



PRODUCT TERMS AND CONDITIONS

BENEFITS

1. Accidental Death & Permanent Disablement.
 - a. Pays the amount of Insurance, as specified in the policy, to the beneficiary in case of the insured's death & permanent disablement due to a covered accident.
 - b. Benefit also includes coverage caused by the following which will also pay for death, disablement, and medical expenses incurred:
 - Motorcycling Coverage - caused by an accident, while riding a motorcycle
 - Food Poisoning - accidental in nature and should not be an isolated case
2. Medical Expense Reimbursement
 - a. Reimbursement for actual expenses incurred out of the medical management of the injuries sustained from a covered accident.
3. Burial Assistance
 - a. Benefit provided to beneficiary for necessary burial expenses that will be incurred from the loss of life by an insured arising from a covered accident.
4. Daily Cash Assistance
 - a. Pays a fixed amount for each day of hospital confinement due to a covered accident, up to a maximum of 10 days for the Principal Insured.

TABLE OF BENEFITS

BENEFITS		PLAN 2 MILLION
Accidental Death and Permanent Disablement (including Motorcycling and Food Poisoning)		2,000,000.00
Medical Expense Reimbursement		200,000.00
Burial Assistance		20,000.00
Daily Cash Assistance	Cash allowance per day	2,000.00
	Max Confinement Days	10
	Max Cash Benefit	20,000.00

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NET PREMIUM	2,543.05
DOCUMENTARY STAMP TAX (DST)	200.00
PREMIUM TAX	50.86
LOCAL GOVERNMENT TAX (LGT)	5.09
TOTAL PREMIUM	2,799.00

The above rates are indicative and non-binding. Finalization of the quotation is subject to submission of application information to BPIMS and adherence to the product terms and conditions.

QUALIFICATIONS

1. Client must be residing in the Philippines
2. Client must be 18 to 65 years old

EFFECTIVITY

- The insurance coverage shall be in effect on the following day, commencing from 12:01AM, Manila Standard Time.
- The policy will end its coverage one year from the date of effectivity or when accidental death benefit has been paid, whichever comes first.

LIMIT

- In the event that an insured person is covered under two or more policies of the same program, only one policy will respond in any valid claim.

BENEFICIARY

- Assignment of beneficiary/ies will be according to the Philippine Civil Law on Succession. Should the Principal Insured wish to specify the beneficiary of this policy, he/she may request for the same personally from BPI MS Head Office, or call its customer hotline at (02) 8840-9000

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POLICY EXCLUSIONS

Standard exclusions apply which can be found in the policy wording. Below are specific exclusions in addition to the standard policy exclusions:

- Murder & Assault
- Kidnap and ransom
- Mosquito bites
- Individuals engaging on the following occupations/activities are not covered:
 - Members of the armed forces or in the military service. This includes: Soldiers, Police, Secret Service, Detective, Army, Navy, Air Force, Customs Personnel, Firemen
 - Engaging in or performing any exhaustively physical, extraneous or hazardous sports or activities (Extraneous and hazardous activities/sports mean any activity that involves chance or adventure increasing peril or putting at risk and in jeopardy the life of an insured person. While exhaustive physical activities are those activities that excessively require intense physical effort. This includes: Professional Athletes, Acrobats, Extreme Sportsman, Stuntmen, Automobile Racing Drivers, Aviators, Boilermen, Sawmill Workers
 - Air and Sea Vessel's Crew.
 - Engaging in specialized trade or skills involving extraneous and hazardous physical exposure which could result to sudden and grave physical injury or disability, such as: Underground and/or underwater operations, Forestry Personnel, Loggers, Asylum Attendants, Laborers erecting or constructing high rise structures, Explosive Makers, Sawmill Workers, Boilermen
 - Overseas Filipino Workers
 - Accident resulting or caused while the Insured is performing or attempting the performance of an unlawful act.

IMPORTANT:

- This policy covers an insured person on and off job, except those with occupation falling in the list of exclusions.
- In the event that if the applicant's occupation is considered as high risk on the company's discretion, rating is subject to premium surcharge.

For claims request, please contact BPI MS Claims Department at (02) 8840-9556 or 8840-9209 or email bpimsclaims@bpi.com.ph or visit any of the BPI MS branch offices near you and submit your complete claims documents.

For questions, please contact BPI MS and send email to directmarketing@bpims.com.

Thank you for choosing BPI MS as your insurance partner and for giving us the opportunity to be of service to you.

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