

# GROUP PERSONAL ACCIDENT



Insurance protection for members of your business, organization, or institution in case of loss of life, dismemberment or disablement due to accident. The benefit is paid to the designated beneficiary of the insured in case of death.

Additional benefits include:

## **Unprovoked Murder and Assault (UMA)**

Cash benefit to cover losses caused by risks of murder, assault, or any such attempt that was not provoked by the insured individual, or did not happen while the insured was actively involved in campaigns for political office, performing investigative security or political functions, or holding any elective governmental position.

## **Accident Medical Expense (AME)**

Cash reimbursement for medical expenses incurred, per accident, up to the maximum benefit amount within 52 weeks from the date of accident.

## **Daily Accident Hospital Benefit (DAHB)**

Daily benefit if the insured is hospitalized due to an accident resulting in injuries. Payment begins on the 1st day of confinement up to 12 months during each period of confinement.

## **Burial Benefit (BB)**

Cash benefit when the loss of life resulting from an accident happens within 180 days from the date of the accident.

## **Cash Assistance Benefit (CAB)**

Pays benefits in the event of loss of life due to accidental or natural causes.

## **Claim Documents:**

For Death Claim

- a) Certificate of Claimant/Beneficiaries Form
- b) Certificate of Attending Physician
- c) Certificate of Employment stating last date of active work
- d) Certified True Copy of:
  - Birth and Death Certificates of Insured
  - Birth Certificate of Beneficiary (if, child)
  - Marriage Contract of Beneficiary (if spouse)
- e) Affidavit of Guardianship/Custody and Affidavit of Two (2) Disinterested Persons if:
  - Beneficiary is a minor and his proceeds does not exceed Php 500,000.00
- f) Letter of Guardianship executed by a court of law if:
  - Beneficiary is a minor and his proceeds exceeds Php 500,000.00;
- g) Photocopy of any valid ID of the Insured and the beneficiaries.

For Total and Permanent Disability

- a) Confidential Medical Certificate Total & Permanent Disability
- b) Original or Certified True Copy of:
  - Birth Certificate of Insured
  - Medical Records (i.e Admitting History & Operating Room Record)
- c) Certificate of Employment stating last date of active work
- d) Photocopy of any valid ID of the Insured.

For Accidental Death and Disablement




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- f) Letter of Guardianship executed by a court of law if:
  - Beneficiary is a minor and his proceeds exceeds Php 500,000.00;
- g) Photocopy of any valid ID of the Insured and the beneficiaries
- h) Certified True Copy of :
  - Official police investigation report
  - Autopsy or Post Mortem Examination Report
  - Affidavit of Witness/es.

## **For Accidental Medical Reimbursement**


- a) Accident and Sickness Proof of Loss Form
- b) Police or Incident Report, if any
- c) Original copy of medical bills & receipts (if not available, photocopied receipts duly certified by issuing institution)
- d) Physician's prescription for out-patient medicines, if any.

### **Contact Information:**

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