

PROTECTION

CORPORATE PERSONAL ACCIDENT

**Protect your
employees
against the
unpredictable.**



Accidents can happen anytime, anywhere. Be sure to protect your organization's biggest asset: your people.



CORPORATE PERSONAL ACCIDENT is a packaged plan that helps your employees achieve financial security by providing resources to cope with loss caused by an accident.

Base Plan	Accidental Death
	In the event of death caused by accident, the amount of insurance indicated in the schedule of benefits shall be payable to the insured's beneficiary/ies, if the death occurred within 180 days from the date of accident.
	Accidental Dismemberment and Loss of Use
	If the accident causes the dismemberment or loss of use of one or more parts of the insured's body within 180 days from the date of the accident, the benefit corresponding to the part lost by insured shall be given. If multiple losses are sustained by the insured, the total payable amount shall not exceed 100% of the amount of insurance indicated in the schedule of benefits.
	Accidental Permanent Total Disability
	In the event the insured becomes totally and permanently disabled within 180 days from the date of the accident, 3% of the Principal Sum shall be payable monthly to the insured starting on the 7th month for 32 months, and a lump sum benefit of 4% of the Principal Sum shall be payable on the 33rd month.
Optional Riders	Accidental Medical Reimbursement (AMR)
	If the insured suffers an accident and is in need of medical or surgical attention, AMR pays the actual cost of treatment up to a specified amount.
	Hospital Income Benefit (HIB)
	If the insured has to be confined in a hospital due to accident, a fixed daily benefit shall be provided to supplement income loss for each day of hospital confinement.

PLAN	BASE PLAN	AMR	HIB
Plan 1	✓		
Plan 2	✓	✓	
Plan 3	✓		✓
Plan 4	✓	✓	✓

PROTECTION

With Corporate PA, protecting your employees is hassle-free and affordable.

- ✓ Flexible plans to suit your employees' protection needs
- ✓ Affordable premiums starting at Php153 / employee / year*
 - ✓ No medical or physical examinations required
- ✓ Benefits are paid in addition to any insurance plan the employee currently owns

*Based on Plan 1 with Php100,000 coverage for employees under occupational class 1

BENEFIT ILLUSTRATION

PLAN BENEFITS	COVERAGE OPTIONS				
	1	2	3	4	5
Accidental Death • 100% of Principal Sum (PS)	100,000	200,000	300,000	400,000	500,000
Accidental Dismemberment and Loss of Use	% of PS based on schedule of benefits				
Accidental Total and Permanent Disability • Monthly, starting from 7th month up to 32 months	3,000 /month	6,000 /month	9,000 /month	12,000 /month	15,000 /month
• Lump sum, on 33rd month	4,000	8,000	12,000	16,000	20,000
• Total	100,000	200,000	300,000	400,000	500,000
Accidental Medical Reimbursement	10,000	20,000	30,000	40,000	50,000
Hospital Income Benefit	1,000/day	1,000/day	1,000/day	1,000/day	1,000/day

Eligible Groups

- Employee-employer groups
- With 5 to 100 lives
- If fully employer-paid, 100% of eligible employees must be enrolled in the program. If premiums are to be on a shared basis with employees, at least 75% of eligible employees must enroll.

Eligible Insureds

- Regular, full-time and actively-at-work employees
- Aged 18 to 64 years old
- Premiums may vary depending on level of risk exposure inherent in the insured member's occupation.

**Accidents are unpredictable - make sure you're prepared.
Talk to a BPI-Philam Corporate Solutions Representative today.**

The contents of this brochure are for illustration purposes only. Actual terms and conditions of Corporate Personal Accident are found in the Group Master Policy. In case of conflict, the Policy terms shall prevail.



BPI-PHILAM LIFE ASSURANCE CORP., is a strategic alliance between two leading companies in the country – The Philippine American Life and General Insurance Company (Philam Life) and Bank of the Philippine Islands (BPI). Philam Life is the premier life insurance company in the Philippines and the market leader for over 60 years. BPI is a leading commercial bank in the country with over 160 years of experience in the local banking industry and an extensive branch network of more than 800 branches and 1,500 ATMs.

BPI-PHILAM’s professional and expertly trained Bancassurance Sales Executives are assigned in BPI branches nationwide to render financial advisory services that address customers’ financial and protection needs.

With the combined expertise and resources of these two trusted companies, BPI-PHILAM policyholders are assured that their insurance is backed by financial strength and stability.

THE FINANCIAL PRODUCTS OF BPI-PHILAM LIFE ASSURANCE CORP. ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS.

