



MALAYAN INSURANCE

A YGC Member

TOTAL ONE PROTECTION

TERMS & CONDITIONS

Eligibility:

Assured should be residing in the Philippines.

Principal Assured must at least be 18 years old and not more than 65 years old.

If the Principal Assured is Married, the following family members are covered by insurance:

- Spouse: provided he/she is not more than 65 years old as of the date of application.
- Child/children (maximum of 4): provided the child is not more than 55 years old as of the date of application.

If the Principal Assured is Single, the following family members are covered by insurance:

- Parent/s: provided he/she is not more than 65 years old as of the date of application.
- Sibling/s (maximum of 4): provided the sibling is not more than 65 years old, as of the date of application.

DEFINITION OF COVERAGE:

1. Accidental Death, Dismemberment &/or Disablement (A D & D)

Provides indemnity to the Insured/s for loss of life, dismemberment or disablement arising from an accident. The word "accident" means a sudden or unforeseen violent event that result to bodily injury or loss of life.

2. Murder and Unprovoked Assault

Provides indemnity to the insured for disability or loss of life due to murder & unprovoked assault arising from robbery, hold-up assault, or other unlawful offence done to the client.

3. Medical Reimbursement (due to accident)

Provides financial assistance to the insured for the medical treatment or hospital expenses incurred due to accident, in excess of any existing medical benefits such as PhilHealth.

4. Burial Assistance (due to accident)

Provides financial assistance for burial expenses in the event the Insured's death due to illness.

5. Personal Liability

Answers for the liabilities of the Insured in the event the insured is held financially and legally liable for damage to a third party's property or injury to another person arising from an accident due to the insured's negligence.

EXCLUSIONS:

The insurance with respect to coverage 1 to 4 above shall not apply to:

- a) loss caused directly or indirectly, wholly or partly by:
 - 1) bacterial infections, viral infections, sickness or disease (except pyogenic infections which shall occur through an accidental cut or wound); or infections caused by parasites;
 - 2) medical or surgical treatment (except such as may be necessary solely by reason of injuries covered by this policy);
 - 3) miscarriage or pregnancy;
- b) suicide or any attempt thereat;
- c) loss occasioned by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, strikes, riots, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, terrorism, military or usurped power, martial law or state of siege, seizure, quarantine, or customs regulations or naturalization by or under the order of any government or public or local authority. This exclusion shall be affected by any endorsement which does not specifically refer to it, in whole or in part. The application of the exclusion referring to martial law or state of siege is hereby waived for any territorial jurisdiction of the Republic of the Philippines.
- d) nuclear radiation or radioactive contamination;
- e) injury sustained while participating in amateur or professional athletics, local sports leagues or international tournaments, or any organized and scheduled amateur physical contact sport;
- f) injury sustained while engaging in but not limited to mountaineering requiring the use of ropes or guides, skin diving employing the use of

compressed cylinders, racing on wheels or horseback, skydiving from device for aerial navigation, hang gliding;

- g) cave-in of mines;
- h) loss of life or injury sustained as a direct result of, in connection with or attributable to the insured being under the influence of drug or alcohol.
- i) the program excludes the following occupations (this exclusion only applies when insured is carrying out duties relative to his/her profession):
 - actors, entertainers, models, mediamen, professional sportsmen/women
 - airline crew, pilots, airport maintenance ground crew
 - ambulance/paramedic services
 - ammunition, firework and explosives manufacturers
 - amusement arcade and fairground workers, zoo attendants
 - artist (excl. commercial)
 - circus, zoo and wildlife park workers
 - cleaners of building exteriors
 - civil engineering contractors (e.g. blast furnace, bridge, chimney, dam dock, foundation, harbor, pier, piling, reservoir, road, structural steel, tower, tunnel, well, and wharf, construction, demolition, erection and maintenance)
 - construction workers, railway track workers/maintenance personnel, foundry workers, roofers, quarry/sand and gravel pit workers, tree fellers,
 - film cameramen, crew, stuntmen
 - haulers
 - international reporters and photographers
 - life assurance declinature
 - members of the Armed Forces (e.g. AFP, PNP, Navy, Marines, etc.), security guards, barangay tanods, firemen, merchant navy crews
 - oil rig workers or those regularly visiting oil rigs
 - persons declaring two or more accidents in past 5 years which would have generated claims under a Personal Accident policy
 - persons engaged in hazardous sports and pastimes (e.g. gliding, hang gliding and ballooning as a passenger, motor racing of any kind including stock car racing and carting, mountaineering, rock and cliff climbing using ropes or guides, parachuting, pot-holing and similar underground activities, power and speedboat racing, private flying as a pilot, skin diving or use of underwater breathing apparatus, etc.)
 - persons residing or about to reside abroad
 - persons engaged in external works at high rise location (height in excess of 15m) such as steeplejacks, scaffolding crew, window cleaners
 - persons working below ground e.g. coal miners and colliery engineers
 - persons working in or around docks and harbors e.g. stevedores, dredger operators, wharf workers, tug operators
 - persons working under water e.g. diving contractors, professional divers

- persons working in boats or at sea e.g. bargemen, seamen, fishermen with dangerous, machinery or explosives
 - scrap dealers
- j) The Insurer will not indemnify the Insured in respect of loss or damage directly or indirectly caused by, or arising out of:
- a. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, strike, lock-out, civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power, martial law, state of siege, malicious acts by a group of persons or persons acting on behalf or in connection with any political ideology or religious belief, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government de jure or de facto or by any public authority.
 - b. nuclear reaction, nuclear radiation or radioactive contamination.
 - c. willful act or negligence of the insured or his representatives.
- k) Loss while engaging in extreme sports such as hunting, mountaineering, winter sports, ice hockey, football, scuba diving, ice or water skiing, yachting, racing of any kind, steeple chasing, polo playing, trekking, hang gliding and sky diving.