

CONDITIONS:

1. The proposed plan includes the following:

- Twenty-four hours and 7-days protection
- Worldwide Cover
- Commercial Flying
- Animal bites (Limited to dog, cat and snake bites). Mosquito and insect bite is not covered in the program
- Accidental Poisoning (food & Gas)

Subject to the following:

- Total Asbestos Exclusion Clause
- Sabotage & Terrorism Exclusion Clause
- Motorcycling Exclusion Clause
- Death for Natural Calamities Exclusion Clause

2. The proposed plan covers all named customers who are between 1 to 65 years old.

3. Injuries arising out of the Insured engaging in hunting, racing (except foot racing), steeple chasing, polo playing, mountaineering, scuba diving, hand gliding, winter sports, professional sports, ice hockey, football or rugby, basketball or any other professional contact sports are NOT COVERED under the proposed plan.

4. The proposed plan does not include coverage for injuries resulting from any hazardous/professional sports.

5. The proposed plan does NOT include coverage for seaman/vessel crewmembers and any offshore activities/trainings.

6. Maximum of Php20,000/10,000 PA coverage for each insured member.

7. Non-refund of Doc. Stamps in case of cancellation or reduction of coverage

8. This proposal is valid within 30 days from the date of the proposal.

9. Subject to all of the other terms and conditions printed in FPG Group Personal Accident Insurance policy forms.

CLAIMS:

1. Notification of claim form must be submitted to FPG Insurance within thirty (30) days from the date of loss or accident.

2. All documents must be submitted within ninety (90) days after the date of incident.