

## **PAMILYA PROTECT**

### **Family Personal Accident Insurance Package**

<b>Benefits</b>	<b>Principal</b>	<b>Spouse</b>	<b>Children/ Siblings of 4</b>	<b>Parents</b>
Accidental Death	50,000.00	25,000.00	10,000.00	25,000.00
Accident Permanent and Total Disability	50,000.00	25,000.00	10,000.00	25,000.00
Compassionate Assistance – Non accidental death	5,000.00	5,000.00	5,000.00	5,000.00
Fire Insurance Subsidy	5,000.00			
Premium (Inclusive of taxes)	500.00			

### **BENEFITS**

#### **Accidental Death**

This Policy pays the Beneficiary the principal amount covered in case of death of the Insured due to an accident occurring within the policy period.

#### **Accidental Permanent and Total Disability**

This covers payment of the benefit set in the schedule if Insured's body parts suffered actual severance total loss of use or has been rendered useless (not necessarily amputated) due to accident occurring within the policy period.

**TABLE OF BENEFITS (Permanent Disablement)**

<b>Description of Disablement</b>	<b>Percentage of the Capital Sum</b>
Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of both feet	100%
Loss of one hand and one foot	100%
Loss of sight of both eyes	100%
Loss of arm at or above elbow	70%
Loss of arm between elbow and wrist	50%
Loss of hand	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	35%
Loss of leg at or above knee	60%
Loss of leg elbow knee	50%
Loss of one foot	50%
Loss of toes-all of one foot	25%
Loss of thumb	15%
Loss of index finger	10%
Loss of sight of one eye	50%
Loss of speech	50%
Loss of hearing-both ears	50%
One ear	25%

#### **Compassionate Assistance for Non-Accidental Death**

In case of death due to a natural cause, this policy provides benefit in the form of assistance up to the amount set in the schedule, with pre-existing terminal illness exception. Benefits is extended to the Insured's beneficiaries as per coverage set forth. Excluding loss due to pandemic, epidemic, Covid-19 or any mutation of Covid-19.

### **Fire Insurance Subsidy**

To pay up to the amount of assistance for loss and damage of the designated dwelling /building occupied principally as private residence only and owned by the insured while on the designated premises caused by fire and/or lightning.

### **Conditions:**

1. Qualified Principal is required to accomplished application form and declared the following information:
  - a. Complete name
  - b. Address
  - c. Date of birth
  - d. Age
  - e. Occupation
  - f. Beneficiary
  - g. Relationship to beneficiary
  - h. Contact number
2. Qualified dependents for MARRIED Principal:
  - a. Legal spouse not more than 65 years old
  - b. Maximum of four (4) children from 0-21 years old, not gainfully employed and living with Principal.
3. Qualified dependents for SINGLE Principal:
  - a. Both parents are covered (2 persons) not more than 65 years old
  - b. Maximum of four (4) siblings from 0-21 years old, not gainfully employed and living with Principal.
4. Qualified dependents for SINGLE PARENT Principal:
  - a. Both parents are covered (2 persons) not more than 65 years old
  - a. Maximum of four (4) children from 0-21 years old, not gainfully employed and living with Principal.
5. Notice of claim must be submitted within thirty (30) days after the loss.
6. Proof of claim must be submitted within ninety (90) days after the loss.  
Except when it can be shown that failure to submit the notice and proof within such time is due to valid reasons
7. In the event of accidental death, immediate notice must be given to Alliedbankers Insurance Corporation.
8. Only one (1) policy for each family is allowed.
9. Coverage period is one (1) year.
10. All terms, conditions, warranties and clauses is subject to Alliedbankers Insurance Corporation Standard Personal Accident Microinsurance Policy.

### **Exclusions:**

The personal accident insurance shall not cover death caused directly or indirectly, wholly or partly by:

- a. Loss caused directly or indirectly, wholly or partially by –
  1. Bacterial infection (except pyogenic infections which shall occur through an accidental cut or wounds); or infections caused by parasites or any pandemic, epidemic diseases such as but not limited to SARS, H1N1, COVID-19 or any mutation thereof;
  2. Medical or Surgical Treatment (except such as may be necessary solely by reason of injuries covered by this policy and performed within the time provided in the policy);
  3. Miscarriage or pregnancy.
- b. Suicide or any attempt thereof (sane or insane);
- c. Murder of assault or any attempt thereof;

- d. Loss occasioned by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) mutiny, strikes, riots, civil commotions, civil war, rebellion, revolution, conspiracy, military or usurped power, martial law, or state of siege, seizure, quarantine or customs regulations or nationalization by or under the order of any government or public or local authority. The exclusion shall not be affected by any endorsement which does not specifically refer to it, in whole or in part. The application of the exclusion referring to martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege is hereby waived for any territorial jurisdiction of the Republic of the Philippines;
- e. Nuclear radiation or radioactive contamination;
- f. Injury sustained while participating in professional athletics or any organized and scheduled amateur physical contact sport;
- g. Injury sustained while engaging in mountaineering requiring the use of ropes or guides, skin diving employing the use of compressed or cylinder, racing on wheels or horseback, skydiving from a device for serial navigation , hang gliding;
- h. Cave-in of mines;
- i. Occupation not acceptable and under prohibited risks as defined by the Company.