

INDIVIDUAL PERSONAL ACCIDENT INSURANCE PROPOSAL

Named Assured : TBA

Type of Cover : Individual Personal Accident Insurance

Nature of Business / Occupation : TBA
DOB: TBA

Period of Insurance : One (1) year cover

Benefits & Coverage :

Benefits	Plan 1	Plan 2
Accidental Death	250,000	500,000
Permanent Total Disability	250,000	500,000
Unprovoked Murder and Assault	100,000	500,000
Medical Reimbursement except Motorcycling Risk	20,000	50,000
Medical Reimbursement due to Motorcycling Risk	10,000	25,000
Burial Expense Benefit	20,000	50,000
Daily Hospital Cash Assistance due to accident; max. of 30 days confinement	500 per day	500 per day
Basic Premium	469.67	1,061.64
Premium Tax (2%)	9.39	21.23
Documentary Stamp	20.00	50.00
Local Govt. Tax (0.2%)	0.94	2.12
TOTAL PREMIUM	500.00	1,135.00

Policy Conditions : *(To be indicated in the policy)*

- Warranted individual named insured is an employee and registered member of the above named assured, 18 to 65 years of age. No infirmities of the sight or sense of hearing; no physical deformity or handicap such as absence of one or both hands, feet or eyes and is not declined for life insurance or any form of Personal Accident cover.
- All benefits payable under this policy shall be paid to individual named insured's declared beneficiary/ies or compulsory heirs as their interest may appear.
- Subject to the following **Extensions of Cover**:
 - Injuries due to animal bites/attacks except insect bites
 - Drowning
 - Unprovoked Murder and Assault
 - Claims arising out of Acts of Nature
 - Suffocation by smoke or poisonous fumes
 - Motorcycling Risk
 - Accidental Food poisoning
 - Broad Flying Coverage
 - While riding as a passenger of any type of public conveyance licensed to carry passenger be it by sea, land or air.

- Subject to the following **Warranties, Clauses & Endorsements:**
 - Acts of Nature Clause

This policy extends cover for claims arising directly or indirectly due to typhoon and flood, earthquake, volcanic eruption and tidal wave.
Direct, sudden and irresistible action of natural disaster such as tsunami, wildfire, tornado and other natural catastrophe are excluded under this policy.
 - Motorcycling Risk Clause

This policy extends cover against Death and/or Disablement while the named insured is riding or operating any motorized two-wheeled vehicle EXCEPT while such vehicle is being used for any race, speed test, or exhibition or when the Insured is under the influence of liquor, narcotics or prohibited drugs.
 - Broad Flying Coverage

It is hereby declared and agreed that the coverage with respect to flying is limited to loss occurring while the Insured Person is riding solely as a passenger, not as an operator or crew member, in boarding or alighting from: a) Any vehicle for aerial navigation, operated by a properly certified pilot and having a current and valid air worthiness certificate issued by the Civil Aeronautics Administration of the Philippines, or any equivalent Certificate issued by the jurisdictional agency or authority of the recognized government of any nation anywhere in the world, or; b) Any transport type of aircraft, operated by the Military Air Transport Service (MATS) of the United States of America or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world. This excludes helicopter or any aircrafts used for any experimental purpose.
 - Misstatement of Age

If the age of any Named Insured has been misstated, all amounts payable under this policy shall be such as the premium paid would have purchased at the correct age. In the event the age of the Named Insured has been misstated, and if according to the correct age of the Named Insured, the coverage provided by the policy would not have become effective, or would have ceased prior to the acceptance of such premiums, then the liability of the Company during the period the Named insured is not eligible for coverage shall be limited to the refund of all premiums paid for the period not covered by the policy.
 - PA Exclusion list Clause
(see complete list below)
 - Terrorism Exclusion Clause
 1. Notwithstanding any provision to the contrary in this Policy or in any endorsement thereto the Company shall not be liable for any loss, damage, cost, expense or consequential loss of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with
 - 1.1. any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - 1.2. any action in controlling, preventing, suppressing, retaliating against or responding to any such act of terrorism.
 2. For the purpose of this endorsement, an act of terrorism includes any act, preparation or threat of action of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation and which

- 2.1. involves violence against one or more persons: or
- 2.2. involves damage to property: or
- 2.3. endangers life other than that of the person committing the action, or
- 2.4. creates a risk to the health or safety of the public or a section of the public; or
- 2.5. is designed to interfere with or disrupt an electronic system

3. In any action, suit or other proceedings where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance the burden of proving that such loss or damage is covered shall be upon the Insured.

➤ Automatic Cancellation clause

Pursuant with Section 77 of the Insurance Code, Standard Insurance Co., Inc. shall initiate cancellation of this policy for non-payment of premiums due beyond the credit term which renders this policy null and void. In the event that you have already paid the premiums, please ensure you receive an official receipt issued by Standard Insurance Co., Inc.

Scope of Coverage :

The insured person is covered 24 hours a day, anywhere in the world, whether at home, on the job, or traveling for business or for pleasure.

Exposure and Disappearance :

When by reason of bodily injury, an insured person is exposed to elements and, as a result of such exposure suffered death, such death shall be covered hereunder subject to the definitions and all other terms and conditions of the Policy.

In the event that the insured person disappears and, after three hundred sixty five (365) days, it is reasonable to believe that such insured has died as a result of bodily injury, the death benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong, such death benefit shall be immediately refunded to the Company.

Definition of Benefits:

Accidental Death

In the event of accidental death of the Insured within 180 days after the date of the accident, the Sum Assured as shown in the Schedule will be paid to the Insured's next of kin or legal representative upon receipt of Police Report, Death Certificate and any document deemed necessary and required by the Company.

Permanent Total Disability

In the event that the Insured suffers an accidental Injury as hereinafter described, which results in the Total and Permanent Disablement of the covered person within 180 days of the accident, the Company agrees to pay the Insured the Principal Sum Insured as shown in the Schedule provided the covered person satisfied the following definition of Total Permanent Disablement:

Total and Permanent Disablement-complete inability to engage in or attend to employment or occupation of each and every kind for the remainder of the covered persons natural life.

Unprovoked Murder & Assault

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary this Policy extends to cover 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 Company resulting from said murder and assault shall be limited to the applicable principal sum under this 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.

Except as varied by this endorsement, all other terms and conditions of this policy remain the same.

Medical Reimbursement except Motorcycling Risk

When by reason of injury, and commencing within 26 weeks from the date of the accident, the Insured shall require treatment by a legally qualified physician or surgeon; confinement in a hospital; or the employment of a licensed graduate nurse; the Company will pay the actual, reasonable, customary and necessary medical expenses, hospital charges, ambulance charges and nurses fees, but not to exceed the aggregate amount payable stated in the Schedule of Benefit as a result of any one accident.

Medical Reimbursement due to Motorcycling Risk

When by reason of injury, and commencing within 26 weeks from the date of the accident, the Insured shall require treatment by a legally qualified physician or surgeon; confinement in a hospital; or the employment of a licensed graduate nurse; the Company will pay the actual, reasonable, customary and necessary medical expenses, hospital charges, ambulance charges and nurses fees, but not to exceed the aggregate amount payable stated in the Schedule of Benefit as a result of any one accident due to motorcycling. Provided, 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 Insured is under the influence of liquor, narcotics or prohibited drugs.

Burial Expense Benefit

Upon receipt and approval of due proof of accidental death of the Insured, the Company shall pay up to a maximum benefit as stated in the schedule, in addition to the Principal Sum payable, to help defray the costs of casket, funeral service and burial or cremation services brought about by the accidental death of the Insured.

Daily Hospital Cash Assistance due to accident

In the event of the accident resulting to the Insured being confined in a hospital as a registered patient for necessary medical treatment, the plan will pay to the Insured the daily sum specified in the Schedule, for a maximum of 30 days per occurrence for each covered person whilst the insurance is in force.

“Hospital” means a legally qualified institution and accredited by the Department of Health which has a 24 hours a day nursing service by registered graduate nurses, one or more physicians available at all time and/ or organized facilities for diagnosis and major surgery. In no event, however, shall such a word include any institution or part thereof which is used principally as a place for drug addicts, a place for rest or custodial care, a place for the aged, as nursing home or as convalescent home.

PA Exclusion list : *(to be indicated in the policy)*

The Policy does not cover:

Death, disablement or injuries occasioned by or happening through:

- a) (i) War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not). Civil war, Rebellion, Insurrection, Terrorism, Mutiny or Crowd disturbances, Military or Usurped Power or Popular Uprising; or any war like operations, Riot, Strike and Civil Commotion.

- (ii) Intentionally self-inflicted injuries, Suicide or Attempted suicide (whether felonious or not), while sane or insane; Alcoholism or under the influence of alcohol, drug addiction; HIV, AIDS, sexually transmitted and venereal diseases.
- (iii) Earthquake, Volcanic Eruption, or Tidal Wave.
- b) Whilst the Insured is traveling in an aircraft other than one licensed for public passenger service and operated by a regular Airline on a published schedule flight over a regular air route between two definitely established airports and in which the Insured is traveling as ticket-holding passenger;
- c) Consequent upon the Insured engaging in hunting, racing of all kinds, steeple chasing, polo playing, motorcycle riding or driving, trekking/climbing and mountaineering, winter sports, ice hockey, football, yachting, or using woodworking machinery driven by mechanical power, scuba diving and other offshore activities, mountain biking, off road biking, parachuting, hang-gliding, professional sports with the exception of basketball, or racing other than on foot, participating in any dangerous sports and contact sports such taekwondo, boxing, muay thai and alike;
- d) Murder and Assault or any attempt thereat;
- e) Caused directly or indirectly by the bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions. The consequences of the actions of the Insured in a state of derangement or under psychiatric treatment at not covered either;
- f) Whilst engaging in military duty;
- g) Illegal acts or violations of the law;
- h) Whilst the Insured takes part in bets, challenges, or brawls, save in the case of legitimate defense or necessity;
- i) Activities 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, individual involved in the manufacturing processing of nuclear materials and explosives, individual with constant contact with hazardous chemicals, individuals connected with politics, detective, bodyguards, bullfighters, divers, equestrians and jockeys, firemen, fishermen, fishing crew and any offshore activities/trainings, logging workers, circus workers, stuntmen, quarry workers, loggers, sawmill workers, racers, sailors, and window cleaners of a high rise buildings;
- j) Any Pre-existing conditions. Pre-existing conditions are illnesses or injury for which the person has been under the care of a physician and has received medical care or advice or a condition for which a reasonable person should have sought treatment;
- k) Congenital anomalies and conditions;
- l) Pregnancy, childbirth and miscarriage or any related conditions with respect to woman;
- m) Hospital confinement for:
 - (i) Rest cures
 - (ii) Periodic check ups
 - (iii) Cosmetic or plastic surgery
 - (iv) Any dental work, dental treatment or eye examination except as result of bodily injury
 - (v) Mental or nervous disorders
- n) Any Rehabilitation treatments. Prostheses, orthopedic material or orthesis and osteosynthesis material, as well as spectacles are not covered;
- o) Insect / mosquito bites.

Claims Procedure

:

- The following shall be required to process a claim:
BASIC REQUIREMENTS:
 - a. Police Report (if applicable)
 - b. Accident or Incident Report/Assured's or Its Representative's Affidavit or Statement declaring:
 - circumstances of the loss
 - extent of loss
 - any other information relative to the loss

ADDITIONAL REQUIREMENTS:

IN CASE OF BODILY INJURY:

- a. Original medical certificate
- b. Original receipts of medicines and prescriptions/hospital bills
- c. marriage contract (if incapacitated)
- d. birth certificate (if minor)

IN CASE OF DEATH CLAIM:

- a. Death certificate
- b. Original funeral receipts
- c. Original medical certificate (if hospitalized)
- d. Birth certificate (if minor)
- e. Marriage certificate (if married)

And any other document deemed necessary by Standard Insurance.

- Advice of loss shall be made within thirty (30) days from the Date of the incident.
- Claims forms and written proof of loss shall be furnished to the Insurance Company within ninety (90) days from the date of such loss.
- Submission of relevant documents shall be sent to Standard Insurance Co, Inc. – Head Office
- All claim documents must be complete, clear and readable. STANDARD INSURANCE may request for additional indispensable documents which may be found necessary in the course of the evaluation of a claim.
- Premium payment/remittance for the insurance policy subject of claim shall be verified. If the premium has not been paid, the policy cannot respond and considered ineffective.
- The validity and authenticity of the claim shall be established through investigation and by verifying the consistency of information gathered and stated in the documents submitted vis-à-vis the declarations in the policy.
- The liability of Standard Insurance shall be subject to valuation and shall be limited to the actual loss, subject to the applicable conditions and warranties of the insurance policy and in no case shall exceed the insurance policy coverage.

Underwriting Procedure :

- Vital information shall be declared upon issuance of the policy which shall be as follows:
 - Complete name
 - Complete Address
 - Contact number
 - Profession/Occupation
 - Date of Birth
 - Beneficiary
 - Relation to beneficiary
- Subject to all terms, conditions, warranties, clauses and endorsements of Standard Insurance's Personal Accident policy.

DISCLAIMER: Quotations confirmed and submitted by SICI based on incorrect information shall not be binding.

Source / Broker	:	c/o MARKETING COMMUNICATION
Taxes & charges	:	applicable PT, DST and LGT rate
Loss History	:	NIL
SICI Share	:	100.0%
Policy Wordings	:	SICI's standard Unlimited Personal Accident policy wordings