

Personal Accident Insurance Program

COVERAGE	Limit of Liability (in Philippine Currency)
Accidental Death and Disablement	100,000.00
Accidental Medical Reimbursement	2,000.00
Accident Burial Assistance	2,000.00
Unprovoked Murder and Assault	25,000.00
Annual Premium (Inclusive of Taxes)	513.75

BENEFITS:

Accidental Death and Permanent Disablement

Pays 100% of the amount selected in case of loss of life or permanent disablement within one year from the date of accident.

Accident Medical Expense Reimbursement

Reimbursement for all the necessary medical expenses incurred for the treatment of bodily injuries resulting from an accident up to the limit specified.

Unprovoked Murder and Assault Endorsement – 25% of AD & D only

Provides to cover unprovoked murder and assault or any attempt thereat. Provided such murder shall not have happened through any of the circumstances specified in Proviso 1 (a)".

IT IS HEREBY UNDERSTOOD AND AGREED, however, that there shall be no recovery hereunder if the unprovoked murder and assault occurs in any of the following places:

- Samar
- Basilan
- North and South Cotobato
- Davao del Norte, Del Sur and Oriental (except Davao City)
- Sulu Archipelago
- Zamboanga del Norte and del Sur

Burial Assistance

Provides Burial Assistance in addition to all benefits in the event of death due to accident.

Subjectivities:

- Personal Accident Endorsement
- Motorcycling accidents are not covered
- Subject to submission of signed application form

EXCLUSIONS

Age Limit – 60 years old

War, invasion, riot & strikes

Suicide or attempted suicide

Alcoholism and drug addiction

Diseases like hernia, venereal diseases, insanity

Earthquake, Volcanic Eruption or tidal waves

Travelling in an aircraft other than one licensed for public passenger service or operated by a regular airline on a published scheduled flight over a regular air route, and in which the insured is travelling as ticket holding passenger.

Hunting, racing of all kinds, steeple chasing, polo playing, mountaineering and other hazardous sports.

Pregnancy or childbirth

Nuclear weapons or instruments

While using woodworking machinery driven by mechanical power

Physical conditions:

Persons with the following physical conditions are prohibited:

Infirmities of the sense of sight or hearing

Infirmities/injuries of the spine, skull, brain, legs, arms

Diseases of the heart and lungs

Afflicted with diabetes, cancer, hypertension, arthritis, radioactive infection, herpes complex

Acquired immune deficiency syndrome (AIDS) and similar sicknesses

Physical deformity or handicap

Occupation:

Acrobats, army personnel, asylum attendants, race drivers, aviators, boilerman, customs personnel, detectives, explosive makers, loggers, overseas, policemen, professional athletes, miners, sawmill workers, secret service personnel, ship crew, soldiers, steeplejacks, underground

REQUIREMENTS TO SUBMIT:

- Date of Birth
- Occupation
- Civil Status
- Name/s of Beneficiaries & Relationship