

## SUMMARY OF COVER

This is to confirm that you are covered under **BeWiser-PH Personal Accident Insurance Group Policy** underwritten by Malayan Insurance Co., Inc. with Master Policy No. **P0539271** for the following benefits:

### 3K PINOY PROTEK PROGRAM

*Subject to schedule of benefits relative to extent of Injury*

*\*\*Financial assistance provided for loss or damage (at least 75% damaged) of their current residence due to fire. The residence, owned or rented, has to be "Class A" construction – all concrete exterior walls and galvanized iron roofing. Limited to one (1) cover per household at any given time*

This confirmation is governed by the terms and conditions of said Master Policy and all claims will be adjusted in accordance therewith. The insurance will commence 12:00 Noon Manila Standard Time following date of the card issuance indicated in the card and expiring one (1) year thereafter.

Maximum of one (1) Cover per person at any given time

*Jose Paolo Y. Abaya*  
**JOSE PAOLO Y. ABAYA**  
President and CEO  
Malayan Insurance Co., Inc.



#### Accidental Death, Dismemberment &/or Disablement (A D & D)

Provides Indemnity to the Insured for loss of life, dismemberment or disablement arising from accident. The word "accident" means a sudden or unforeseen violent event that result to bodily injury or loss of life.

This policy covers against loss (as listed under Benefits, below) resulting directly and independently of all other causes, from bodily injuries caused by accident.

#### Benefits

The insurance afforded is only with respect to injuries, which directly and independently caused by accident, result in death or dismemberment/disablement or loss of sight as stated hereunder. When injury shall result in any of the following losses within twelve (12) consecutive months after the date of the accident, the insurer will pay for the loss of:

Life .....	The Principal Sum
Both Hands or both Feet or Sight of both Eyes .....	The Principal Sum
One Hand and One Foot .....	The Principal Sum
Either Hand or Foot and Sight of one Eye .....	The Principal Sum
Either Hand or Foot .....	One Half of The Principal Sum
Sight of either Eye .....	One Half of The Principal Sum

"Loss" as above used with reference to hand or foot means complete severance through or above the wrist or ankle joint, and as used with reference to eyes means the entire and irrecoverable loss of sight. The occurrence of any specific loss for which indemnity is payable under this Part shall at once terminate all insurances under this Policy, but such termination shall be without prejudice to any claim originating out of the accident causing such loss. In the event of multiple injuries compensable under this Section, the liability of the Company shall only be the injury requiring the highest indemnity. In the event of accidental death of the Insured, the principal sum benefit shall be paid to the beneficiary indicated in this COC, otherwise to the estate. All other benefits shall be payable to the Insured. Dismemberment/Disablement is subject to the Table of Benefits of the Standard PA policy.

#### Total Permanent Disability (accidental cause)

Provides lump sum benefit if the Insured, due to accident, is unable to engage in any occupation or employment for compensation or profit for which he is qualified by reason of his training, education or experience.

#### Burial Expense Benefit (following accidental death)

Provides financial assistance up to the limit specified in the policy in the event of Insured's death caused by accident.

#### Medical Reimbursement (accidental injuries)

Provides reimbursement for actual expenses incurred (but not to exceed the amount stated in the policy) irrecoverable from any other means for treatment of injuries sustained in an accident.

#### Dengue or Covid-19 Cash Assistance

Provides lump sum cash assistance benefit upon hospital confinement due to contraction of Dengue or Covid-19, whichever comes first, subject to the limit specified in the Policy Schedule. Fifteen (15) days waiting period is applicable from policy inception date.

#### Fire Cash Assistance

Provides lump sum cash assistance benefit to the Assured, up to the amount stated in the policy schedule of cover in the event of direct loss of or damage (up to 75% damaged and rendered uninhabitable) to the Assured's personal belongings and property due to Fire and Lightning.

#### General Exclusions

The insurance with respect to the above hazards shall not apply to:

- persons who are under eighteen (18) years old or over seventy (70) years old; or mentally impaired or physically handicapped;
- loss caused directly or indirectly, wholly or partly by:
  - bacterial infections, viral infections, sickness or disease (except pyogenic infections which shall occur through an accidental cut or wound); or infections caused by parasites;
  - medical or surgical treatment (except such as may be necessary solely by reason of injuries covered by this policy);
  - miscarriage or pregnancy, any disease of the female reproductive organ;
- suicide or any attempt thereof whether sane or insane;
- murder and unprovoked assault or any attempt thereof
- loss occasioned by war, invasion, acts of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, strikes, riots, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, sabotage, terrorism, military or usurped power, martial law or state of siege, seizure, quarantine, or customs regulations or naturalization by or under the order of any government or public or local authority. This exclusion shall not be affected by any endorsement which does not specifically refer to it, in whole or in part. The application of the exclusion referring to martial law or state of siege is hereby waived for any territorial jurisdiction of the Republic of the Philippines.
- nuclear radiation or radioactive contamination;
- injury sustained while participating in amateur or professional athletics, local sports leagues or international tournaments, or any organized and scheduled amateur physical contact sport;
- cave-in of mines;
- loss of life or injury sustained as a direct result of, in connection with or attributable to the insured being under the influence of prohibited/regulated drugs or alcohol.
- loss or damage directly or indirectly caused by, or arising out of the wilful act or negligence of the insured or his representatives

11. loss of life or injury sustained as a direct result of, in connection with or attributable to:
- a commission of a crime or any attempt thereof,
  - violation of rules and regulation on traffic and/or road use;
  - avoiding arrest or
  - any unlawful act (civil or criminal)
12. loss of life or injury sustained in the performance of duty relative to the following excluded occupations are not covered under the policy:
- actors, entertainers, models, mediamen, professional sportsmen/women
  - airline crew, pilots, airport maintenance ground crew
  - ambulance/paramedic services
  - ammunition, firework and explosives manufacturers
  - amusement arcade and fairground workers, zoo attendants
  - artist (excl. commercial)
  - circus, zoo and wildlife park workers
  - cleaners of building exteriors
  - civil engineering contractors (e.g. blast furnace, bridge, chimney, dam, dock, foundation, harbor, pier, piling, reservoir, road, structural steel, tower, tunnel, well, and wharf, construction, demolition, erection and maintenance)
  - construction workers, railway track workers/maintenance personnel, foundry workers, roofers, quarry/sand and gravel pit workers, tree fellers,
  - film cameramen, crew, stuntmen
  - haulers
  - international reporters and photographers
  - life assurance declinature
  - members of the Armed Forces (e.g. AFP, PNP, Navy, Marines, etc.), security guards, barangay tanods, firemen, merchant navy crews
  - oil rig workers or those regularly visiting oil rigs
  - persons declaring two or more accidents in past 5 years which would have generated claims under a Personal Accident policy
  - persons engaged in hazardous sports and pastimes (e.g. gliding, hang gliding and ballooning, motor racing of any kind including stock car racing and carting, mountaineering, rock and cliff climbing using ropes or guides, parachuting, pot-holing and similar underground activities, power and speedboat racing, private flying as a pilot, skin diving or use of underwater breathing apparatus, etc.)
  - persons residing or about to reside abroad
  - persons engaged in external works at high rise locations (height in excess of 15m) such as steeplejacks, scaffolding crew, window cleaners, etc.
  - persons working below ground (e.g. coal miners and colliery engineers)
  - persons working in or around docks and harbors (e.g. stevedores, dredger operators, wharf workers, tug operators)
  - persons working under water (e.g. diving contractors, professional divers)
  - persons working in boats or at sea (e.g. bargemen, seamen, fishermen, etc.)
  - scrap dealers

13. all losses due to widespread diseases, virus outbreak, epidemic or pandemic as declared by the Department of Health, the World Health Organization or any government institution of any recognized government in the world including any consequential loss such as, but not limited to, stranding or restriction to travel, quarantine or lock down, unemployment, embargo, insolvency and any other prejudice on liberty or any loss of economic opportunity or pecuniary loss from any act of any Government authority to mitigate, remedy or prevent the epidemic or pandemic.

#### **CLAIMS PROCEDURE**

IN CASE OF A CLAIM, the Insured or his dependent should submit the following original documents to Malayan Insurance at 500 Quintin Paredes St., Binondo, Manila, or at the nearest Malayan Insurance branch in the Philippines.

#### **Claims Requirements:**

##### **General Requirements:**

- PA Claims form
- Duly notarized Affidavit, Police Report or Incident Report
- Government issued I.D./Company or School I.D. showing complete home address and signature of Insured, with photo
- 2 Valid Government I.D.s of Beneficiary with photo and signature

##### **Additional Requirements for Accidental Death/ Burial Assistance**

- Original or Certified True Copy of Death Certificate issued by the Local Civil Registrar with seal
- Original or Certified True Copy of Birth certificate of the insured
- Identification of Beneficiary  
For Spouse: Marriage Contract  
For Parents/Children/Siblings: Birth Certificate

##### **Additional Requirements for Accidental Dismemberment/Permanent Total Disability/ Medical Reimbursement/ Dengue or Covid-19 Cash Assistance**

- Medical Certificate from attending physician (Original or Certified True Copy)
- Original Official Receipt
- Original Hospital Billing
- Picture of claimant with the affected part

##### **Additional Requirements for Fire Cash Assistance**

- Barangay Certification. Barangay Certification must clearly indicate address of damaged property, cause of loss or damage and that the Insured is a resident of the damaged property.
- Valid I.D. of claimant
- Photos of damaged or affected insured property

#### **NOTICE OF CLAIM**

Written notice of injury on which claim may be based must be given to the Company within thirty (30) days after the date of the accident causing such injury. In the event of accidental death, immediate notice thereof must be given to the Company.

#### **DISCLAIMER**

This Confirmation of Cover is intended to be a general summary. For full details on terms, conditions, exclusions and provisions of your coverage, you may request for a copy of the Master Policy.