

GENERAL ACCIDENT

HomeMaster



A comprehensive insurance package that offers you a reliable financial lifeline in case an accident befalls your home in any of these home types:

- Single Detached
- Condominium
- Townhouse
- Apartment

Summary of Insurance Benefits:

PROPERTY INSURANCE

Provides total protection for your property against losses caused by fire, lightning, riot, strike, water damage, burglary, typhoon, flood, falling aircraft, or malicious damage.

INCREASED COST OF LIVING ALLOWANCE

Provides reimbursement for rental expenses of temporary residence when the property you occupy becomes uninhabitable due to damages caused by fire.

PERSONAL LIABILITY

Financial security should a claim by a third party for bodily injury or property damage arise from the ownership, occupancy, and maintenance or use of your premises or from your personal activities. The coverage includes both actual damage claim and legal expenses to defend you.

FAMILY PERSONAL ACCIDENT AND HOSPITAL INCOME PLAN

Financial benefit in the event of an accidental bodily injury which can result in permanent & total disability, dismemberment and even death.

This coverage is applicable anywhere in the world for 24 hours everyday for declared family members between the ages of 1 to 60.

Additionally, you get hospital income for your hospital stay, which resulted from an insured illness or accidental injury up to 3 days per confinement, 3 confinements in a year.

RESIDENCE EMPLOYEE PA & HOSPITAL INCOME PLAN

Personal Accident coverage for declared individuals between the ages of 18 to 60. Coverage also includes their personal effects and a Hospital Income Plan.

EXTRA COVERAGE

- Debris Removal
- Professional Fees (Architect & Surveyor Fees)
- Transit Cover for Contents

HOMEMASTER ASSIST

HomeMaster provides a 24/7 hotline number (+63 2 4594732) to assist policy holders for emergency repairs concerning plumbing, electrical, locksmith and glass work. This service is offered in the following areas: Quezon City, Pasig, Makati, Manila, Paranaque, Pasay, Las Pinas, Muntinlupa, Rizal, Cavite, Laguna, Lipa City (Batangas), Metro Davao and Metro Cebu.

Requirements for Quotation:

1. Full name of property owner
2. Complete address of building location (number/street/barangay/city)
3. Property values broken down between building and household contents
4. Building construction (Please indicate whether concrete or semi-concrete)


Claim Documents:

- Incident report
- Police report
- For Property insurance: picture of damaged properties, affidavit of loss and value of the damaged properties
- For Burglary/Robbery and General Liability:
 - a. Property damage: picture of damaged properties, proof of loss and/or damage
 - b. For Personal Liability Bodily Injury: medical/doctor's certificate, receipts for medical expenses, doctor's medicine prescription
- For Family Personal Accident: death and medical certificate
- For Hospital Assistance Plan: hospital statement of account, charge slip and discharge slip


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