



HOSPICASH LITE

Daily Hospital Insurance



P500

Daily Hospital Cash due to Sickness
(maximum of 10 days)
Covers any non-pre-existing sickness including COVID-19



P500

Daily Hospital Cash due to Accident
(maximum of 10 days)



P5,000

Personal Accident
(Accidental Death, Dismemberment or Disablement/Murder & Assault)

P575 only
1-year cover



1 year coverage



18-60 years old can be insured
(renewable age - up to age 65)

- Benefits are on top of Philhealth and HMO
- No receipts required for claims
- Groups are still reviewed and evaluated based on the nature of business

Hospitalization benefit	
Daily Hospital Cash due to Sickness	15-day waiting period applies. Pre-existing conditions not covered. Pre-existing conditions defined as illnesses/conditions experienced 12 months prior to policy effective date (also known as look back period).
Accident Benefit	
Unprovoked Murder & Assault (UMA)	Shall not have occurred in any of the following geographical areas, including their cities, towns, barrios and barangays whether these are known by the following names or renamed and/or included in another region by the government: Lanao del Norte, Lanao del Sur, North Cotabato, South Cotabato, Zamboanga del Norte, Zamboanga del Sur, Zamboanga Sibugay, Maguindanao, Sultan Kudarat, Sulu Archipelago.

**To know more about HospiCash Lite,
email us at service@pioneer.com.ph or call 02 7750 5433.**

Frequently Asked Questions

1. What is HospiCash Lite?

It is a **health** insurance product that provides cash assistance when you are hospitalized due to illness or accident. With HospiCash Lite, you get:

- P500 per day of hospital confinement due to sickness; and
- P500 per day of hospital confinement due to accident

2. How many days of confinement are covered by cash assistance?

HospiCash will pay a fixed cash amount upon Confinement within a Hospital beginning on the first day of confinement but not to exceed a total of ten (10) days during the Coverage Period. by a qualified medical practitioner.

3. What are the other benefits of HospiCash Lite?

In addition to cash assistance for sickness and accident hospitalization, there is also a Personal Accident cover amounting to P5,000 for accidental death, dismemberment, or permanent total disability

4. What is the Waiting Period?

In lieu of an elaborate underwriting process, a 15-day waiting period from Effective Date is in effect. This means that no signs nor symptoms of the disease should have been observed and that the first doctor's consultation should not have occurred during the waiting period.

5. What are Pre-existing Conditions?

Any sickness, disease, or other condition of the Insured which in the one (1) year period before the Policy Effective Date: (a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment whether or not actual consultation or treatment was done; (b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or (c) was treated by a qualified medical practitioner or treatment had been recommended by a qualified medical practitioner.

6. Will I still get HospiCash even if my HMO and PhilHealth pay for my hospitalization?

Yes. The amount is paid on top of your existing health card and PhilHealth benefits.

7. What illnesses are covered under Daily Hospital Cash due to Sickness?

It covers ALL illnesses. However, any illness diagnosed within 12 months before the effectivity date of your policy will be considered pre-existing and therefore not covered.

8. If I get hospitalized due to an accident and this accident triggers an illness, will I be able to claim from both policy limits of the Daily Hospital Cash due to Accident and Daily Hospital Cash due to Sickness?

No. Following the concept of proximate cause, only one will respond depending on what initially prompted the confinement.

9. Can I purchase more than one (1) policy for myself in order to have higher annual coverage?

No, if you avail of two or more HospiCash Lite for one and the same person, only one policy will respond.

10. What must be the eligible age of the insured?

For new application, you must be between 18 to 60 years old. Policy can be renewed up to age 65.

11. What professions are eligible and not eligible to be covered?

- a) Security guards **can be covered.**
- b) Flying solely as a passenger, **not as an operator or crew member**, in a certified passenger aircraft provided by a regularly established airline on any regular, scheduled or non-scheduled, special, or chartered flight, and operated by a duly licensed pilot flying over an established aerial route between duly established and maintained airports **is covered.**
- c) Acrobats, asylum attendant, aviator, boilermen, divers, firemen, sawmill workers, wood-working machinists, window cleaners, fishermen, loggers, miners, underground workers, and explosive makers **can be covered EXCEPT while performing the duties of their profession.**
- d) Detectives, secret service personnel, or any person that is part of the Armed Forces or Police Forces of any country or international authority are not eligible to be covered under this policy, **whether performing or not performing the duties of his profession.**

12. Are motorcycle accidents covered?

Yes, **except** for accidents occurring while such vehicle is being used for any race, speed test, or exhibition or when the Insured Individual is under the influence of liquor, narcotics or prohibited drugs, or in act of violating the law.

13. Are murder and assault cover?

Yes, provided that the Insured:

- a) did not provoke the murder or assault;
- b) is not engaging in political activities;
- c) is not performing investigative, security, or political functions;
- d) is not holding any elective governmental position; and
- e) is not in any of the specifically excluded territories as follows:
 - Lanao del Norte / Lanao del Sur
 - Zamboanga del Norte / Zamboanga del Sur / Zamboanga Sibugay
 - North Cotabato / South Cotabato
 - Maguindanao
 - Sultan Kudarat
 - Sulu Archipelago

14. What other causes of illness or accident are covered?

Food poisoning, accidental poisoning, drowning, injuries due to Acts of Nature (AON), and animal bites (except mosquito) are covered.

15. How long is the coverage?

This insurance covers you for one (1) year.

16. How do I make a claim?

Call Pioneer Insurance's hotline number (02) 77505433.

17. How long does it take to process my claim?

Pioneer is well-known for fair claims settlement. Claims are usually processed within 7-10 working days upon receipt of complete claims requirements.

COVID-19 related FAQs:

1. Does HospiCash Lite cover Covid-19?

The Daily Hospital Cash due to Sickness benefit will be paid out if the Insured gets hospitalized due to **any non-pre-existing** sickness including Covid-19 and subject to a 15-day waiting period. Pre-existing conditions are excluded.

2. If I have experienced common cough, sore throat, or fever in the last year prior policy effective date, will my hospitalization benefit respond? Will these be considered pre-existing conditions related to Covid-19?

If you have experienced common cough, sore throat, fever in the one-year period prior respiratory ailment, they will not be considered pre-existing conditions related to Covid-19. However, if these symptoms were not resolved and resulted to a lingering respiratory ailment, this will be considered as a pre-existing condition.

3. If I am currently experiencing common coughs, sore throat, or fever, will my policy respond to Covid-19?

No, because the symptoms you are currently exhibiting will be considered as pre-existing conditions. And Hospital Cash has a 15-day waiting period.