The NEW PHOTO RX from Malayan Insurance, offers worldwide comprehensive insurance protection for photographers and their camera gears.

As you search for that elusive perfect photo, accidents may happen anytime, and at any place when you least expect them. With Photo Rx, professional photographers and hobbyists may prepare themselves against adversities that may happen. Malayan’s Photo Rx protects photographers against accidents, and possible liabilities while taking photos as a profession or hobby. Photo Rx also secures your camera gears, equipment, peripherals and photographer’s portfolio from fire, theft, burglary, loss or accidental damage at easy on the pocket premiums.

### COVERAGE

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Insurance (In &amp; Outside Premises)</td>
<td>Php 100,000.00</td>
</tr>
<tr>
<td>Comprehensive General Liability</td>
<td>100,000.00</td>
</tr>
<tr>
<td>Personal Liability</td>
<td>100,000.00</td>
</tr>
<tr>
<td>Overseas Extension</td>
<td>100,000.00</td>
</tr>
<tr>
<td>Vehicle Extension</td>
<td>100,000.00</td>
</tr>
<tr>
<td>Personal Accident with 10% Medical Reimbursement</td>
<td>1,000,000.00</td>
</tr>
<tr>
<td>Assistant’s Medical Expense with 10% Medical Reimbursement for up to 2 assistants</td>
<td>1,000,000.00</td>
</tr>
<tr>
<td>Accidental Damage to Portfolio</td>
<td>80,000.00</td>
</tr>
<tr>
<td>Hire of Equipment</td>
<td>50,000.00</td>
</tr>
<tr>
<td><strong>Total Premium (tax inclusive)</strong></td>
<td><strong>Php 4,000.00</strong></td>
</tr>
</tbody>
</table>

Additional coverage for property insurance is available in increments of Php 25,000, at an affordable add-on premium of Php 700 (tax inclusive) per increment.

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**PRODUCT FEATURES**

- **PROPERTY INSURANCE**
  Covers declared camera and other photography equipment against accidental damage, theft or physical loss while inside or outside the business premises.

- **COMPREHENSIVE GENERAL LIABILITY**
  Addresses business-related legal worries in relation to third parties for bodily injury and/or property damage due to accidents arising out of the photographer's business operations, whether in the studio or shooting on location.

- **PERSONAL LIABILITY**
  Answers for liabilities in case the photographer is held financially and legally liable for damages to property of or injury to a third party due to negligence.

- **OVERSEAS EXTENSION**
  Provides protection of declared camera and other photography equipment against accidental damage, fire, theft or physical loss while on travel status within the Philippines or abroad.

- **VEHICLE EXTENSION**
  Guards the declared camera and other photography equipment against accidental damage, fire, theft or physical loss while in transit on any type of conveyance.

- **PERSONAL ACCIDENT WITH MEDICAL REIMBURSEMENT**
  Indemnifies the photographer insured for loss of life, permanent disability, or dismemberment due to accidents, as well as reimbursement on actual medical expenses for treatment of injuries sustained as a result of an accident.

- **ASSISTANT’S MEDICAL EXPENSE**
  Protects the photographer’s assistant for loss of life, permanent disability or dismemberment due to accidents as well as reimbursement on actual medical expenses for treatment of injuries sustained as a result of an accident.

- **DAMAGE TO PORTFOLIO**
  Safeguards the photographer’s declared portfolio against physical loss or accidental damage.

- **HIRE OF EQUIPMENT**
  Compensates for hire of alternative equipment while awaiting repair and replacement of damaged camera subject to an approved claim.

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**INSURANCE APPLICATION FORM**

**NAME OF INSURED:**

**HOME ADDRESS:**

**TELEPHONE NO.:**

**DATE OF BIRTH:**

**CIVIL STATUS:**

**NO. OF CHILDREN:**

**REGISTERED BUSINESS NAME:**

**ADDRESS WHERE INSURED ITEMS ARE LOCATED:**

**POSITION:**

**TELEPHONE NO.:**

**DESCRIPTION OF PHOTOGRAPHIC EQUIPMENT:**

<table>
<thead>
<tr>
<th>EQUIPMENT MODEL</th>
<th>SERIAL NUMBER</th>
<th>MARKET VALUE</th>
</tr>
</thead>
</table>

**PERSONAL ACCIDENT INSURANCE COVERAGE:**

**1ST ASSISTANT’S NAME:**

**2ND ASSISTANT’S NAME:**

**POSITION:**

**DATE OF BIRTH:**

**DECLARED PORTFOLIO:**

<table>
<thead>
<tr>
<th>TITLE</th>
<th>DESCRIPTION</th>
<th>DIMENSION</th>
<th>MATERIAL</th>
</tr>
</thead>
</table>

I hereby apply for Photo RX Insurance and warrant that the above statements and answers submitted for consideration by the company are full, complete and true. I agree that this proposal and declaration shall be the basis of any policy to be issued by the company and that any material misrepresentation made herein shall bar my right to cover.

Signature: ____________________________ Date: ____________

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For more information, please call MALAYAN INSURANCE at 242-8888 local 263

**MALAYAN INSURANCE**

A VICO Member

**Insure to be Sure.**