



About BPI-Philam

BPI-PHILAM LIFE ASSURANCE (BPLAC) CORP. (formerly: 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 (BPLAC) CORP. ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS.

PROTECTION

ACCIDENT GUARD 24/7

Expect More...

From a total accident plan that provides worldwide coverage and other benefits when you need them the most.



Accident Guard 24/7

Protect yourself from life's uncertainties with a comprehensive accident plan that provides worldwide coverage and other benefits when you need it the most.

Life Insurance Coverage

Get as much as 100% of your Principal Sum in case of accidental death.

Accidental Dismemberment and Loss of Use Benefit

Receive a percentage of the principal sum corresponding to a schedule in case of Accidental Dismemberment or Loss of Use of various parts of your body within 180 days after the accident.

Permanent and Total Disability Indemnity Benefit

Receive a monthly cash benefit equal to 3% of your Principal Sum for 32 months starting on the 7th month of continuous, permanent and total disability. Plus, receive a lump sum benefit of 4% of your Principal Sum if you remain totally and permanently disabled one month after the 32nd month.

Special Major Accidental Dismemberment Benefit

Receive an additional 25% of your Principal Sum if injury results to any of the following losses:

- (a) Accidental Dismemberment or Loss of Use of Both Hands;
- (b) Accidental Dismemberment or Loss of Use of Both Feet;
- (c) Accidental Dismemberment or Loss of Use of One Hand and One Foot;
- (d) Loss of Sight of Both Eyes

Special Compassionate Benefit

Receive 2.5% of your Principal Sum, up to a maximum of Php 100,000, in case of death not resulting from injury caused by an accident.

Renewal Bonus

Your Principal Sum will automatically increase by 5% each year for the first five consecutive years. This is applicable only to the first Php 800,000 of your coverage.

Coverage for Murder

Get as much as 100% of the benefits payable, up to a maximum of Php 2,000,000, for injury due to murder.

VALUE ADDED OPTIONS:

Medical Reimbursement

Reimburse your actual medical expenses, up to a maximum of Php 100,000 provided that treatment begins within 30 days from the date of the accident.

Accidental Weekly Indemnity

Receive as much as Php 2,000 weekly income, up to a maximum of 26 weeks, in case of temporary disability within 90 days from date of accident.

Basic Plan (Accidental Death, Dismemberment and Permanent Total Disability)				
COVERAGE	P 300,000	P 500,000	P 1,000,000	P 2,000,000
INDIVIDUAL (Insured Only)				
OCCUPATIONAL CLASS	ANNUAL PREMIUM			
CLASS 1	-	1,034.30	2,118.60	4,137.20
CLASS 2	-	1,279.10	2,608.20	5,116.40
CLASS 3	1,201.16	2,018.60	4,087.20	8,074.40
CLASS 4	1,494.92	2,508.20	5,066.40	10,032.80
COUPLE (Insured and Spouse)				
OCCUPATIONAL CLASS	ANNUAL PREMIUM			
CLASS 1	1,281.16	2,118.60	4,137.20	8,074.40
CLASS 2	1,574.92	2,608.20	5,116.40	10,032.80
CLASS 3	2,462.32	4,087.20	8,074.40	15,948.80
CLASS 4	3,049.84	5,066.40	10,032.80	19,865.60
PARENT (Insured and 1 Child)				
OCCUPATIONAL CLASS	ANNUAL PREMIUM			
CLASS 1	-	1,255.66	2,511.32	4,822.64
CLASS 2	-	1,500.46	3,000.92	5,801.84
CLASS 3	1,333.98	2,239.96	4,479.92	8,759.84
CLASS 4	1,627.74	2,729.56	5,459.12	10,718.24
FAMILY (Insured, Spouse and up to Maximum of 3 Children)				
OCCUPATIONAL CLASS	ANNUAL PREMIUM			
CLASS 1	1,383.98	2,339.96	4,479.92	8,759.84
CLASS 2	1,677.74	2,829.56	5,459.12	10,718.24
CLASS 3	2,565.14	4,308.56	8,417.12	16,634.24
CLASS 4	3,152.66	5,287.76	10,375.52	20,551.04

*Figures are in Philippine peso. Rates are subject to change on a yearly basis.

DISCLAIMER: This material contains only a brief description of the product. The complete terms & conditions are found in your policy. In case of conflict, the policy provision shall prevail.

OCCUPATIONAL CLASSES (Subject to change based on company policy; subject also to existing OFW solicitation restrictions for A&H riders and standalone products underwriting guidelines. Final PA Class depends on the country category):

CLASS 1 - Office Class 1 - Office Type, non-hazardous occupations such as office personnel, medical representatives, insurance agents, programmers, teachers and lawyers.

CLASS 2 - Jobs involving limited exposure to occupational hazards (including limited manual labor, but not using machinery) such as watch repairmen, jewelry merchants, sari-sari store owners, door-to-door salesman, engineers doing field work, and agricultural technicians.