

# GROUP LIFE INSURANCE



Life insurance for eligible employees of a corporation or bona-fide members of an organization or institution. The benefit is paid to the designated beneficiary named by the insured employee in the event of the employee's demise regardless of cause.

For a more comprehensive coverage, the following benefits may be added:

#### **Accidental Death and Disablement (ADD)**

Doubles the compensation benefit for loss of life due to accident and covers bodily injuries within 180 days from the date of accident. ADD also provides benefits should the insured individual fall victim to murder or assault.

#### **Total and Permanent Disability (TPD)**

Advances lump sum life benefits if the insured individual is rendered totally and permanently disabled within 6 months from the occurrence of the disability.

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

Pays the actual medical or surgical cost for treatment of injuries, per accident, whether hospitalized or not, up to the maximum benefit amount within 52 weeks from the date of accident.

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

Pays a fixed daily benefit in case of hospital confinement within 30 days from the date of accident. Payment begins on the 1st day of confinement up to 12 months during each period of confinement.

#### **Living Care Benefit (LCB)**

Advances 50% of the life insurance benefit, up to a maximum of P500,000 to an insured individual who is diagnosed to be suffering from a terminal illness with a life expectancy of 12 months or less.

#### **Claim Documents:**

For Death Claim

- Certificate of Claimant/Beneficiaries Form
- Certificate of Attending Physician
- Certificate of Employment stating last date of active work
- Certified True Copy of:
  - Birth and Death Certificates of Insured
  - Birth Certificate of Beneficiary (if, child)
  - Marriage Contract of Beneficiary (if spouse)
- 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
- Letter of Guardianship executed by a court of law if:
  - Beneficiary is a minor and his proceeds exceeds Php 500,000.00;
- Photocopy of any valid ID of the Insured and the beneficiaries.

For Total and Permanent Disability

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

For Living Care Benefit

- Terminal Illness Claim Form
- Certificate of Attending Physician
- Certified True Copy of:
  - Birth Certificate of Insured
  - Medical Records (i.e Clinical Abstract/ Discharge Summary)
- Certificate of Employment stating last date of active work
- Photocopy of any valid ID of the Insured.

For Accidental Death and Disablement




- Certificate of Claimant/Beneficiaries Form
- Certificate of Attending Physician
- Certificate of Employment
- Certified True Copy of:
  - Birth and Death Certificates of Insured
  - Birth Certificate of Beneficiary (if, child)
  - Marriage Contract of Beneficiary (if, spouse)
- 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
- Letter of Guardianship executed by a court of law if:
  - Beneficiary is a minor and his proceeds exceeds Php 500,000.00;
- Photocopy of any valid ID of the Insured and the beneficiaries
- Certified True Copy of :
  - Official police investigation report
  - Autopsy or Post Mortem Examination Report
  - Affidavit of Witness/es.

For Accidental Medical Reimbursement

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

#### **Contact Information:**

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