

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

EIGHTEENTH CONGRESS
First Regular Session

HOUSE BILL NO. 2205

Introduced by: "KUYA" JOSE ANTONIO R. SY-ALVARADO

**AN ACT
REQUIRING ALL OPERATORS, FRANCHISE HOLDERS, AND SERVICE PROVIDERS OF
MASS TRANSPORT PASSENGER TRAINS AND LIGHT RAIL SERVICES TO ACQUIRE
COMPREHENSIVE THIRD-PARTY LIABILITY INSURANCE COVERAGE FOR THE
WELFARE OF THE RIDING PUBLIC**

EXPLANATORY NOTE

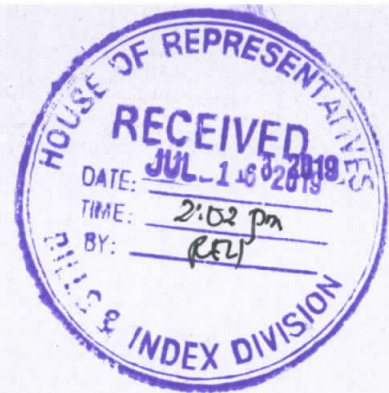
Insurance for passengers are the best way to ensure that the riding public will be properly compensated in case of injuries or death resulted from the operation of our railways system. It is also beneficial for Government since it will save its fund from payment of its liability in favor of the victims.

At present, our railways systems were involved in different incidents which caused the life and limbs of our fellow countrymen. Payment for hospitalization, rehabilitation and death indemnity is inevitable that is why it is about time to create and include insurance coverage as part of the fare provided that such will be reasonable and affordable for the public.

The purpose of the bill is to create an insurance scheme that will answer for the indemnity that resulted from the injuries or death among the riding public.

In consideration of the foregoing premises, the passage of the bill is urgently sought.

"KUYA" JOSE ANTONIO R. SY-ALVARADO ✕
*Representative
First District of Bulacan*



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AN ACT
REQUIRING ALL OPERATORS, FRANCHISE HOLDERS, AND SERVICE PROVIDERS OF
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WELFARE OF THE RIDING PUBLIC

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 "Comprehensive Third-Party Liability Insurance for Rail and Light Rail Mass Transport Act".

SECTION 2. Third Party Liability Insurance Coverage. All operators, franchise holders, and service providers of mass transport passenger trains and light rail, whether public or private-owned or managed, are hereby required to have comprehensive third-party liability insurance (CTPLI) for the protection and welfare of the riding public.

SECTION 3. Implementing Rules and Regulations. The Insurance Commission, Government Service Insurance System, Social Security System, Bangko Sentral ng Pilipinas, and Department of Transportation shall jointly formulate and promulgate, in consultation with the insurance industry, the implementing rules, regulations, and insurance mechanisms to implement this Act.

The insurance mechanisms may involve one or a combination of different insurance solutions: (1) microinsurance per passenger per trip; (2) insurance for entire or components of rail networks; (3) insurance coverage borne by service providers; and (4) insurance that includes coverage for calamities and other fortuitous events.

SECTION 4. Separability. If any provision or part of this Act is declared invalid or unconstitutional, the remaining parts or provisions not affected shall continue to be in full force and effect.

SECTION 5. Repealing Clause. All laws, executive orders, and administrative orders or parts thereof inconsistent with any provision of this Act are hereby repealed or amended accordingly.

SECTION 6. Effectivity Clause. This Act shall take effect fifteen (15) days after its publication in the online version of the *Official Gazette* or in two (2) newspapers of general circulation or with established internet website presence.

Approved,