulting from accidental, death, disability, and injuries;
- g) Insurance company is a corporation, duly accredited by the Insurance Commission that provides for the insurance coverage of the construction worker upon payment by the employer of the required insurance premium.

Section 4. Mandatory Insurance Coverage.- All construction workers employed in a construction project or site shall be provided a group personal accident insurance coverage by the employer. The duration of the insurance shall start from the commencement of the service of the construction worker until the completion of the construction project or upon the termination of the employment contract.

Nothing in this Act shall be construed to diminish or reduce any benefit and other privileges which the worker may be entitled under existing laws, decrees, executive order, company policy or practice or any agreement or contract between the employer and employees.

Section 5. Cost of Insurance.- The premiums to be paid to the insurance company shall be completely paid for by the employer and shall not be deducted from the wages of the construction workers.

Section 6. Minimum Insurance Coverage.- The group personal accident insurance shall provide for financial assistance including but not limited to the following:

- a) For natural death, the amount of One hundred fifty thousand pesos (P150,000.00);
- b) For accidental death, the amount of Two hundred fifty thousand pesos (P250,000.00);
- c) For death in the line of work, the amount of Three hundred fifty thousand pesos (P350,000.00);

- d) For loss of both hands, the amount of One hundred twenty five thousand pesos (P125,000.00);
- e) For loss of both feet, the amount of One hundred twenty-five thousand pesos (P125,000.00);
- f) For loss of sight for both eyes, the amount of One hundred twenty-five thousand pesos (P125,000.00);
- g) For the loss of one hand and one foot, the amount of One hundred twenty-five thousand pesos (P125,000.00);
- h) For the loss of one hand and the sight of one eye, the amount of One hundred twenty five thousand pesos (P125,000.00);
- i) For the loss of one hand or one foot, the amount of seventy five thousand pesos (P75,000.00); and
- j) For the loss of one eye, the amount is seventy- five thousand pesos (P75,000.00)

Provided, that the Department of Labor and Employment (DOLE), in consultation with relevant stakeholders, shall adjust to inflation such amounts every five years, based on data reported by the Philippine Statistics Authority (PSA).

Section 7. Health Insurance- In addition to the compensation that shall accrue to the worker in the preceding section, every construction worker shall likewise be entitled to receive fair and prompt medical benefits in cases where the illness is directly attributable to or was developed in the course of employment. This is meant to cover loss of wages due to workplace exposure.

Section 8. Contractor Liability for Workplace Accidents.- Contractors shall be held liable for workplace accidents involving their employed construction workers. In the event of an accident resulting in injury or death, the contractor shall be responsible for providing immediate assistance, including medical attention, and financial compensation to the affected worker or the worker's family.

Section 9. Limitations.- No compensation shall be given to the construction worker or his or her dependents when the injury, illness, disability, or death was due to any of the following:

- a) Intoxication or under the influence of dangerous drugs;
- b) Willful intention to injure or kill himself or another; or
- c) Gross negligence.

Section 10. Penalties.- Any person, partnership, or corporation who violates any provision of this Act shall, upon conviction, suffer the following penalties:

- a) For the first violation, a fine of not less than Three hundred thousand pesos (P300,000.00) but not more than Five hundred thousand pesos (P500,00.00); and

- b) For any subsequent violation, a fine of not less than Five hundred thousand pesos (P500,000.00) but not more than One million pesos (P1,000,000.00).

If the offender is a corporation, organization or any similar entity, the officials thereof directly involved in the violation shall be liable.

If the offender is an alien or foreigner, he shall be deported immediately upon service of sentence without further proceedings.

Upon the filing of the appropriate complaint or information, the Secretary of Labor and Employment shall request the appropriate local government unit to cancel or revoke the business permit, permit to operate and other similar privileges granted to any business entity or person that fails to abide by or violates the provisions of this Act.

Section 11. Implementing Rules and Regulations.- Within ninety (90) days from the effectivity of this Act, the Secretary of Labor and Employment in coordination with the Department of Public Works and Highways (DPWH), Department of Interior and Local Government (DILG), the Department of Trade and Industry (DTI), Department of Health (DOH), Insurance Commission (IC), representatives of construction groups and associations, workers groups, and other relevant stakeholders shall promulgate the implementing rules and regulations as may be necessary to ensure the efficient and effective implementation of this Act.

Section 12. Separability Clause.- If any part or provision of this Act is held invalid or unconstitutional, the remaining parts or provisions not affected shall remain in full force and effect.

Section 13. Repealing Clause.- All laws, executive orders, presidential decrees or issuances, letters of instruction, administrative orders, rules and regulations contrary to or inconsistent with the provisions of this Act are hereby repealed, amended, or modified accordingly.

Section 14. Effectivity.- This Act shall take effect fifteen (15) days after its publication in the Official Gazette or at least two (2) newspapers of general circulation.

Approved,