



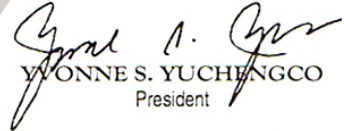
# Certificate of Insurance

**PhP 2,000 Per Day Hospital Income Benefit  
Total of PhP 120,000 worth of Hospitalization Benefits**

CERTIFICATE NUMBER

THIS IS TO CERTIFY THAT \_\_\_\_\_

is insured with MALAYAN INSURANCE CO., INC. under the Master Policy No. appearing below. This certificate is governed by the terms and conditions of said Master Policy and all claims will be adjusted in accordance therewith. The insurance shall be in force for one ( 1 ) year starting on the effectivity date below from 12:01 Noon, Manila Standard Time.

  
YVONNE S. YUCHENGCO  
President

**ICG - 0001 - 2007 - 00020**  
**MASTER POLICY NUMBER**

EFFECTIVITY DATE:

EXPIRATION DATE:

#### SICKNESS AND ACCIDENT BENEFIT

When as a result of injury, or the commencement of sickness, the Insured shall be necessarily confined commencing while this policy is in effect, in a hospital as an in-patient under the continuous attendance of a currently licensed physician or surgeon, the Company will pay the Daily Hospital Cash Benefit amount stated in the Schedule, for each day that the Insured shall be so confined therein with an annual aggregate of sixty (60) days and a maximum of thirty (30) days per confinement.

#### DEFINITIONS

"Injury wherever used in the policy means bodily injury caused by an accident occurring while this policy is in force as to the person whose injury is the basis of claim and resulting directly and independently of all the other causes in loss covered by this policy.

"Sickness" wherever used in this policy means illness or disease which causes loss covered by the policy, contracted and commencing after the effective date of the policy as to the person whose illness or disease is the basis of claim.

"Physician" wherever used in the policy means a person legally licensed to practice medicine and surgery other than the Insured or a member of the Insured's immediately family.

"Hospital" wherever used in this policy means an establishment which meets all of the following requirements: (1) hold a license as a hospital; (2) operate primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (3) provides 24-hour-a-day nursing service by registered or graduate nurses; (4) has a staff of one or more licensed physicians available at all times; (5) provides organized facilities for diagnosis and major surgical facilities; (6) maintains at least six (6) beds for 24-hour use by patients; and (7) is not primarily a clinic, nurse rest, or convalescent home or similar establishment and is not other than incidentally, a place for alcoholic or drug addicts.

"Insured" wherever used in this policy means eligible person named in the application and accepted by the Company as insurance risks.

#### FLYING COVERAGE

Coverage as respects flying is limited to loss occurring while the Insured is riding solely as a passenger (not as an operator or crew member) in boarding or alighting from:

- (1) a certified passenger aircraft provided by a commercial airline or any regular or non-scheduled, special or chartered flight, and operated by a properly certified pilot flying between duly established and maintained airports, or
- (2) any transport type aircraft operated by the Military Airlift Command (MAC) of the United States of America or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world.

#### PRE-EXISTING CONDITIONS

The policy shall not cover any sickness contracted or injury sustained by an Insured before the effective date of coverage unless such Insured has been covered under this policy for twelve (12) consecutive months.

Pre-Existing Conditions is defined as sickness or injury contracted by the insured before the effective date of coverage unless the Insured has been covered under this policy for twelve (12) consecutive months. A sickness or condition is considered to be in existence prior to the effective date of coverage in any of the following cases:

- When any professional advice or treatment has been obtained or given for such sickness or condition prior to the said effective date of coverage.
- Such sickness or condition was in any way evident to the Insured before the effectivity date of the Policy.
- The natural history/pathogenesis of such sickness or condition can be clinically determined to have started prior to the effectivity date of coverage whether or not the Insured is aware of such sickness or condition.

#### EXCLUSIONS

This insurance under this policy shall not cover, and no payment shall be made for expenses incurred in connection with;

- (1) Pregnancy and resulting childbirth, miscarriage or diseases of the female organs of reproduction.
- (2) Routine physical or any examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic of X-ray examinations except in the course of a disability established by the prior call or attendance of a physical;
- (3) Intentionally self-inflicted injury or suicide while sane or insane or any attempt threat.
- (4) Cosmetic or plastic surgery, any dental work, dental treatment, eye examination, except as a result of accident;
- (5) Congenital anomalies, any mental and nervous disorder or rest cures.
- (6) Treatment of drug addiction or alcoholism; venereal diseases, Acquired Immunology Deficiency Syndrome (AIDS).
- (7) Sickness or disease occasioned by War, War-like operations, civil commotion strike, civil war, revolution, rebellion, Service in the armed forces.
- (8) Treatment or surgery for tonsils, adenoids, hernia unless the person undergoing such treatment or surgery has been continuously covered under this policy for a period of 120 days immediately preceding such treatment or surgery.
- (9) Murder, provoked assault.

#### EXPIRATION OF COVER

Individual coverage under this form will expire when the Insured attains sixty five (65) years of age. Grace period has expired and renewal premium is not paid.

TERRITORIAL LIMITS: Anywhere in the Philippines.

UNDERWRITTEN BY



**MALAYAN INSURANCE**

**Malayan Insurance, Yuchengco Tower**  
500 Quintin Paredes Street, Binondo, Manila  
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