

## SUMMARY OF COVER

This is to confirm that you are covered under **Personal Accident Insurance Policy** underwritten by Malayan Insurance Co., Inc. with Master Policy No. P0624404 for the following benefits:

COVERAGE	Limit per Cover		
	Principal	Spouse/Parent	Child/Siblings
Accidental Death	100,000.00	50,000.00	25,000.00
Total Permanent Disability – (accidental cause)	100,000.00	50,000.00	25,000.00
Disablement or Dismemberment* - (accidental cause)	Up to 100,000.00	Up to 50,000.00	Up to 25,000.00
Murder and Unprovoked Assault**	100,000.00	50,000.00	25,000.00
Motorcycle Coverage- (death due to motorcycle accident)	100,000.00	50,000.00	25,000.00
Educational Cash Assistance – (due to accidental death)	10,000.00	5,000.00	n/a
Daily Hospital Income Benefit***- (accident cause only)	500/day	500/day	500/day
Medimate (Telemedicine)****	Unlimited	Unlimited	Unlimited

\*Subject to schedule of benefits relative to extent of injury

\*\* Subject to standard geographical exclusions

\*\*\*Subject to maximum of five (5) days per confinement and twenty (20) days annual aggregate

\*\*\*\*Exclusive and unlimited access to TeleConsultation with Primary and Specialty Care Doctors, and referral services to Emergency Assistance, Preventive Care Services, and Covid-19 related services

Maximum of one (1) COC per person 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 coverage shall commence 12:00 NN Manila Standard Time following date of registration and expiring one (1) year thereafter.

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



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Signature over printed name of the Insured  
(not valid w/o signature)

To avail unlimited TeleConsultation access and Emergency Referral Services, contact any of **MediMate 24/7** hotline numbers:  
**(02) 8373 0002 | 0968 898 7488 | 0917 650 1510**

### 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.

### Murder and Unprovoked Assault

Provides indemnity to the Assured for loss of life or injury due to murder and unprovoked assault arising from robbery, hold-up, assault, or other unlawful acts done to the Assured.

However, there shall be no recovery hereunder if the Murder and Unprovoked Assault occurs in any of the following geographical areas, including all cities, towns, barrios, barangays and other existing political subdivisions therein, including those which may hereinafter be created by virtue of any Executive Order or Legislative Enactment:

Autonomous Region of Muslim Mindanao (Basilan, Lanao del Sur, Maguindanao, Sulu Archipelago and Tawi-Tawi), Lanao del Norte, North Cotabato, South Cotabato, Sultan Kudarat, Zamboanga del Norte, Zamboanga del Sur, Zamboanga Sibugay

### Motorcycling Cover (accidental death)

Extends coverage to accidental death due to motorcycling including pillion riding but excluding whilst engaged in any form of racing, riding exhibition, motocross racing, etc.

### Educational Cash Assistance (accidental death)

In the event of accidental death of the Principal Insured or Spouse, the company shall provide financial assistance to the beneficiaries of the Insured, up to the amount stated in the Schedule of Cover.

### Telemedicine

**Access to Medimate 24/7** – Exclusive and unlimited access to TeleConsultation with Primary and Specialty Care Doctors, and referral services to Emergency Assistance, Preventive Care Services, and Covid-19 related services.

### Eligibility and Qualified Dependents

Principal Insured – Must be not below eighteen (18) years old and not more than seventy (70) years old.

Qualified Dependents for Married Principal Insured:

- Legal spouse, not over seventy (70) years old.
- Maximum of four (4) children, from one (1) to twenty-one (21) years old, full-time student, single, and financially dependent on the Principal Insured.

Qualified Dependents for Single Principal Insured:

- a. One parent, not over seventy (70) years old.
- b. Maximum of four (4) brothers/sisters, from one (1) to twenty-one (21) years old, full-time student, single, and financially dependent on the Principal Insured.

#### CONDITIONS/EXTENSIONS

- a. Accidental Food Poisoning (presence of deleterious matter on food and drinks and not as a result of spoilage/expiration)
- b. Accidental Gas Poisoning
- c. Acts of Nature
- d. Amateur and Social Sports
- e. Commercial flying as fare paying passenger
- f. Drowning
- g. Motorcycling cover including pillion riding excluding whilst engaged in any form of racing, riding exhibition, motocross racing, etc.
- h. Pyogenic infections acquired through accidental cut or wound
- i. Riot and strikes (not as active participant)
- j. 24/7 on and off the job, Philippine territory

#### EXCLUSIONS

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

1. persons who are under one (1) year and over twenty-one (21) years of age in the case of Insured's children or siblings or over seventy (70) years of age in the case of Insured's spouse or parents, or mentally impaired or physically handicapped;
2. loss caused directly or indirectly, wholly or partly by:
  - i. bacterial infections, viral infections, sickness or disease (except pyogenic infections which shall occur through an accidental cut or wound); or infections caused by parasites;
  - ii. medical or surgical treatment (except such as may be necessary solely by reason of injuries covered by this policy);
  - iii. miscarriage or pregnancy, any disease of the female reproductive organ;
3. suicide or any attempt thereof whether sane or insane;
4. 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.
5. nuclear radiation or radioactive contamination;
6. injury sustained while participating in amateur or professional athletics, local sports leagues or international tournaments, or any organized and scheduled amateur physical contact sport;
7. injury sustained while engaging in but not limited to mountaineering requiring the use of ropes or guides, skin diving employing the use of compressed cylinders, racing on wheels or horseback, skydiving from device for aerial navigation, hang gliding or any type of water sport;
8. cave-in of mines;
9. 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.
10. loss or damage directly or indirectly caused by, or arising out of the wilful act or negligence of the insured or his representative
11. loss of life or injury sustained as a direct result of, in connection with or attributable to
  - i. a commission of a crime or any attempt thereof,
  - ii. violation of rules and regulation on traffic and/or road use;
  - iii. avoiding arrest or;
  - iv. any unlawful act (civil or criminal)

12. any and all losses due to widespread diseases, virus outbreak, (including any mutations or variants) epidemic, pandemic whether recognized and declared or not, by the Department of Health, the World Health organization or any government institution of any duly constituted government anywhere 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.

#### LIMITS OF LIABILITY

The liability of the Company shall be limited to the amount stated in the Schedule of Benefits and shall not exceed amounts stated therein.

#### CLAIMS PROCEDURE

IN CASE OF A CLAIM, the Insured or his Dependent/s should submit the following original documents to Malayan Insurance at Yuchengco Tower I, 500 Quintin. Paredes St., Binondo, Manila, or at the nearest Malayan Insurance branch in the Philippines or call Malayan Insurance at (02) 8628-8628 or send an email at [cxo@malayan.com](mailto:cxo@malayan.com).

#### Claims Requirements:

##### General Requirements:

1. Duly accomplished PA Claims Notification Form
2. Confirmation of Cover (filled-out and signed)
3. Duly notarized Affidavit, Police Report or Incident Report
4. Government issued I.D./Company or School I.D. showing complete home address and signature of Insured, with photo
5. 2 Valid Government I.D.s of Beneficiary with photo and signature

#### Additional Requirements for Accidental Death/Murder and Unprovoked Assault

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

#### Additional Requirements for Accidental Dismemberment/Total Permanent Disability (TPD)/Daily Hospital Income Benefit

1. Medical Certificate from attending physician (Original or Certified True Copy)  
*For TPD the medical certificate should state that the claimant is unable to engage in any occupation or employment for compensation or profit.*
2. Original Official Receipt
3. Original Hospital Billing
4. Picture of claimant with the affected part

#### Additional Requirements for Educational Cash Assistance

1. Certificate of Enrolment or School Registration Form
2. Copy of School ID

#### 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.