

**CORPORATE PERSONAL ACCIDENT** 

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, we will pay the amount of insurance indicated in the schedule.  |  |  |  |  |
| Accidental<br>Dismemberment and<br>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  |  |  |  |  |
| Accidental<br>Permanent<br>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.not exceed 100% of the amount of insurance indicated in the schedule of benefits. |  |  |  |  |

| Optional Riders                                     |  |  |  |  |
|---|--|--|--|--|
| Accidental Medical<br>Reimbursement (AMR)           | Covers treatment costs of any medical and surgical procedure needed due to an accident, according to your coverage amount. |  |  |  |
| Accident Daily<br>Hospital Income<br>Benefit (ADHI) | Provides a fixed cash benefit per day of hospital confinement due to accident-related causes to replace lost income.       |  |  |  |

| PLAN   | BASE PLAN | AMR | ADHI     |
|--------|-----------|-----|----------|
| Plan 1 | ✓         |     |          |
| Plan 2 | ✓         | ✓   |          |
| Plan 3 | <b>✓</b>  |     | <b>✓</b> |
| Plan 4 | <b>✓</b>  | ✓   | <b>✓</b> |

# 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

### SAMPLE BENEFIT ILLUSTRATION

| PLAN BENEFITS                                 | COVERAGE AMOUNT (IN PHP)              |           |           |           |  |  |
|---|---------------------------------------|-----------|-----------|-----------|--|--|
| PEAN BENEFITS                                 | LEVEL 1 LEVEL 2                       |           | LEVEL 3   | LEVEL 4   |  |  |
| Accidental Death • 100% of Principal Sum (PS) | 100,000                               | 200,000   | 300,000   | 400,000   |  |  |
| Accidental Dismemberment and Loss of Use      | % of PS based on schedule of benefits |           |           |           |  |  |
| Accidental Total and<br>Permanent Disability  |                                       |           |           |           |  |  |
| Monthly, starting from 7th                    | 3,000                                 | 6,000     | 12,000    | 15,000    |  |  |
| month up to 32 months                         | /month                                | /month    | /month    | /month    |  |  |
| <ul> <li>Lump sum, on 33rd month</li> </ul>   | 4,000                                 | 8,000     | 16,000    | 20,000    |  |  |
| • Total                                       | 100,000                               | 200,000   | 400,000   | 500,000   |  |  |
| Accidental Medical<br>Reimbursement           | 10,000                                | 20,000    | 30,000    | 40,000    |  |  |
| Hospital Income Benefit                       | 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

- · Employee-employer groups
- · With 5 to 100 lives
- If fully employer-paid, 100% of eligible employees must be enrolled in the program.

Accidents are unpredictable - make sure you're prepared. Talk to a BPI AIA 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.



## **About BPI AIA**

BPI AIA LIFE ASSURANCE CORPORATION is a strategic alliance between two leading companies in the country—AIA Philippines and Bank of the Philippine Islands (BPI). AIA Philippines is the premier life insurance company in the country and the market leader for over 70 years. BPI is a leading universal bank with over 170 years of experience in the local banking industry and an extensive branch network of more than 700 branches and 2,000 ATMs and CAMs.

BPI AIA's professional and expertly trained Sales Executives are assigned in BPI branches nationwide or work remotely using digital tools to render financial advisory services that address customers' financial and protection needs.

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

THE FINANCIAL PRODUCTS OF BPI AIA LIFE ASSURANCE CORP. ARE NOT INSURED BY THE

| PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED B THE PHILIPPINE ISLANDS. |  |  |  |  |  | ED BY BANK OF |  |
|---|--|--|--|--|--|---------------|--|
|   |  |  |  |  |  |               |  |
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|   |  |  |  |  |  |               |  |