

Policy Form : FAMILY ACCIDENT PROTECTOR
Product : PamilyaCare
Policy Period : Annual
Occupation Eligibility : Occupational Classification I, II and III
Beneficiary/ies : For distribution to legal heirs or as per schedule submitted
Distribution of Benefits :

	(%) Sum Insured
Principal	100%
Spouse	50%
Per Parent	25%
Per Child (max. of 4)	10%

Qualified Dependents:

- If Principal is Married, Principal and spouse's age must be between ages 18 to 65 years old only. Children must be between ages 1-22, unmarried and unemployed, maximum of 4 dependent children.
- If Principal is Single, Principal and parent/s age must be between ages 18 to 65 years old only. Siblings must be between ages 1-22, unmarried and unemployed, maximum of 4 dependent children.

Important Conditions :

1. Required to submit a completed/signed application/KYC forms with copy of valid ID with picture and signature.
2. Between ages 18-65 years old.
3. Required to indicate birthdate, occupation of covered individual prior issuance of policy.
4. Effective date shall be on the date received by PGAI.
5. Premium refund is not allowed once policy has been issued.
6. Notify the Insurance in case of claim within 30 days from the day of loss.
7. Forward the accomplished Accident Claim Report form together with all the necessary documents within 90 days from the date of loss.

Benefit Descriptions

Accidental Death, Dismemberment or Disablement (AD&D)

If as a result of an accident occurring during the period of insurance, the Insured Person sustains injury and it causes loss of life , dismemberment, loss of sight or permanent total disability within 180 days from the date of accident or the injury causes the Insured Person to receive continuous medical treatment as an in-patient in hospital and loss of life occurs later because of such injury, PGAI will pay compensation in accordance with the sum insured stated in the Schedule of Benefits as follows:

DESCRIPTION OF DISABLEMENT	Percentage of the sum
Death	100%
Loss of two limbs)	
Loss of both hands, or all fingers and both thumbs)	
Loss of both feet)	
Total loss of sight of both eyes)	

Injuries resulting in being permanently bedridden)	
Any other injury causing permanent total disablement)	
Loss of arm at or above elbow	70%
Loss of arm between elbow and wrist	60%
Loss of hand	50%
Loss of four fingers and thumb of one hand	42%
Loss of four fingers	35%
Loss of thumb	15%
Loss of index finger	10%
Loss of middle finger	6%
Loss of ring finger	5%
Loss of little finger	4%
Loss of metacarpals-first or second (additional)	3%
Third, fourth or fifth (additional)	2%
Loss of leg at or above knee	60%
Loss of leg below knee	40%
Loss of one foot	50%
Loss of toes-all of one foot	15%
Loss of big toe	5%
Loss of any toe other than Big toe, each	1%
Loss of sight of one eye	50%
Loss of hearing-both ears	50%
One ear	25%

Total Permanent loss of use of a member shall be treated as loss of such member.

The occurrence of any specific loss for which indemnity is payable under this section to an Insured Person shall at once terminate all insurance under this policy for such Insured Person, but such termination shall be without prejudice to any other claims originating from the accident causing such loss.

No indemnity will be paid to an Insured Person under any circumstances for more than one of the losses, being the loss entitled to the greatest benefit amount under this policy.

Unprovoked Murder or Assault (UM&A) - Pays for loss of life due to unprovoked murder or assault subject to territorial limitations. There shall be no recovery if the unprovoked murder or assault occurs in any of the following places: Lanao del Norte/del Sur, South/North Cotabato, Maguindanao, Sultan Kudarat, Sulu Archipelago, Zamboanga Sibugay Municipalities, Zamboanga del Sur Municipalities (except Zamboanga City), and Zamboanga del Norte Municipalities.

Accident Medical Reimbursement (AMR)

Pays the actual cost, up to the amount selected for medical or surgical treatment, including trained nurses and hospitalization incurred within 26 weeks from the date of the accident and resulting from injuries sustained including Unprovoked Murder or Assault Risk

Accident Burial Benefit (ABB) - Pays a lump sum cash in case of death due to accident subject to specified limit.

Daily Hospital Income Benefit (DHI) - Pays a fixed amount in case of hospitalization due to a covered accident/sickness, up 30 days confinement. This benefit does not cover any pre-existing conditions.

COVERAGE EXTENSIONS:

- * Animal Bites and insect bites (except mosquito)
- * Accidental food poisoning
- * Acts of Nature
- * Commercial flying as fare paying passenger
- * Accidental drowning
- * Riot and Strike (not participant)

EXCLUSIONS :

The Company will not pay any benefit if the Insured Person or any other Named Insured shall suffer bodily injury due to an Accident/Sickness resulting from:

- a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), including action in hindering, combating or defending against an actual, impending or expected attack (a) by government or sovereign power (de jure or de facto) or by any authority maintaining or using military, naval or air forces or (b) by military, naval, or air forces; or (c) by an agent of any such government, power, authority or force; any weapon of war employing atomic fission or radioactive force whether in time of peace or war, whether or not its discharge was accidental; insurrection, mutiny, civil commotion assuming the proportion of or amounting to a popular rising, rebellion, revolution, sabotage, civil war, usurped power, or action taken by the government authority in hindering, combating, or defending against such an occurrence, seizure, or destruction; any act of one or more persons, whether known or unknown and whether or not agents of a sovereign power, for terrorist purposes; Hijacking or any unlawful seizure or wrongful exercise or control of any mode of transportation, including but not limited to aircraft, watercraft, trucks(s), train(s) or automobile(s), including any attempt, seizure of control, made by any person or persons.
- b) AIDS or any illness or disability in the presence of a sero-positive test for HIV. "AIDS" or "Acquired Immune Deficiency Syndrome" wherever used in this policy shall have the meanings assigned to it by the World Health Organization. A copy of the definition is maintained in the Company's Head Office in the country of issue of the policy. AIDS includes Opportunistic Infection, Malignant Neoplasm or any disease or sickness in the presence of sero-positive test for HIV. "Opportunistic Infection" shall include but not be limited to pneumocystic carinii pneumonia, organism or chronic enteritis, virus and/or disseminated fungi infection. "Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency. "Acquired Immune Deficiency Syndrome" shall include HIV (Human Immune Deficiency Virus) encephalopathy (dementia) and HIV (Human Immune Deficiency) Wasting Syndrome.
- c) any loss or expense in which a proximate cause was the Insured Person's or Named Insured's attempted commission of or willful participation in any crime punishable under the Revised Penal Code of the Philippines except crimes of reckless imprudence as defined in Article 365 or under similar laws of any country in which the crime was attempted, or resistance to lawful arrest;
- d) any loss or expense sustained while the Insured Person or a Named Insured is flying except as a fare paying passenger in any properly licensed private or commercial aircraft or device for aerial navigation;
- e) any loss or expense sustained during any period the Insured Person or Named Insured is serving in the Armed Forces of any country or international authority, whether in peace or war, and in such an event the Company, upon written notification by the Insured Person or Named Insured(s), shall return the pro-rata premium for any such period of service;
- f) intentionally self-inflicted injury, suicide or any attempt thereat or from deliberate exposure to exceptional danger, while sane or insane;
- g) driving or riding in any kind of race involving motorized vehicles and/or while engaged in the use of motorcycles for the purpose of professional use; engaging in motorcycle riding or driving, without a sidecar;
- h) sickness or disease of any kind, any gradually operating cause, naturally occurring condition or degenerative process;
- i) osteoporosis (porosity and brittleness of the bones due to loss of protein from the bone matrix) or pathological fracture (any fracture in an area where pre-existing disease has caused weakening of the bone) if the osteoporosis or bone disease was diagnosed prior to the Effective Date of this Policy;
- j) pregnancy, childbirth, miscarriage or any complications related thereto, whether due to accidental bodily injury or sickness;

- k) alcoholism or drug addiction or any loss or expense sustained while under the influence of alcohol or unprescribed drugs or medications;
- l) congenital anomalies and conditions arising therefrom;
- m) any bacterial infections, except pyogenic infections which occurred through accidental cut or wound;
- n) any medical or surgical treatment, except such is necessary in the treatment of injuries covered by the policy;
- o) plastic or reconstructive surgery, unless as a result of an accidental bodily injury;
- p) poison or any poisonous substances accidentally or otherwise taken, administered, absorbed or inhaled;
- q) routine eye test, dental treatment or other examination or test not incidental to treatment or diagnosis of an insured injury;
- r) any dental treatment except for the repair or alleviation of damage caused solely by accidental injuries covered by the policy;
- s) any loss or expense sustained consequent on the Insured Person or Named Insured engaging in a sport in a professional capacity or where the Insured Person or Named Insured could or would earn income or remuneration from engaging in such sport; Insured is engaging in hunting, racing, of all kinds, steeple chasing, polo playing, mountaineering, winter sports, ice hockey, football, motorcycle racing or yachting;
- t) any loss or expense resulting from hernia;
- u) underground exploration, or underwater activities involving the use of compressed air or gas;
- v) any pre-existing conditions.