

GENERAL PROVISIONS

ELIGIBILITY:

Principal (18 - 70 years old) - active and bonafide member borrower of the Group

Dependents:

Married Principal:

1. Spouse/Common Law Spouse (18 – 70 years old) - legal spouse or common law partner of the insured.
2. Child (1 day - 21 years old) – unmarried and unemployed; residing and financially dependent on the principal; provided nomination is in the order of eldest to youngest.

Single Principal:

1. Parent (18 - 70 years old) – either parent may be designated ahead of the other.
2. Child/Sibling (1 day – 21 years old) – unmarried and unemployed; residing and financially dependent on the principal; provided nomination is in the order of eldest to youngest.

Can actively perform 5 Activities of Daily Living

1. Feeding
2. Washing
3. Dressing
4. Toileting
5. Transferring

Microinsurance Program

MARRIED PACKAGE	PRINCIPAL	SPOUSE	CHILD 1-3
Instant Abuloy	5,000	2,500	1,000
Death Benefit	30,000	15,000	10,000
Accidental Death & Dismemberment	30,000	30,000	10,000
Accidental Medical Reimbursement	3,000	3,000	1,000
Daily Hospitalization	500	250	250
Calamity Aid	2,000	NA	NA
Emergency Expense	2,500	NA	NA

SINGLE PACKAGE	PRINCIPAL	PARENT 1&2	CHILD 1&2	SIBLING 1&2
Instant Abuloy	5,000	1,000	1,000	1,000
Death Benefit	30,000	10,000	10,000	10,000
Accidental Death & Dismemberment	30,000	10,000	10,000	10,000
Accidental Medical Reimbursement	3,000	500	1,000	500
Daily Hospitalization	500	NA	250	NA
Calamity Aid	2,000	NA	NA	NA
Emergency Expense	2,500	NA	NA	NA

DESCRIPTION OF BENEFITS

Life Insurance

The Insurance Company will pay the Death Benefit amount to the beneficiaries designated in the individual application in the event of the insured individual's death.

Incontestability.

Except for non-payment of premiums or any other grounds recognized by law or jurisprudence, the Insurer cannot contest the Group Policy or any attached Rider after it has been continuously in force for six (6) months from the Policy Effective Date or from the effective date of the last reinstatement, if any, whichever is later. No statement relating to the insurability of any Insured Individual may be used in contesting the validity of the Insured Individual's insurance after it has been continuously in force during the Insured Individual's lifetime for six (6) months from the effective date of his insurance, unless contained in a written instrument signed by him.

Suicide. The Insurer shall be liable for 100% of the Amount of Insurance if the Insured Individual commits suicide within the first year from the effective date of his insurance or last reinstatement, if any, whichever is later; provided, however, that the sum insured shall be payable in full after the first year from the effective date of his insurance or last reinstatement, if any, whichever is later, and provided also that Suicide committed in the state of insanity will be compensable regardless of the date of commission.

Where Suicide is not compensable, the liability of the Insurer is limited to the refund of premiums actually received by the Insurer for the current policy year for the Insured Individual, without interest.

EXCLUSION: 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 six (6) 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.

Termination Of Individual Insurance. The insurance of any Principal Insured under the Group Policy terminates automatically upon the earliest of the following dates:

- a) the date the Group Policy terminates.
- b) the date the Principal Insured ceases to be an active and bonafide member of the Policyholder.
- c) the anniversary of the Effective Date of the Group Policy on or immediately following the date he attains exact age seventy-one (71) for principal and spouse/common law spouse; twenty-two(22) for child and sibling;
- d) forty-five (45) days from the end of the period for which premiums are to be paid for the account of such Insured Individual; or
- e) the date he enters military, air, or naval service; or
- f) the date a claim of the Principal Insured for Total and Permanent Disability Benefit Rider under the Group Policy is approved, if applicable.

Accidental Death and Disablement Benefit (ADDB) Rider

This Rider shall provide benefits for bodily injuries effected directly or independently of all other causes, through external, violent, and accidental means. This Rider shall also provide benefits for bodily injuries caused by food poisoning, animal bites (except mosquito bites), and Acts of Nature. 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 boarding or alighting from a certified passenger aircraft provided by a regularly established airline on any regular, scheduled, or nonscheduled, special, or chartered flight, and operated by a duly licensed pilot flying over an established aerial route between duly established and maintained airports.

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:

Schedule of Indemnities in Percentage of the Amount of Insurance for this Rider:

	Percentage of Amount of Insurance
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	30%
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 as defined below	100%

Schedule of Indemnities in Percentage of the Amount of Insurance for this Rider:

“Accident” means any unintentional act or unforeseen, unusual, and unexpected event which directly causes an Injury or death.

“Injuries” means bodily injuries that are sustained while this Group Policy is in force; are caused solely by external, violent, and accidental means and independent of any other cause; and produce a visible

contusion or wound on the exterior of the body, except in the case of drowning or of internal injury revealed by an autopsy.

"Acts of Nature" shall refer to earthquake, seaquake, tidal waves, volcanic eruption, typhoon, hurricane, flood, windstorm, hailstorm, rainstorm, tornado, or other catastrophe brought about by nature.

"Disablement" shall mean permanent total and irrecoverable Loss of Use or entire physical loss caused by Dismemberment.

"Loss of Use" means the complete and permanent inability of the Insured Individual to move or perform an action for which his limbs, fingers, toes, or metacarpals are normally fitted or used, or for which they normally exist. It includes paralysis, which means complete and permanent inability to move as a result of neurological damage.

"Dismemberment" shall mean complete and permanent severance of any of the following: (a) hand - at the wrist; (b) foot - at the ankle joint.

The total of the benefits for any one (1) Accident resulting to death or Disablement within 180 days from the date of the Accident shall not exceed the Amount of Insurance for each Insured Individual. The total of the benefits for any one term of coverage resulting to Disablement shall not exceed the Amount of Insurance for any Insured Individual. Payment for Disablement benefits shall not terminate this Group Policy as far as the benefit for accidental death is concerned. In any one term of coverage, the benefit payable for accidental death arising from an independent and unrelated accident shall be the Amount of Insurance. Any partial benefit already paid for any loss(es) shall not be carried over in the subsequent term of coverage.

Murder and Assault. The Rider 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.

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

Accident Medical Expense (AME). The Insurer will pay the reasonable, customary, and necessary medical expenses incurred within fifty-two (52) weeks from the date of the Accident up to the maximum amount for Medical Expense, as specified in the Group Policy, when, by reason of Injuries, and commencing within thirty (30) days after the date of the Accident, the Insured Individual shall require treatment by a legally qualified physician or surgeon, confinement in a legally constituted and licensed hospital, employment of a licensed and trained nurse where prescribed by a physician, x-ray examination, or the use of an ambulance.

Daily Accident Hospital Benefit. The Insurer will pay the amount of Daily Accident Hospital Benefit, as specified in the Group Policy, when by reason of Injuries sustained from an Accident, and commencing within thirty (30) days from the date of the Accident, the Insured Individual is necessarily confined within a legally constituted hospital as an inpatient under the care of a legally qualified physician or surgeon other than himself. The Principal and Dependent Spouse the number of days of confinement during the year under Daily Accidental Hospital Benefit & Daily Sickness Hospital Benefit shall not exceed total of thirty (30) days. The aggregate benefit payable for any one Insured Individual

under this benefit shall be limited to PHP15,000 per year for principal and PHP7,500 per year for spouse and child.

Daily Sickness Hospital Benefit. The Insurer will pay the amount of Daily Sickness Hospital Benefit, as specified in the Group Policy, when because of sickness or disease, the Insured Individual is necessarily confined within a legally constituted and licensed hospital as an inpatient under the care of a legally qualified physician or surgeon other than himself. The Principal and Dependent Spouse the number of days of confinement during the year under Daily Accidental Hospital Benefit & Daily Sickness Hospital Benefit shall not exceed total of thirty (30) days. The aggregate benefit payable for any one Insured Individual under this benefit shall be limited to PHP15,000 per year for principal and PHP7,500 per year for spouse and child.

If the Insured is sick or disabled, confined to a hospital, or receiving claim payment on account of sickness or disease when this insurance would otherwise take effect, the insurance shall take effect when such conditions terminate. This benefit shall not be payable during a period of hospital confinement for which benefits are payable under Daily Accident Hospital Benefit.

This benefit does not cover claims arising from congenital anomalies and confinements primarily for reasons including, but not limited to, diagnosis, physical therapy or recuperation, rest cures, check-ups, mental or nervous disorders, drug addiction, alcoholism, pregnancy, childbirth, miscarriage, or any complications therefrom, and Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).

Cash Assistance Benefit (CAB). In the event of death of the Insured Individual due to any cause, the Insurer shall pay the amount of Cash Assistance Benefit as specified for such Insured Individual as specified in the Group Policy. The maximum liability of the Insurer for loss caused by murder or assault is deemed limited to the Amount of Insurance for this Rider, as specified in the Group Policy.

Emergency Expense Benefit. This Rider shall provide Emergency benefits for Sickness and Injuries caused by an Accident. This Rider shall also provide benefits because of Injuries caused by food poisoning, animal bites, and Acts of Nature.

The Insurer shall pay the reasonable, customary, and Medically Necessary expenses incurred inside the Hospital that require treatment by a Physician and Confinement with emergency room facility as an entry in a Hospital up to the maximum amount for Emergency Expense Benefit as stated in the Group Policy Schedule if: a) within three hundred sixty-five (365) days from the date of the Accident or until the expiry date of the Group Policy, whichever comes earlier, the Insured Individual experiences an Emergency by the reason of Injuries sustained from an Accident commencing within one hundred eighty (180) days after the date of the Accident; or b) the Insured Individual experiences an Emergency by the reason of sudden Sickness.

If the Insured Individual is already sick, disabled or confined in a hospital at the commencement of insurance coverage because of Sickness, or Injuries caused by an Accident, the insurance coverage shall take effect when such conditions terminate.

No waiting period shall be imposed on the occurrence of Emergency 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 waiting period does not apply for Emergency caused by Injuries sustained from an Accident. This Rider does not cover Loss, cost, or expense of whatever nature, directly or indirectly caused by or resulting from a Pre-existing Condition under this benefit.

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. Any treatment for maternity and complications related to it. Maternity includes childbirth whether normal or caesarian, abortion, miscarriage, or any complications incident to pregnancy. This shall also include pre-natal and post-natal check-ups and consultations.
2. Any medical treatment or test that the Insured Individual has planned or expected to undergo
3. Any treatment or surgical procedure for Congenital Anomalies
4. 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)
5. Any claim caused directly or indirectly using alcohol or prohibited drugs, and any drug or medicine not prescribed by a Physician;
6. Any intentionally self-inflicted injuries, suicide, or any attempt thereat, while sane or insane;
7. Any treatment of mental and nervous disorders, including but not limited to insanity;
8. Long-term rehabilitation and psychiatric care;
9. Any treatment for obesity, weight reduction or weight improvement;
10. 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;
11. 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;
12. 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;
13. Any violation or attempted violation of the law or resistance to arrest by the Insured Individual;
14. 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;
15. 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;
16. 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;

17. 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

18. Any claim occurring while the Insured Individual is performing the duties of his profession: Acrobats, Asylum Attendants, Aviators, Boilermen, Detectives, Divers, Explosive Makers, Firemen, Fishermen, Loggers, Miners, Policemen, Sailors, Sawmill Workers, Secret Service Personnel, Wood-Working Machinists, Underground Workers, and Window Cleaners

19. Any claim occurring while the Insured Individual is operating or learning to operate or serving as a crew member of an aircraft or seacraft; and

20. 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.

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.

Aggregate Limit of Liability. The Insurer shall not be liable for any amount more than the Aggregate Limit of Liability for any one (1) Accident under this Rider, as specified in the Group Policy Data. If the aggregate amount of all indemnities otherwise payable by reason of coverage provided under this Rider exceeds the Aggregate Limit of Liability, the Amount of Insurance payable with respect to each Insured Individual shall be proportionately reduced until the aggregate amount of all indemnities does not exceed the Aggregate Limit of Liability.

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 them 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.

Automatic Termination.

The insurance of an Insured Individual under this Rider shall automatically terminate and its premium shall cease to be payable in any of the following instances:

- a) the Insured Individual is declared insane by a competent authority;
- b) upon accidental death of the Insured Individual as provided herein;
- c) the Group Policy expires or is terminated for a valid cause, as provided in the Termination of Group Policy provisions in the Group Policy; or
- d) the insurance coverage of an Insured Individual is terminated, as provided in the applicable provisions in the Group Policy.

Upon termination of this Rider, the Insurer has no more liability whatsoever under this Rider, except to return any unused premium paid for this Rider, without interest. Termination of this Rider shall not affect any claims arising prior to the effective date of such termination.

PROPERTY ASSISTANCE

Cash Assistance in the event of a loss or damage to the Covered Property resulting from a peril insured against. The Contract applies only to a loss caused by the Peril Insured against which occurs during the Period of Cover stated in the Schedule.

COVERED PROPERTY

Covered Property for which a Limit of Cash Assistance is shown in the Schedule and as used in the contract means building and its improvements (excluding contents) ,where the Insured resides.

DEDUCTIBLE

None

PERIL COVERED

1. FIRE/LIGHTNING

Requisite elements of a covered fire incident:

- a. presence of an actual flame or glow
- b. one that goes out beyond its intended purpose
- c. caused accidental damage to covered property
- d. fire as the proximate cause of loss and damage

2. TYPHOON/FLOOD

"Typhoon" shall be understood to mean Typhoon or Storm recorded by the Weather Bureau. The term "Flood" is defined as the entry of water in the premises of the insured, from without, due to the inundation of land not usually covered by water, (a) by reason of an extra ordinary high tide or (2) following Typhoon, Cyclone, Windstorm or heavy rains or (c) due to the bursting or overflowing of rivers, reservoirs, canals, and the like.

3. EARTHQUAKE

"Earthquake" shall man Earthquake Fire and/or Earthquake Shock. Earthquake Fire – this covers the insured property against direct loss or damage caused by fire following and earthquake.

Earthquake Shock – this covers the insured property against loss or damage (other than fire) occasioned by or through or in consequence of earthquake.

EXCLUSIONS:

1. Loss or damage occasioned by or through or in consequence, directly or indirectly by any of the following:
 - a. War, invasion, act of foreign enemy, hostilities, or warlike operations, civil war
 - b. 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.

LIMIT OF BENEFIT

The Insurer shall not be liable in any one loss for any one covered property for more than the amount of cash assistance indicated in the Schedule. If several insureds reside in the same covered property, the cash assistance shall be limited to the total aggregate amount of cash assistance as indicated in the Schedule.