

Group Associations Plan

GROUP ASSOCIATIONS PLAN

Product Information

Insurer: Philippine Life Financial Assurance Corporation with Certificate of Authority No. 2022/09-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).

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

Prospects:

Class B

Credit Cooperatives, Market Vendors, Warehousemen, Bakers, Employees Association of Refineries, Employees Association of Paint Varnish, Employees Association of Fertilizers Employees Association of Manufacturing Firms

Excluded: Sports/Athletes, Pilots, Metro Aide, Miners

I. SUMMARY OF BENEFITS

Group Term Life Insurance Plan (GTLIP)

- Pays the amount of insurance of the insured employee in the event of his death during the defined period

Group Accidental Death and Disability Rider (GADDR)

- Pays out a certain percentage of the amount of insurance in case of sustained accidental injuries effected directly and independently of all other causes and as a result of such injuries has sustained, within 180 days after the date of accident, in accordance with the following schedule:

Schedule of Indemnities	% of Amount of Insurance
Loss of life	100%
Loss of two limbs	100%
Loss of both hands	100%

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Loss of both feet	100%
Total loss of sight of both eyes	100%
Loss of hearing of both ears	75%
Loss of one hand	50%
Loss of one foot	50%
Loss of sight of one eye	50%

Group Accidental Medical Reimbursement Rider (GAMERR)

- Upon receipt and approval by the Insurer of due proof that an Insured has sustained accidental bodily injuries effected directly and independently of all other causes and, within one hundred eighty (180) days after the date of accident, needed medical treatment, the Insurer shall, subject to the limitations and provisions of the Policy to be issued, reimburse the actual medical expense incurred up to the Amount of Insurance of this Rider.

Medical expense shall mean the reasonable and customary Physician's fees, hospitalization fees, medical supplies and medications, all of which must have been necessary and reasonable incurred in the medical or surgical treatment of the bodily injury covered by this Rider. Such medical or surgical treatment must be administered on or prescribed by a legally qualified surgeon or physician.

Inclusion of Medical Expenses:

1. Physician's Fees
2. Hospitalization Fees
3. Medical Supplies
4. Medications

Provided that the above inclusions are incurred in the medical and surgical treatment of the insured. Likewise, surgical and treatment must be administered on or prescribed by a legally qualified surgeon or physician.

II. SCHEDULE OF BENEFITS

Classification	Life	Accident & Disablement	Accident Medical Expense
All eligible individuals	20,000.00	20,000.00	10,000.00

III. NOTES

1. Premium is inclusive of government-mandated taxes. Renewal premium may change depending on the claims experience of the policy.

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2. Eligibility Requirements:

- Any in good health and actively-at-work bona fide member of the Policyholder who is at least eighteen (18) years old and who has not attained his 65th birth anniversary except those who are engaged in hazardous activities like deep-sea diving, mountain climbing and underground mining are not eligible for coverage.

3. Participation Requirements:

- 100% of all eligible individuals;
- At least 100 eligible individuals at the policy inception and throughout the policy period

4. Termination Age:

- GTLIP: Coverage terminates at 65
- GADDR: Coverage terminates at 65
- GAMERR: Coverage terminates at 65

5. No Evidence Limit (NEL):

- No evidence limit is P20, 000.00 provided eligible individual has not attained his 65th birth anniversary.

6. Premium Requirement:

Minimum of 10,000.00 annual premium (net of collection fee) shall be required to install the plan

7. Term of Coverage:

Each eligible individual will be covered for a maximum of one year.

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 Philippine Life Financial Assurance Corporation acknowledges receipt of the complete registration. The applicant will receive an 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 or text 0917 531 7213.

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8. Other Terms:

Unprovoked Murder and Assault (UMA), not covered under GADDR

Benefits, Rates and NEL will be adjusted accordingly, based on the number of units purchased.

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 the InsuranceKo 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.

INCEPTION DOCUMENTS:

Should this proposal merit your approval, the following requirements are to be submitted through InsuranceKo prior to policy inception for evaluation and acceptance.

STANDARD REQUIREMENTS

1. PROPOSAL CONFORME
2. APPLICATION FOR GROUP INSURANCE
3. DTI (FOR SOLE PROPRIETORSHIP)
4. CERTIFICATE OF REGISTRATION ISSUED BY SEC AND ARTICLES OF INC. & BY LAWS (FOR CORPORATION)
5. CDA CERTIFICATION (FOR COOPERATIVE)
6. BUSINESS PERMIT
7. EXCEL COPY OF THE MASTER LIST

Additional document/s will be required if needed after initial evaluation.

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