

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

**NINETEENTH CONGRESS**  
First Regular Session

House Bill No. 5123



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**Introduced by Representative Gabriel H. Bordado, Jr.**

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### EXPLANATORY NOTE

According to the World Health Organization, around 2,270 children around the globe die as a result of unintentional accidents each year. Road accidents alone kill an estimated 1.35 million people per year. And the sad reality is accidents that can occur in highly populated areas, particularly areas such as schools, are not limited to traffic incidents alone.

Children are particularly vulnerable to accidents occurring in and around the school premises. And teachers, who are primarily responsible for their welfare while in school, face the same risks. The safety of our teachers and students, therefore, should be a priority of the State in the accords to education.

This bill had been formerly filed by Rep. Salvador Belaro during the 17<sup>th</sup> Congress. It seeks to provide insurance coverage to teachers and students while in the school premises.

  
GABRIEL H. BORDADO, JR.  
3<sup>rd</sup> District, CAMARINES SUR

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**AN ACT PROVIDING ACCIDENT INSURANCE TO TEACHERS AND STUDENTS**

*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 "Teachers and Students Insurance Act of 2022"

**SEC. 2. Declaration of State Policy.** - a.) The State recognizes the indispensable role of teachers in educating our citizenry. It is thus but fitting that the State ensure that the teaching profession attract the best and the brightest by making teachers' compensation and benefits reasonably competitive.

b.) In this regard it is essential that the financial security of the teaching profession be secured by contemporary and available means such as the provision to them of accident insurance.

c.) Cognate to the State's giving importance to the education of our citizenry is the ancillary to provide protection to teachers and students while in the school premises which can be done through giving teachers and student accident insurance

**SEC. 3.** The State shall provide basic accident group insurance to teachers in public schools as well as to students while in the school premises. Private schools shall likewise be required to provide basic accident group insurance to their teachers and their students while in the school premises. No private school shall be allowed to operate on continue to operate without securing such accident insurance.

**SEC. 4.** The Department of Education (DepED), Commission on Higher Education (CHED) and the Technical Education and Skills Development Authority (TESDA) shall be tasked to formulate and issue the rules and regulations that are necessary to implement the provisions of this Act

**SEC. 5.** The funds necessary to carry out the provision of this Act shall be included in the General Appropriation Act of the year following its enactment into law and thereafter.

**SEC. 6.** All laws, orders, issuances rules and regulations or parts thereof inconsistent with any provision of this Act are hereby repealed, modified or amended accordingly.

**SEC. 7.** This Act shall take effect fifteen (15) days from complete publication in the Official Gazette or in a newspaper of general circulation.

*Approved,*