



PREMIER PACKAGE

Benefits	Principal	Spouse	Child/ren
A. Accidental Death	250,000	125,000	25,000
B. Permanent Total Disablement	250,000	125,000	25,000
C. Unprovoked Murder & Assault	250,000	125,000	25,000
D. Accidental Death while riding as a passenger in any public conveyance	500,000	250,000	50,000
E. Medical Reimbursement except Motorcycling Risk	25,000	12,500	2,500
F. Medical Reimbursement due to Motorcycling Risk	12,500	6,250	1,250
G. Daily Hospital Cash Assistance (max of 25 days for the entire policy period commencing after 72 hours of continuous confinement)	200/day	100/day	20/day
H. Cash Assistance– Non accidental death	2,500	N/A	N/A
I. Educational Assistance	N/A	N/A	5,000/child
J. Bereavement Assistance - Accidental Death	5,000	2,500	500
K. Fire Cash Assistance	2,500		
Total Premium (Inclusive of taxes)		P 1,000.00	

ELITE PACKAGE

Benefits	Principal	Spouse	Child/ren
A. Accidental Death	500,000	250,000	50,000
B. Permanent Total Disablement	500,000	250,000	50,000
C. Unprovoked Murder & Assault	500,000	250,000	50,000
D. Accidental Death while riding as a passenger in any public conveyance	1,000,000	500,000	100,000
E. Medical Reimbursement except Motorcycling Risk	50,000	25,000	5,000
F. Medical Reimbursement due to Motorcycling Risk	25,000	12,500	2,500
G. Daily Hospital Cash Assistance (max of 25 days for the entire policy period commencing after 72 hours of continuous confinement)	300/day	150/day	30/day
H. Cash Assistance– Non accidental death	5,000	N/A	N/A
I. Educational Assistance (2 qualified dependents)	N/A	N/A	10,000/child
J. Bereavement Assistance - Accidental Death	10,000	5,000	1,000
K. Fire Cash Assistance	5,000		
Total Premium (Inclusive of taxes)		P 2,000.00	

PLATINUM PACKAGE

Benefits	Principal	Spouse	Child/ren
A. Accidental Death	1,000,000	500,000	100,000
B. Permanent Total Disablement	1,000,000	500,000	100,000
C. Unprovoked Murder & Assault	1,000,000	500,000	100,000
D. Accidental Death while riding as a passenger in any public conveyance	2,000,000	1,000,000	200,000
E. Medical Reimbursement except Motorcycling Risk	100,000	50,000	10,000
F. Medical Reimbursement due to Motorcycling Risk	50,000	25,000	5,000
G. Daily Hospital Cash Assistance (max of 25 days for the entire policy period commencing after 72 hours of continuous confinement)	400/day	200/day	40/day
H. Cash Assistance– Non accidental death	10,000	N/A	N/A
I. Educational Assistance (2 qualified dependents)	N/A	N/A	20,000/child
J. Bereavement Assistance - Accidental Death	20,000	10,000	2,000
K. Fire Cash Assistance	10,000		
Total Premium (Inclusive of taxes)		P 3,000.00	

BENEFITS

A. Accidental Death

Indemnifies an insured's beneficiary/ies up to the amount stipulated in the policy due to accidental death within 180 days from the date of the accident.

B. Permanent Total Disablement

Indemnifies an insured person due to disablement which prevents the Insured Individual from performing normal activities which has continued for an uninterrupted period of 180 days from date of accident and is diagnosed at the end of the period to continue during the remaining lifetime:

TABLE OF BENEFITS PERMANENT DISABLEMENT

DESCRIPTION OF DISABLEMENT

PERCENTAGE OF THE SUM SPECIFIED IN BENEFIT B. OF TABLE OF BENEFIT I

Loss of both hands, or of all fingers and both thumbs }	}	
Total loss of sight of both eyes..... }	}	100%
Total paralysis..... }	}	
Injuries resulting in being permanently bedridden..... }	}	
Any other injury causing permanent total disablement }	}	

Loss of arm at shoulder	60%
Loss of arm between shoulder and elbow	50%
Loss of arm at elbow	47 ½%
Loss of arm between elbow and wrist	45%
Loss of hand at wrist	42 ½%
Loss of four fingers and thumb of one hand.....	42 ½%
Loss of four fingers	25%
Loss of thumb – both phalanges	35%
one phalanx	10%
Loss of index finger – three phalanges	10%
two phalanges	8%
one phalanx	4%
Loss of middle finger – three phalanges	6%
two phalanges	4%
one phalanx	2%
Loss of ring finger – tree phalanges	4%
two phalanges	3%
one phalanx	2%
Loss of Metacarpals – first of second (additional)	3%
Third, fourth or fifth (additional)	2%
Loss of leg – at hip	70%
between knee and hip	50%
below knee	35%
Loss of toes – all	15%
great, both phalanges	5%
great, one phalanx	2%
other than great, if more than toe lost, each	1%
Eye: loss of – whole eye	30%
sight of	30%
sight of, expect perception of light	30%
lens of	20%
Loss of hearing – both ears	50%
on ear	7%

Permanent total loss of use of member shall be treated as loss of member.

Where the injury is not specified the Company will adopt a percentage of disablement which in its opinion is not consistent with the provisions of the Table.

The aggregate of all percentage payable in respect of any one accident shall not exceed 100% of the AD& D cover.

C. Unprovoked Murder and Assault

Indemnifies and insured person due to Death or Disablement caused by murder and assault or any attempt thereat provided such murder and assault shall not have been provoked by the Insured and provided such murder and assault shall not have been occasioned by or shall not have happened due to war (whether declared or not), rebellion or insurrection. The liability of the Insurer resulting from said murder and assault shall be limited to the applicable principal sum under the policy up to a maximum amount indicated therein.

It is further declared and agreed that there will be no recovery under this Policy if MURDER AND ASSAULT or any attempt thereat should occur in any of the following places:- Marawi City, Sulu Archipelago, Maguindanao, Basilan and Jolo.

D. Accidental Death while riding as a passenger in any public conveyance

The Company will double any indemnity payable under Death or Disablement if the Insured suffers the injury

- (a) while riding as a passenger within any motorized and duly licensed public utility land transport, or
- (b) while riding in an elevator car (elevators in mines and construction sites excluded), or in consequence of the burning of any theatre mall, church, hospital, market, restaurant, or other public building in which the Insured shall be at the commencement of the fire and in which the presence of the Insured is only coincidental.

E. Medical Reimbursement except Motorcycling Risk

Cost incurred in respect of medical, surgical, or other remedial treatment prescribed by a qualified medical practitioner; and/or hospital, nursing home and ambulance charges following any one accident except Motorcycling risks.

F. Medical Reimbursement due to Motorcycling Risk

Cost incurred in respect of medical, surgical, or other remedial treatment prescribed by a qualified medical practitioner; and/or hospital, nursing home and ambulance charges following any one accident due to motorcycling. Provided, named insured while riding or operating any motorized two-wheeled vehicle shall not use such vehicle for any race, speed test, or exhibition or when the named insured is under the influence of liquor, narcotics or prohibited drugs

G. Daily Hospital Cash Assistance

Hospitalization confinement benefit due to accidental injury. Maximum of 25 days for the entire policy period commencing after 72 hours of continuous confinement.

H. Cash Assistance Benefit / Burial or Bereavement Benefit – Non Accidental Death

Emergency cash assistance lump sum shall be given in the event of death resulting to non-accidental related event only subject to exclusions such as pre-existing condition/illness, pregnancy related death, aids, SARS and government / DOH advised epidemic diseases.

I. Educational Assistance

Provides educational subsidy for two qualified dependents named in the policy in case of Death or total disablement of the principal assured as a result of an accident. Declared dependents must be currently enrolled, proof of which is the school certificate of enrollment.

J. Burial/Bereavement Assistance

Cost incurred for funeral, burial or cremation in the event of loss of life due to accidental death.

K. Fire Cash Assistance

This policy extends cover against loss and/or damage to the named insured's personal belongings due to a fire occurring in the insured's residence up to the limit specified in the Schedule.

Should an accident result to a claim on benefits specified under A,B,C,E or F above, the maximum liability of the Insurer shall not exceed the Accidental death or disablement sum insured.

Conditions:

1. Package is exclusive to a qualified Principal assured and his/her family, not over 65 years of age, subject to the declaration of names and vital info.
2. Vital info of the principal, spouse and child/ren shall be as ff:
 - a. Complete name
 - b. Date of Birth
 - c. Business/profession
 - d. Position title/ Designation
 - e. Beneficiary
 - f. Relation to beneficiary
3. Package is subject to the following warranties and clauses:
 - a. Terrorism Exclusion clause

- b. Unprovoked Murder and Assault endorsement
- c. PA Exclusion list clause
- d. Motorcycling Risk endorsement
- e. Double Indemnity clause
- 4. Qualified dependents for MARRIED PRINCIPAL assured:
 - a. Legal spouse not over sixty-five (65) years old.
 - b. Maximum of two (2) children from three (3) to twenty-one (21) years old, full time student, single and financially dependent to the Principal assured.
- 5. Qualified dependents for SINGLE PRINCIPAL assured:
 - a. One parent not over sixty five (65) years old.
 - b. Maximum of two (2) brother/sister from three (3) to twenty one (21) years old, full time student, single and financially dependent to the Principal assured.
- 6. One master policy shall be issued for each family for this package.
- 7. Subject to all terms, conditions, warranties and clauses of Standard Insurance's Personal Accident Insurance Policy.

Extensions of Cover:

- 1. Drowning
- 2. Injuries due to animal bites/attacks except insect bites
- 3. Claims arising out of Typhoon and Flood
- 4. Suffocation by smoke or poisonous fumes; and
- 5. Accidental poisoning
- 6. Motorcycling Risk

Exclusions:

- 1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not). Civil war, mutiny, riot, strike and civil commotion, rebellion, revolution, insurrection or military or usurped power; or any war like operations;
- 2. Engaging in military duty;
- 3. Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
- 4. Hazardous sport e.g scuba diving, climbing, or mountaineering, parachuting, hang-gliding, professional sports with the exception of basketball, or racing other than on foot, or participating in any dangerous sports;
- 5. Persons who are engaged in any duty directly or indirectly pertaining to the following occupations: Aviator, steward/ess, individual connected with the military and police, missionaries, miners and underground workers, overseas contract workers, individual involved in the manufacturing processing of nuclear materials and explosives, individual with constant contact with hazardous chemicals, individuals connected with politics including barangay levels, detective, bodyguards, and security guards, bullfighters, carpenters, divers, equestrians and jockeys, firemen, fishermen, and fishing crew, logging workers, machine operators, circus workers, stuntment, quarry workers, loggers, sawmill workers, racers, sailors, and window cleaners of a high rise buildings.
- 6. Illegal acts or violations;
- 7. Pre-existing conditions;
- 8. Alcoholism or under the influence of alcohol, drug addiction;
- 9. Engaging in aviation other than as a fare paying passenger;
- 10. Congenital anomalies and conditions;
- 11. Pregnancy, childbirth and miscarriage;
- 12. Hospital confinement for:
 - a. Rest cures
 - b. Periodic check ups
 - c. Cosmetic or plastic surgery
 - d. Any dental work, dental treatment or eye examination except as result of bodily injury
 - e. Mental or nervous disorders
- 13. HIV, AIDS, sexually transmitted and venereal diseases;
- 14. Policy will not cover any sickness contracted or injury sustained by an insured before the effective date of coverage unless the insured has been covered under the policy for 12 months.