

**PhP 100,000 Accidental Death  
up to PhP 100,000 Dismemberment Insurance  
up to 10,000 Medical Reimbursement**

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.

Nature of work or occupation (if any): \_\_\_\_\_

Beneficiary: \_\_\_\_\_

### NOTICE OF CLAIMS

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.

**PAO - 0001 - 2006 - 00002**

**MASTER POLICY NUMBER**

EFFECTIVITY DATE:

EXPIRATION DATE:

The Policy covers against loss resulting directly and independently of all other causes from all bodily injuries caused by accident. However coverage as respect flying is limited to loss occurring while the insured is riding solely as a passenger, not as an operator or a crew member, in boarding or alighting from:

- a) a certificate passenger aircraft provided by a regularly established airline on any regular scheduled flight and operated by a properly certificated pilot flying over an established aerial route between duly established and maintained airports,
- b) any transport type aircraft operated by the Military Air Transport Service (MATS) of the United States or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world.

### BENEFITS

The insurance afforded is only with respect to injuries, which directly and independently of all other causes, result in DEATH or DISMEMBERMENT or LOSS of SIGHT as stated hereunder. When injury shall result in any of the following losses within one hundred eighty (180) days 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
Medical Reimbursement _____	PhP 10,000

"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 irrevocable 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. No indemnity will be paid under any circumstances for more than one of the losses, the greatest, for which provision is made first Part. In the event of accidental death of the Insured, the principal sum benefit shall be paid to the beneficiary indicated in the insurance stub, otherwise to the estate. All other benefits shall be payable to the insured. Medical or Surgical Treatment shall mean that the Company will reimburse the actual expense incurred but not exceed the aggregate amount payable stated in the Schedule as a result of any one accident, when by reason of injury, the Insured, shall require treatment by a legally qualified physician surgeon, confinement in a hospital or the employment of a licensed or graduate nurse.

### EXCLUSIONS

- a) loss caused directly or indirectly, wholly or partly, or occasioned by: (1) bacterial infections, disease or sickness; pregnancy or miscarriage; congenital anomalies or Acquired Immune Deficiency Syndrome (AIDS); (2) suicide or any attempt threat (sane or insane), insanity, whilst under the influence of alcohol or prohibited drug; (3) terrorism, war invasion ; act of foreign enemy, hostilities or warlike operations (whether war be declared or not) , civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, riot, civil commotion, strikes, military or popular uprising, or the use of a weapon or instrument employing atomic fission or radio-active force, whether in time of peace or war; (4) landslide or cave-in of mines, earthquake, tidal waves or volcanic eruption; (5) any bodily injury which shall result in Hernia; (6) ionizing radiations or contamination by radioactivity ;
- b) loss while engaging in hunting , mountaineering, winter sports, ice hockey, football, scuba diving, ice or water skiing, yachting, racing of any kind, steeple chasing, polo playing,
- c) loss while participating in any brawl, committing a crime, or making an arrest or a raid as an officer of the law;
- d) loss while under orders for warlike operations or for restoration of public order, while the insured is serving the Armed Forces of any country or international authority, whether in peace of war;
- e) while operating, learning to operate or serving as a crew member of an aircraft or vessel;
- f) loss caused by murder or assault or disappearance;
- g) any of the following persons:
  - 1) persons who are under the age of seven (7) years, or over the age of seventy (70) years, or mentally incompetent or physically impaired;
  - 2) Acrobats, Asylum Attendants, Aviators , Boilermen, Detectives , Divers, Explosive Makers, Firemen, Fishermen, Loggers, Miners, Policemen, Sailors, Sawmill Workers, Secret Service Personnel, Woodworking Machinists, Underground Workers and Window Cleaners, while performing their tasks as such.

UNDERWRITTEN BY



**MALAYAN INSURANCE**