

Oopsie! Personal Accident Insurance



P15,000

Hospital Cash Assistance

(one-time, lump sum, minimum five (5) days continuous hospitalization due to accident)

Php 750



P150,000

Accidental Death or Disablement



1 Year Cover



5-70 years old
can be insured



P10,000

FREE COVID-19 ICU Cover

FREE
until December 31, 2022 only



P10,000

FREE COVID-19 Burial/Cremation Cover



3 months
cover



5-60 years old
can be insured



15 days
waiting period

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

Frequently Asked Questions

Benefits

What will I get with Oopsie!?

Oopsie! Is a Personal Accident Insurance that provides cash for confinement due to accident and coverage in case of accidental death or disablement. With Oopsie! you get:

- ✓ P15,000 Cash for confinement due to accident
(one time, lump sum, min. 5 days continuous hospitalization due to accident)
- ✓ Up to P150,000 Personal Accident cover

Are motorcycle accidents covered under the Personal Accident benefit of Oopsie!?

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.

Will my policy respond If I get into an accident or if I get confined in a hospital outside the country?

Yes. Oopsie! provides you with 24 hours world wide coverage, where you will be covered both at work, at home or even when you are on holiday anywhere.

Coverage Period

When does my policy start?

Your policy takes effect as soon as you successfully complete the registration and payment in InsureShop.

How do I know that my policy is already activated?

If you bought an Oopsie! policy for yourself or someone else, your policy is activated once the InsureShop website confirms receipt of your payment and registration. If, however, you bought Oopsie! for someone else as a gift, they first need to activate their policy on the InsureShop website and follow the activation instructions via InsureShop. If you received Oopsie! as a gift, please activate your Oopsie! policy by using the link provided in your email.

Can I purchase more than one (1) Oopsie! policy?

If you avail of two or more Oopsie! policy for one and the same person, only one policy will respond.

I have two (2) FREE COVID-19 covers from Pioneer, will both covers respond in case of a claim?

If you have more than one FREE COVID-19 covers from Pioneer, only one cover will respond.

Eligibility

Who can get Oopsie!? Can I get Oopsie!?

People living in the Philippines 5 to 70 years old can be insured by Oopsie!. So if you fall within this age range and a Philippine resident, you can definitely get Oopsie!

What professions are not eligible to be covered?

• Detectives, Secret Service Personnel, part of Armed Forces of Police Forces of any country or international authority.

• PIONEER



- Oopsie! does not cover losses for accidents occurring while insured is performing the duties of his profession as: Acrobat, Asylum Attendants, Aviators, Boilermen, Detectives, Divers, Explosive Makers, Firemen, Loggers, Miners, Policemen, Sailors, Sawmill Workers, Secret Service Personnel, Wood working Machinists, Underground Workers, and Window Cleaners.

I already have Philhealth . Can I still buy this?

Yes, of course! With Oopsie!, you get all the benefits on top of your HMO and Philhealth benefits to take care of all the other expenses. Receipts or hospital bills are not required in order to claim Hospital Cash Assistance due to Accident benefit from Oopsie!

Can I use Oopsie! along with any medical assistance I may get from the Philippine Charity Sweepstakes Office (PCSO)?

Yes, you may use Oopsie! along with other types of medical assistance or HMO coverage.

Can I buy Oopsie! for someone?

Yes! Aside from yourself, you may buy Oopsie! for someone else, or even give it as a gift.

Claims

How do I make a claim?

1. When hospitalized due to Accident, submit the following:

Forms and Requirements	Why they're needed?
Hospitalization Claim Form	Summarizes the claim.
Attending Physician's Statement	Claim support & gives history and circumstances of the hospitalization & sickness
Admitting History & Discharge Summary (official from the hospital)	
Hospital's Statement of Account (with admission & discharge dates)	Claim support & establishes the number of days confined
Insured's valid ID (photocopy only)	Establishes the identity of the Insured
Police Report	Gives the circumstances of the incident

Additional requirements for Vehicular Accidents:

Forms and Requirements	Why they're needed?
Driver's License	Proof that the Insured is licensed to drive
Motorcycle Police Report Form (if motorcycle accident)	Official report on the motorcycle accident

2. When you get into an Accident and your family claims for Accidental Death:

Forms and Requirements	Why they're needed?
Claimants Beneficiaries Form	Summarizes the claim
Death certificate (for accidental death)	Supports death claim
Autopsy/Post Mortem Examination Report	Gives the circumstances of the Accident
Police Report	
Birth Certificate	Establishes the identity of the Insured and for claims payout
Insured's Valid ID (photocopy only)	
Attending Physician's Statement	Claims support and gives history & circumstances of the accident (only if hospitalized)
Beneficiary/ies valid ID (photocopy only)	Establishes claimants identity

Marriage Contract (if claimant is the spouse of the Insured)	Establishes claimants relationship to the Insured
Birth Certificate (if claimant is the child of the Insured)	
Court-executed Letter of Guardianship (for minor beneficiaries & benefit exceeds P500,000) or Affidavit of Guardianship (for minor beneficiaries & benefit does not exceed P500,000)	Legal requirement for minor beneficiaries

Additional requirements for Vehicular Accidents:

Forms and Requirements	Why they're needed?
Driver's License	Proof that the Insured is licensed to drive
Motorcycle Police Report Form (if motorcycle accident)	Official report on the motorcycle accident

3. When you get into an accident and claiming for Dismemberment or Disability:

Forms and Requirements	Why they're needed?
Accident and Proof of Loss Form Claimants Statement for Accidental Disablement Form	Summarizes the claim
Attending Physician's Statement/Certificate	Supports accident claim
Police Report	Gives the circumstances of the Accident
Admitting History & Discharge Summary	Gives history and circumstances of the accident
Insured's Valid ID	Establishes the identity of the Insured and for claims payout
Beneficiary/ies valid ID (photocopy only)	Establishes claimant's identity
Marriage contract (if claimant is the Spouse of the Insured)	Establishes claimant's relationship to the Insured
Birth Certificate (if claimant is the child of the Insured)	
Court-executed Letter of Guardianship (for minor beneficiaries & benefit exceeds P500,000) or Affidavit of Guardianship (for minor beneficiaries & benefit does not exceed P500,000)	Legal requirement for minor beneficiaries

Additional requirements for Vehicular Accidents:

Forms and Requirements	Why they're needed?
Driver's License	Proof that the Insured is licensed to drive
Motorcycle Police Report Form (if motorcycle accident)	Official report on the motorcycle accident

Submit requirements to Pioneer by:

- Scanning and sending via e-mail to **PLI_OpsClaims@pioneer.com.ph**;
- Taking pictures and sending them via **Viber to 0917 531 7213**;
- Delivering the hard copies to any Pioneer branch

How do I receive my claim payment?

Once approved, we will coordinate with you on the claims payout. For benefits payable to the insured, bank transfer, check cutting are some of the options.

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Definition of Terms

Coverage Period

One (1) year from the Effective Date.

Effective Date

The date coverage takes effect. For those making an outright purchase of Oopsie! for themselves or others, it is the date of payment and registration through the InsureShop website. For those who received Oopsie! as a gift, it is the date they complete activation of their Oopsie! through the InsureShop website.

Expiry Date

The date your coverage expires. It is one (1) year from the Effective Date.

Insured

This is the person declared as the Insured in the registration.

Maximum Coverage

If at the time of loss the Insured Individual has more than one of the Policy, the Maximum Coverage Amount payable is PhP 150,000. Pioneer's liability with respect to the amount in excess of the Maximum Coverage Amount shall be limited to the refund of premiums received, without interest.

Policy

A document detailing the terms and conditions of a contract of insurance.