

**MINISTRY OF MANPOWER OF THE
REPUBLIC OF INDONESIA**

Indonesian Workers Protection's Policy
Through
TKI Insurance Program

1. Law No.13 Year 2003 on Employment.
2. Law Nomor 39 Year 2004 on Placement and Protection of Indonesian Workers Abroad.
3. Law No. 6 Year 2012 on Ratification of International Convention on the Protection of the Rights of All Migrant Workers and their Families.
4. Ministerial Law No. PER-07/MEN/V/2010 on TKI insurance with its amended Ministerial Law No 1 Year 2012 on amended Ministerial Law on TKI Insurance.

LEGAL BASIS

5. Ministry Law Number 22 Year 2014 on the Implementation of the Placement and Protection Indonesian Overseas Worker
6. Ministerial Decree No. 212 Year 2013 On TKI Insurance Consortium JASINDO
7. Ministerial Decree No. 213 Year 2013 on TKI Insurance Consortium ASTINDO which is amended with Ministerial Decree No.20 Year 2014 on Amendment of Ministerial Decree No. 213 Year 2013 TKI Insurance Consortium ASTINDO
8. Ministerial Decree No 214 Year 2013 on appointment of TKI Insurance "MITRA TKI"

LEGAL BASIS

DOMESTIC

- TKI COMPETENCY
- PP
- LABOUR CONTRAT
- INSURANCE

OVERSEAS

- LABOUR ATACHE
- BILATERAL,
REGIONAL AND
MULTILATERAL
COOPERATION
- LEGAL ASISTANCE

BASIC PROTECTION

Article 68

1. Indonesian Agency shall involve TKI in the insurance program
2. Type of mandatory insurance program for migrant workers as referred to paragraph (1) shall be further regulated by the Minister of Manpower Regulation

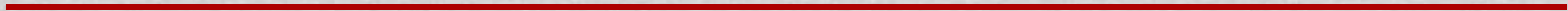
INSURANCE COVERAGE

**PRE
PLACEMENT**



**AFTER
PLACEMENT**

**DURING
PLACEMENT**



TKI INSURANCE COVERAGE

P L A C E M E N T

1. Risk of Death;
2. Risk of sick and disability;
3. Risk of Accidents;
4. the risk of failure to depart no fault of prospective migrants;and
5. the risk of physical violence and rape / sexual assault.

DURING PLACEMENT

1. the risk of failure is placed through no fault of migrant workers;
2. the risk of death;
3. the risk of illness and disability;
4. risk of accidents inside and outside of working hours;
5. risks Termination (PHK) individually or in mass prior to the expiration of labor agreements;
6. the risk of unpaid wages;
7. the risk of problematic deportations;
8. the risk of facing legal problems;
9. the risk of physical violence and rape / sexual harassment;
10. the risk of Insanity; and
11. risks that arise in the case of migrant workers were transferred to other workplace / other places that are not in accordance with the placement agreement.

Lanjutan TKI Insurance COVERAGE

AFTER PLACEMENT

1. Risk of Death;
 2. Risk of Illness;
 3. Risk of Accident; and
 4. Risk from the actions of others during the return trip to the area of origin, such as the risk of physical violence and rape / sexual assault and risk of loss of property.
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TKI INSURANCE PREMIUM

TKI insurance premium is stated at Rp. 400.000,-consists as follows:

1. TKI insurance premium for pre placement is stated at Rp. 50.000,- (fifty Thousand Rupiah);
2. TKI insurance premium during placement is stated at Rp. 300.000,- (three hundred thousands rupiah);and
3. TKI insurance premium for after placement is stated at Rp. 50.000,- (fifty Thousands Rupiah)

Extension of Labor Contract for duration of 1 (one) year, stated at 40% from the number of insurance premium during placement (Rp. 300.000,-)

Extension of Labor Contract for duration of 2 (two) years, stated at 80% from the number of insurance premium during placement (Rp. 300.000,-)

EXTENSION OF INSURANCE PREMIUM

The scope of protection of prospective migrant workers/migrant workers and their families includes:



Protection in the placement system which includes pre placement, during placement , and after placement;



Social Protection for Indonesian Overseas Workers and Indonesian Overseas workers' insurance system;




Assurance of cost structure;




legal, social and economic protection, safety and occupational health, morals and decency, as well as treatment in accordance with human dignity and the value of religion.

Amendment UU 39/2004

Pre-employment/Placement




Workers :
Applied as candidates TKI (CTKI)





Indonesian Agency :

- Application as CTKI
- Fee Payment




NBPPIOW :

- Soc. Security Regulation for CTKI/TKI
- Training for CTKI/TKI
- Administration Recom for membership of CTKI/TKI

- Benefits of Social Security (JKK, JKM, JHT)
- Issuance Proof of Membership
- Claim payment




Protection by the State (Un-Insurable Risk)

Onsite/during Placement





- Cooperation with overseas Social Security/ Provider
- Expansion of Distribution Channel
- Data Delivery of TKI to overseas Social Security
- Monitoring TKI status




Pemberi Kerja

- Workers registered by employer
- Fee payment by employer and/or TKI





- Benefits of Soc. Sec in accordance with scheme overseas
- Collectable fee from the employer and / or TKI
- Law Enforcement
- Giving benefits
- Administrative reports of social security for TKI



Protection by the State (Un-Insurable Risk)

Post-Employment/After Placement




Workers :
Report on returning home Indonesian Agency/NBPPIOW





Indonesian Agency :


- Report on TKI Repatriation Data to NBPPIOW



NBPPIOW :
Proposed benefits of additional services to the Employment BPJS

- Benefits of Social Security (JKK, JKM, JHT)
- Claim Payment
- Reintegration effort
- Empowerment and Training of TKI



Protection by the State (Un-Insurable Risk)

THANK YOU
FOR YOUR ATTENTION