

Family Guard Plan 1

Provides coverage of up to Php 20,000.00 for: Accidental Death & Disablement, Accident Medical Expense

Key Benefits

Family Package	Accidental Death & Disablement	Accidental Medical Expense
Principal	10,000.00	2,500.00
Spouse	5,000.00	
Child/Sibling	2,500.00	

Product Information

Insurer: Pioneer Life, Inc. with Certificate of Authority No. 2019/12-R issued by the Insurance Commission to transact in life insurance business.

Broker: EnsureMePh Insurance Broker, Inc. with License No. IB-27-2022-R issued by the Insurance Commission to act as insurance broker (Life & Non-Life).

Insured. This is the person declared as the Insured in the registration/activation form.

This product is only available to customers in the Philippines. All amounts indicated are in Philippine Peso (Php).

Coverage Period. The duration between Effective Date to its Expiration Date or from the Effective Date up to Claim. Once claim is paid, coverage terminates.

Effective Date. The date coverage takes effect. It is the date Pioneer acknowledges receipt of the complete registration. The applicant will receive an SMS and email from Pioneer confirming receipt of the registration. If email Confirmation is NOT received within three (3) working days from registration, please call (02) 7750 5433, 09175317213 or email customersupport@insuranceko.ph

Expiry Date. The date the coverage expires. It is the date after the coverage period lapses from the effective date.

Maximum Coverage. Each Insured Individual is allowed only a maximum of three (3) units of P12,500.00 per policy. If at the time of loss the Insured Individual has more than three (3) policies, the maximum claimable amount is up to three (3) units.

Accidental Death & Disablement/Dismemberment Benefit. Once coverage takes effect, Pioneer shall provide a maximum benefit of up to three (3) units assistance to the insured for the following:

1. Bodily injuries effected directly or independently of all other causes, through external, violent, and accidental means.
2. Bodily injuries caused by food poisoning, animal bites (except mosquito bites), and Acts of Nature.
3. Injuries resulting in any of the following losses to the Insured Individual within one hundred eighty (180) days from the date of the accident. The Insurer will pay the following:
 - a. 100% for Accidental Death
 - b. 100% for Disablement of Both Hands or both feet or sight of both eyes
 - c. 100% for Disablement of One Hand and one foot or either hand or foot and sight of one eye
 - d. 50% for Disablement of one hand or one foot or sight of one eye

Accident Medical Expense (AME). The Insurer will pay the reasonable, customary, and necessary medical expenses incurred within fifty-two (52) weeks from the date of the Accident up to the maximum amount for Medical Expense, as specified in the Group Policy, when, by reason of Injuries, and commencing within thirty (30) days after the date of the Accident, the Insured Individual shall require treatment by a legally qualified physician or surgeon, confinement in a legally constituted and licensed hospital, employment of a licensed and trained nurse where prescribed by a physician, x-ray examination, or the use of an ambulance.

Waiting Period. As medical test is not required upon avilment, a 15-day waiting period from Effective Date is applicable to death and sickness hospitalization benefits. A claim is subject for denial when cause of death or hospitalization is pre-existing condition and occurs within the said 15-day waiting period.

Free look Period. The Insured may cancel the policy within fifteen (15) days from Effective Date provided that no claim has been filed. The Insured is entitled to full premium refund under this provision. Requests for cancellation can be submitted through the link to be provided by Pioneer in its confirmation email once the policy is successfully activated.

Exclusions. The following cases shall not be eligible for benefit payment:

1. Self-inflicted injury, suicide or any attempt thereat; or
2. Strike, riot, civil commotion, acts of terrorism, revolution, insurrection, declared or undeclared war, or any warlike operation; or
3. Any illegal act committed by the insured (murder, theft tdrug-related crime, etc.)
4. Childbirth and female reproductive illnesses

Claims. The benefit is payable:

1. to the insured, or
2. through the insured's guardian if the insured is a minor, or
3. in successive preference, to the
 - a. Legal spouse
 - b. Children
 - c. Parents
 - d. Brothers and Sisters; otherwise
 - e. The Insured's estate, in case of the Insured's passing at the time of claims payment

Eligibility Criteria

All insured clients shall be eligible for insurance provided that the following conditions are met:

- a. Ages 18-64 years old
- b. Actively performing daily normal chores such as eating, taking a bath, dressing, toileting and walking on their own

Suicide Clause. Suicide of a customer within one (1) year from effective date of his insurance or last reinstatement, if any, whichever is later, is a risk not insured under the policy. In the event a customer commits suicide within the prescribed period, PIONEER's liability will be limited to 10% of the Amount of Insurance. Suicide committed by a customer in state of insanity shall be compensable regardless of the date of commission.

Murder and Assault. This policy shall cover losses caused by the risks of murder, assault, or any such attempt provided that such risks:

1. shall not have been provoked by the Insured Individual; and
2. shall not have happened while the Insured Individual is a) engaging in political activities, or b) performing investigative, security or political function, or c) holding any elective governmental position.

There shall be no Murder & Assault coverage for Security Guards.

Motorcycling Coverage Clause. This insurance shall apply while the Insured is riding or operating any motorized two-wheeled vehicle EXCEPT while such vehicle is being used for any race, speed test or exhibition or when the Insured is under the influence of liquor, narcotics or prohibited drugs.

Proof of Coverage. Proof of insurance coverage shall be provided by Pioneer to the customer via email within three (3) working days from registration.

Termination of Individual Insurance. The insurance of any Principal Insured under the Group Policy terminates automatically upon the earliest of the following dates:

- a) the date the Group Policy terminates;
- b) the date the customer attains exact age sixty-five (65)
- c) the date the customer enters military, air, or naval service; or
- f) the date a claim of the Principal Insured for Total and Permanent disability Benefit Rider under the Group Policy is approved, if applica - ble.

Claims and After-sales Customer Support. Claims should be notified within thirty (30) days after the occurrence or commencement of any loss covered by this Policy or as soon thereafter as is reasonably possible. All claims notification and after-sales requests will be handled by EnsureMePh Insurance Broker, Inc. (the insurance broker for this product). For claims, questions, complaints or requests, the customer may submit a service request through the link to be provided by Pioneer in its confirmation email once the policy is successfully activated. Someone from EnsureMePh Insurance Broker team will reach out to the customer via email or phone call to guide the claimant through the claims process, or to address any inquiry or requests, and/or resolve any complaints related to this insurance.

The Insurance Commission, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws related to insurance and has supervision over insurance providers and intermediaries. It is ready at all times to assist the general public in matters related to insurance. For any inquiries or complaints please contact the Public Assistance and Mediation Division (PAMD) of the Insurance Commission at 1071 United Nations Avenue, Manila with telephone numbers +632-85238461 to 70 and with email address publicassistance@insurance.gov.ph. The official website of the Insurance Commission is www.insurance.gov.ph.

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FAQs

What is Family Guard Plan 1 Insurance?

Family Guard Plan 1 insurance product covers accidental death and disablement with accidental medical expense and daily hospital benefit for principal insured. It also provides coverage for three of your immediate family members for accidental death and disablement.

How can I register for Family Guard Plan 1 insurance?

You need to www.insuranceko.ph/shop. Choose the Family Guard Plan 1 product. For new user you will be required to sign up to proceed. For existing user that have an account to the InsuranceKo website you will be required to login. Then, read product details and agree to the product terms and conditions and data privacy policy. Input necessary details for creation of your policy. Review the summary page then select payment option and proceed to pay. You will receive your confirmation of purchase via email.

Who is the Insurance Provider Family Guard Plan 1 insurance?

Insurer: Pioneer Life, Inc. with Certificate of Authority No. 2019/12-R issued by the Insurance Commission to transact in life insurance business.
Broker: EnsureMePh Insurance Broker, Inc. with License No. IB-27-2022-R issued by the Insurance Commission to act as insurance broker (Life & Non-Life).

What if I didn't receive the email containing the confirmation of purchase?

If you haven't received the confirmation of purchase within 48 hours, you may notify the Insurance Support Team through this link <https://insuranceko.ph/contact>.

Can I avail of the Family Guard Plan 1 Insurance multiple times?

Each Insured Individual is allowed only a maximum of three (3) units of P12,500 per policy. If at the time of loss the Insured Individual has more than three (3) policies, the maximum claimable amount is up to three (3) units.

About the Family Guard Plan 1 Insurance package

What is Family Guard Plan 1 Insurance package?

Family Guard Plan 1 insurance product covers accidental death and disablement with accidental medical expense for principal insured. It also, provides coverage for three of your immediate family members for accidental death and disablement.

Accidental Death & Disablement/Dismemberment Benefit. Once coverage takes effect, Pioneer shall provide a maximum benefit of up to three (3) units assistance to the insured for the following:

1. Bodily injuries effected directly or independently of all other causes, through external, violent, and accidental means.
2. Bodily injuries caused by food poisoning, animal bites (except mosquito bites), and Acts of Nature.
3. Injuries resulting in any of the following losses to the Insured Individual within one hundred eighty (180) days from the date of the Accident. The Insurer will pay the following:
 - a) 100% for Accidental Death
 - b) 100% for Disablement of Both Hands or both feet or sight of both eyes
 - c) 100% for Disablement of One Hand and one foot or either hand or foot and sight of one eye
 - d) 50% for Disablement of one hand or one foot or sight of one eye

Accident Medical Expense (AME). The Insurer will pay the reasonable, customary, and necessary medical expenses incurred within fifty-two (52) weeks from the date of the Accident up to the maximum amount for Medical Expense, as specified in the Policy, when, by reason of Injuries, and commencing within thirty (30) days after the date of the Accident, the Insured Individual shall require treatment by a legally qualified physician or surgeon, confinement in a legally constituted and licensed hospital, employment of a licensed and trained nurse where prescribed by a physician, x-ray examination, or the use of an ambulance.

Who can be insured?

Primary Insured:

- a. Ages 18-64 years old
- b. Actively performing daily normal chores such as eating, taking a bath, dressing, toileting and walking on their own dependent. Individual who is an immediate family of the principal insured and whom he /she has declared in his/her registration with the following age criteria:
 - a. Spouse (18 - 64 years old) - legal spouse of the principal insured
 - b. Child (1 - 17 years old) – unmarried and unemployed; residing and financially dependent on the Principal; provided nomination is in the order of eldest to youngest
 - c. Sibling (1 – 17 years old) – unmarried and unemployed; residing and financially dependent on the Principal; provided nomination is in the order of eldest to youngest

Are murder and assault covered for the insured owner?

Yes, provided that the murder, assault, or any such attempt:

- a. shall not have been provoked by the Insured;
- b. shall not have happened while the Insured is:
 - a. engaging in political activities, or
 - b. performing investigative, security or political function or
 - c. holding any elective governmental position;

I am living abroad, am I still qualified to take the insurance?

The Insured or policy holder must be residing in the Philippines at the time of registration.

How do I apply for a new insurance policy?

You need to www.insuranceko.ph/shop. Choose the Family Guard Plan 1 product. For new user you will be required to sign up to proceed. For existing or user that have an account to the Insuranceko website you will be required to login. Then, read product details and agree to the product terms and conditions and data privacy policy. Input necessary details for creation of your policy. Review the summary page then select payment option and proceed to pay. You will receive your confirmation of purchase via email.

What happens if I did not meet the Insurance eligibility requirement for enrollment to insurance?

The insurance activation will not push through if the customer does not meet the eligibility requirements (i.e. overaged or underaged). You will receive an email regarding the status of your application within 1-3 working days from date of registration.

Can the Insurer cancel my policy?

Your Family Guard Plan 1 policy shall not be cancelled by the Insurer except upon prior notice thereof to you, and no notice of cancellation shall be effective unless it is based on the occurrence, after the Policy Effective Date, of one or more of the following:

- a) the date the Group Policy terminates;
- b) the date the Insured ceases to be an active and bona fide member of the Policyholder;
- c) the date the Insured attains the exact age sixty-five (65); or
- d) the date Insured Individual enters military, air, or naval service; or
- e) the date a claim of the Insured is paid, if applicable.

Claims FAQs

How do I report a claim?

You can report a claim by informing us via our website. <https://insuranceko.ph/claims>. The insurance support team at InsuranceKo will reach out to you to guide you through the claims process.

When can I file a claim?

In case of bodily injury or death of the Insured due to accident, written notice of loss must be given by the Insured or the beneficiary through our website <https://insuranceko.ph/claims> within 30 days after the date of loss or soon thereafter as is reasonably possible.

In case of hospitalization, notice of claim must be given by the Insured through <https://insuranceko.ph/claims> as soon as possible.

To whom will the claim be payable?

In the event of death of the Insured, benefit is payable to the first surviving classes of beneficiary in successive preference: The Insured's (1) legal spouse (2) child(ren), (3) parents, (4) brothers and sisters, otherwise, (5) the Insured's estate.

Can a minor beneficiary file a claim?

Yes, provided the minor will submit an Affidavit of Legal Guardianship to be executed by the minor's guardian and other related documents.

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