

CEBUANA LHUILLIER PROTECT MAX



PIONEER
YOUR INSURANCE

CEBUANA LHUILLIER | **INSURANCE BROKERS**

I. ELIGIBILITY

Customers of Cebuana Lhuillier Pawnshop who are 7 to 70 years old, in good health condition and are actively performing daily normal chores of life prior to the effective date of the insurance coverage.

II. ACCIDENTAL DEATH, DISMEMBERMENT AND/OR DISABLEMENT BENEFIT EXCLUSIONS

(Underwritten by Pioneer Insurance and Surety Corporation) Accidental Death and Disablement)

Exclusions. This Rider does not cover losses, costs or expenses of whatever nature, directly or indirectly caused by or resulting from any one of the following:

- 1) Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
- 2) Any bodily or mental infirmity, disease or sickness, or infection other than infection occurring at the same time with or because of an accidental cut or wound. This exclusion does not apply to Daily Sickness Hospital Benefit, if attached;
- 3) Murder, assault or any attempt thereat, except as specifically provided under the Murder and Assault Provision;
- 4) Losses incurred while performing his duties as a member of the Armed Forces, including those of escort and security services rendered in whatever capacity or form;
- 5) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, civil commotion assuming the proportion of or amounting to a popular uprising. This exclusion shall not be affected by any endorsement which does not specifically refer to it in whole or in part;
- 6) Poison, gas or fumes voluntarily taken, or any nuclear reaction, nuclear radiation or radioactive contamination, and chemical or biological contamination. For the purposes of this exclusion, "contamination" means the contamination or poisoning of people by nuclear and/or chemical and/or biological substances which cause illness and/or disablement and/or death;
- 7) Accident occurring while the Insured Individual is operating or learning to operate or serving as a crew member of an aircraft or seacraft;
- 8) Accident occurring while the Insured Individual is engaged in any dangerous sports or hobbies, such as racing on wheels, glider flying, sailing or other hobbies which are comparably dangerous and risky unless sports premium is paid to cover such risk;
- 9) Accident caused by the effect of alcohol or any unprescribed drug on the Insured Individual;
- 10) Any violation or attempted violation of the law or resistance to arrest by the Insured Individual;
- 11) Cosmetic or plastic surgery, any dental work, treatment or surgery, eye or ear examination, except to the extent that any of these is necessary for the repair or alleviation of damage to the Insured's person caused solely by Accident;
- 12) Accident occurring while the Insured Individual is performing the duties of his profession: Acrobat, Asylum Attendant, Aviator, Boilerman, Policeman;
- 13) Accident to any of the following persons: Divers while performing underwater activities; Firemen while performing fire-fighting activities; and
- 14) Any Act of Terrorism or any action taken in controlling, preventing, suppressing, or in any way relating to, any act of terrorism. For the purpose of this exclusion, an "Act of Terrorism" means an act, including but not limited to, the use of force or violence, atomic/ biological/ chemical weapons, weapons of mass destruction, disruption or subversion of communication and information systems infrastructure and/or the contents thereof,

sabotage or any other means to cause or intended to cause harm of whatever nature and/or the threat of any of the aforementioned acts, of any person or group(s), whether acting alone or in behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Murder and Assault. This Group Policy shall cover losses caused by the risks of murder, assault, or any such attempt provided that such risks:

1. shall not have been provoked by the Insured Individual; and
2. shall not have happened while the Insured Individual is
 - a) engaging in political activities, or
 - b) performing investigative, security or political function, or
 - c) holding any elective governmental position.
3. shall not have occurred in any of the following geographical areas including any of 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:
 - a) Lanao del Norte
 - b) Lanao del Sur
 - c) North Cotabato
 - d) South Cotabato
 - e) Zamboanga del Norte
 - f) Zamboanga del Sur
 - g) Maguindanao
 - h) Sultan Kudarat
 - i) Sulu Archipelago
 - j) Zamboanga Sibugay

There shall be no Murder & Assault coverage for Security Guards.

Motorcycling Coverage Clause. The insurance afforded by this proposal shall apply while the Insured is riding or operating any motorized two-wheeled vehicle EXCEPT while such vehicle is being used for any race, speed test or exhibition or when the Insured is under the influence of liquor, narcotics or prohibited drugs.

This Rider shall not provide benefits for the following persons: Detectives, Secret Service Personnel, Miners, Underground Workers, and Explosive Makers.

If within one hundred eighty (180) days from the date of the Accident, such Injuries shall result in any of the following losses to the Insured Individual, the Insurer will pay for:

- I. Death 100%
- II. Accidental Dismemberment or Loss of Use
 - a. Both hands 100%
 - b. Both feet 100%
 - c. One hand and one foot 100%
 - d. All fingers and both thumbs 100%

- e. Arm at or above elbow 70%
 - f. Arm between elbow and wrist 50%
 - g. One hand 50%
 - h. Four fingers and thumb of one hand 50%
 - i. Four fingers 35%
 - j. Thumb 25%
 - k. Index Finger 10%
 - l. Middle Finger 6%
 - m. Ring Finger 5%
 - n. Little Finger 4%
 - o. Leg at hip 70%
 - p. Leg between knee and hip 60%
 - q. Leg below knee 50%
 - r. One foot 50%
 - s. Toes – all of one foot 15%
 - t. Big toe 5%
 - u. Toe other than Big toe, each 1%
- III Loss of Use of Metacarpals
- a. First or Second 3%
 - b. Third, fourth or fifth 2%
- IV. Loss of Sight
- a. Both eyes 100%
 - b. One eye 50%
- V. Loss of Hearing
- a. Both ears 50%
 - b. One ear 25%
- VI. Disablement

- a. Total paralysis 100%
- b. Injuries resulting in being permanently bedridden 100%
- c. Any injury causing total and permanent disability 100%

as defined below

III. FIRE CASH ASSISTANCE BENEFIT EXCLUSIONS
(Underwritten by Pioneer Insurance and Surety Corporation)

1. Loss or damage occasioned by or through or in consequence, directly or indirectly war, invasion, act of foreign enemy, hostilities, or warlike operations, civil war, mutiny, riot, military or popular uprising, insurrection, rebellion, revolution, military or usurped power.
2. Loss or damage directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste.
3. Loss or damage occasioned by or through or in consequence of the burning of the property by order of any public authority.

IV. DEATH BENEFIT EXCLUSIONS
(Underwritten by Pioneer Life Inc.)

This policy does not cover loss, cost or expense of whatever nature, directly or indirectly caused by or resulting from pre-existing conditions, unless the Insured Individual has been insured for four (4) consecutive months, and thereafter a loss occurs while the coverage is in force.

Pre-existing conditions are defined as those conditions for which the Insured Individual has received medical advice, consultation or treatment by a licensed physician or whose signs or symptoms are evident, or should have been evident to the Insured, even if the Insured did not seek medical advice, consultation or treatment for it prior to the effective date of the Insured Individual's insurance coverage.

Suicide. Suicide is not covered in the first 4 months of insurance. It will only be covered if insurance is continuous, which means there is no time gap in the coverages under the same Group Policy.

In this case, death by suicide committed after the first 4 months will be payable.

No benefit shall be paid if the Insured dies to a pre-existing condition within the first 4 months of continuous insurance.

V. EMERGENCY EXPENSE BENEFIT TERMS AND CONDITIONS
(Underwritten by Pioneer Life Inc.)

- a. Emergency Expense due to Accident

Exclusions. The Accident Emergency Expense Benefit shall not be payable with respect to maternity and complications related to it. Maternity includes childbirth whether normal or caesarian, abortion, miscarriage or any complications incident to pregnancy.

Coverage with respect to flying shall be limited to loss occurring while the Insured Individual is riding solely as a passenger, not as an operator or crew member, in, or boarding or alighting from 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.

The Accident Emergency Expense Benefit shall not provide benefits for the following persons: Detectives, Secret Service Personnel, Miners, Underground Workers, and Explosive Makers.

b. Emergency Expense due to Sickness

Exclusions. A waiting period of thirty (30) days shall be imposed on the occurrence of Hospital/Clinic Emergency treatment due to sickness at the commencement of insurance coverage. No payment shall be made to the Insured Individual during the said waiting period. Full benefits shall be available to the Insured Individual after the lapse of this waiting period and continuous renewal of insurance coverage thereafter.

The Sickness Emergency Expense Benefit shall not be payable with respect to maternity and complications related to it. Maternity includes childbirth whether normal or caesarian, abortion, miscarriage or any complications incident to pregnancy.

General Exclusions. This Group Policy does not cover Loss, cost, or expense of whatever nature, directly or indirectly caused by or resulting from any one of the following:

1. Any medical treatment or test that the Insured Individual has planned or expected to undergo;
2. Any treatment or surgical procedure for Congenital Anomalies;
3. Any treatment and complications related to Sexually Transmitted Diseases (STD's), Human Immunodeficiency Virus (HIV), and HIV-related diseases or Acquired Immune Deficiency Syndrome (AIDS);
4. Any claim caused directly or indirectly by the use of alcohol or prohibited drugs, and any drug or medicine not prescribed by a Physician;
5. Any intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
6. Any treatment of mental and nervous disorders, including but not limited to insanity;
7. Long-term rehabilitation and psychiatric care;
8. Any treatment for obesity, weight reduction or weight improvement;
9. Any experimental procedures or procedures that are not accepted as standard medical procedures including but not limited to chiropractic, acupuncture, herbal medicine, alternative medicine and other similar procedure or treatment;
10. Cosmetic or plastic surgery, any dental work, treatment or surgery, eye or ear examination, except to the extent that any of them is necessary for the repair or alleviation of damage to the Insured Individual caused solely by Accident;

11. Any claim relating to:

- a. Auto racing and any form of racing other than on foot;
- b. Bungee jumping, contact sports, motorcycling, parasailing, polo playing, skydiving, hang gliding, parachuting, paragliding or gliding, flying other than as a fare-paying passenger on a duly licensed commercial aircraft, rock or mountain climbing, non-recreational diving or sport diving, scuba diving, or any other hazardous activity;
- c. Participation in any professional dangerous sports, competition and preparatory or training;
- d. Participation in competition or tournaments organized by sporting federations or similar organizations;
- e. Damage caused by engaging in dangerous sports including but not limited to mountaineering, underwater activities or shooting;

12. Any violation or attempted violation of the law or resistance to arrest by the Insured Individual;

13. Murder, assault, brawl or any attempt threat, unless these are not have been provoked by the Insured Individual and not have happened while the Insured Individual is

- a) engaging in political activities, or
- b) performing investigative, security or political function, or
- c) holding any elective governmental position;

14. Losses incurred while performing his duties as a member of the Armed Forces, or Police Force, including those of escort and security services rendered in whatever capacity or form;

15. Poison, gas or fumes voluntarily taken, or any nuclear reaction, nuclear radiation or radioactive contamination, and chemical or biological contamination. For the purposes of this exclusion, "contamination" means the contamination or poisoning of people by nuclear and/or chemical and/or biological substances which causes illness and/or disablement and/or death;

16. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, civil commotion assuming the proportion of or amounting to a popular uprising. This exclusion shall not be affected by any endorsement which does not specifically refer to it in whole or in part; and

17. Any Act of Terrorism or any action taken in controlling, preventing, suppressing, or in any way relating to, any act of terrorism. For the purpose of this exclusion, an "Act of Terrorism" means an act, including but not limited to, the use of force or violence, atomic/ biological/ chemical weapons, weapons of mass destruction, disruption or subversion of communication and information systems infrastructure and/or the contents thereof, sabotage or any other means to cause or intended to cause harm of whatever nature and/or the threat of any of the aforementioned acts, of any person or group(s), whether acting alone or in behalf of or in connection with any organization(s) or government(s),

committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.