

The Oriental Assurance Corporation

Family Personal Accident Insurance

THINK ABOUT THIS...

... ever lose sleep thinking about your family's
 ... Worrying about who will provide for them
 ... or any of them were to get into an accident and
 ... be disabled?

Take heart...

OAC's Family Personal Accident Insurance
 ... ease the financial burden caused by
 ... accidents, and allows you to continue your
 ... style as well as maintain your standard of
 ... living. So, even if you can't stop an accident
 ... from happening, you can sleep sound and
 ... that your loved ones will be taken care
 ... no matter what happens.

Nothing happens to you...

of:

... of Life or Permanent Total Disability resulting
 ... from accidental causes, Family Personal Accident
 ... Insurance pays full sum assured within 90 days after
 ... accident.

... Accidental Dismemberment, the policy responds
 ... in accordance with a schedule of benefits which
 ... is a certain percentage of the sum assured for
 ... corresponding losses.

... Accidental Dismemberment while Travelling
 ... as a Common Carrier, payment for accidental
 ... dismemberment is doubled.

... Death as a result of Murder and Assault, the policy is
 ... intended to pay 50% of the sum assured.

... injuries caused by an accident, the OAC Family
 ... Personal Accident Insurance will reimburse you up to 10%
 ... of sum assured to cover the cost of medical treatment
 ... and grant a daily cash benefit for the duration of your
 ... confinement. *Plus, P5,000 Burial Benefit in case
 ... of Accidental Death.

... If something happens to your spouse

- For Accidental Loss of Life or Permanent Disability resulting from accidental causes, OAC's Family Personal Accident Insurance gives you 75% of the sum assured.
- If the accident occurs while travelling via Common Carrier, Accidental Death and Dismemberment benefits are doubled.
- Medical reimbursement of up to 7.5% of the sum assured for treatment of injuries.

... If something happens to your child

- Up to a maximum of four children, each eligible child is covered for up to 25% of the sum assured in case of loss of life or permanent total disability.
- Medical reimbursement of 2.5% for treatment of injuries.

... If you are single without children, you can still protect those who depend on you.

Parents of individual who are unmarried and without children are covered with the same amount of coverage as the spouse of a married policyholder. And each eligible brother or sister (maximum of 4) is covered with the same amount of coverage as a married policyholder's child.

ELIGIBILITY

The Married Policyholder and his spouse from 16 years to 65 years and dependent children from 1 to 22 years

The Single Policyholder and his Parents from 16 to 65 years and brothers and sisters from 1 to 22 years, unemployed and living in the same household who are dependent on their parents for support and maintenance.

EXCLUSIONS

Illness, suicide, war, riot, civil commotion, private flying, injuries sustained as crew member of an airplane.

Benefits Provided

LOSS OF	POLICY HOLDER	SPOUSE PARENTS	EACH CHILD BROTHER OR SISTER
Life	100%	75%	25%
Both hands	100%	75%	25%
Sight of both eyes	100%	75%	25%
Both feet	100%	75%	25%
Hand and Foot	100%	75%	25%
Either hand or foot and sight of one eye	100%	75%	25%
Either hand or foot	50%	37.5%	12.5%
Sight of one eye	50%	37.5%	12.5%
Hearing of both ears	50%	37.5%	12.5%

*ACCIDENTAL DEATH AND DISMEMBERMENT or loss of sight must occur within 90 days from the date of accident. Payments for two or more of the losses below shall not exceed the Maximum Benefit.

Schedule of Benefits

Benefit Amount	Plan 1	Plan 2
Sum Assured	Accidental Death and Dismemberment/ Permanent Total Disablement	Accidental Death and Dismemberment/ Permanent Total Disablement
10% Sum Assured	Accidental Medical Expense	Accidental Medical Expense
2 x AD & D	Common Carrier	Common Carrier
50% Sum Assured	Murder and Assault	Murder and Assault
P 5,000.00	Burial Expense Benefit	Burial Expense Benefit
0.5% Sum Assured	Daily Hospital Cash	

Schedule of Annual Premium Costs

PLAN 1

Sum Assured	P500,000	P1,000,000	P1,500,000	P2,000,000
Occupational Class	Annual Premium	Annual Premium	Annual Premium	Annual Premium
1	P 2,428	P 3,523	P 7,287	P 9,704
2	P 2,670	P 3,875	P 8,006	P 10,675
3	P 3,034	P 4,403	P 9,098	P 12,130
4	P 3,641	P 5,284	P 10,917	P 14,556

PLAN 2

Sum Assured	P500,000	P1,000,000	P1,500,000	P2,000,000
Occupational Class	Annual Premium	Annual Premium	Annual Premium	Annual Premium
1	P 1,388	P 2,813	P 4,217	P 5,623
2	P 1,527	P 3,094	P 4,639	P 6,185
3	P 1,736	P 3,516	P 5,272	P 7,029
4	P 2,083	P 4,219	P 6,326	P 8,434

OCCUPATIONAL CLASS

- CLASS 1: Professional or administrative. Primarily sedentary and normally involve little or no manual labor.
- CLASS 2: Little or no manual labor, but may include traveling, inspecting or surveying.
- CLASS 3: Supervision of manual work or occasional light manual labor.
- CLASS 4: Light manual labor.

APPLICATION FORM

Fill me in the **ORIENTAL ASSURANCE CORPORATION FAMILY ACCIDENT PROTECTION PLAN**.

Your choice of cover

AMOUNT OF COVERAGE	PLAN 1	PLAN 2	ANNUAL PREMIUM
100,000			P
200,000			P
300,000			P
400,000			P

Marital Status _____

Sex _____

Birth _____

Occupation (Describe full duties) _____

Members	Relationship to Applicant	Date of Birth	Occupation (Parent/Spouse)
1			
2			
3			
4			

Mark your chosen beneficiary/ies with an (*)

Address _____

Do you have accident or life insurance in this or any other company? If so, please provide complete details. Yes () No ()

I declare that to the best of my knowledge and belief, all answers to the above questions are true and correct and have not concealed, omitted or misstated any material facts. I also declare that I am in good health. My policy becomes effective on the date payment is received.

Date _____ Signature of Applicant _____

Cash/cheque No. _____

_____ made payable to _____

ORIENTAL ASSURANCE CORPORATION

FOR OFFICIAL USE ONLY:

Payment received/approval _____

Signature of officer/agent _____

Agency _____

To _____

Date _____

ORIENTAL ASSURANCE CORPORATION

Founded in 1962, **Oriental Assurance Corporation** has steadily distinguished itself as a known and solidly reliable insurance company within the local insurance market. Total company assets as of 2014 amounted to Ps 2 Billion. Oriental prides itself in its ability to provide clients with first class insurance advice and service matched with a high level of professionalism. Today, Oriental Assurance Corporation has offices and agencies all over the country, with head office address at OAC Building, 27 San Miguel Avenue, Ortigas Center, Pasig City.

ALSO OFFERS THE FOLLOWING INSURANCE COVERAGES:

Fire & Allied Perils
Marine Cargo
Personal Accident
Motor Car & Other
Miscellaneous Casualty Lines
Aviation
Marine Hull
Reinsurance
Engineering
Bonds

for further information please contact:

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THE FAMILY

EVERY MEMBERS ACCIDENT PROTECTION



ORIENTAL ASSURANCE CORPORATION