

ARUGANG PHILBRITISH

Our promise is to make healthcare available and accessible to every Juan. Sa halagang PHP 33.00 sa isang araw or bale piso sa isang araw, may Health and Accident Insurance ka na!

Arugang PBAC is your affordable health plan and protection against financial loss due to accidents and health emergencies. This is valid for small groups, minimum of 10 cards per purchase.



BENEFITS	PLAN 25,000	PLAN 50,000	PLAN 50,000
ACCIDENTAL DEATH & DISMEMBERMENT	25,000.00	50,000.00	100,000.00
<i>Death due to Motorcycle Accident</i>	10,000.00	25,000.00	50,000.00
<i>Unprovoked Murder and Assault</i>	10,000.00	25,000.00	50,000.00
LIVELIHOOD ASSISTANCE <i>(following the accidental death of the Insured)</i>	10,000.00	10,000.00	10,000.00
ACCIDENT MEDICAL ASSISTANCE <i>(cashless)</i>	10,000.00	20,000.00	30,000.00
DAILY HOSPITALIZATION INCOME BENEFIT (DHIB) <i>(for confinement due to accident, up to 10 days/confinement (thru reimbursement)</i>	250.00 / day	500.00 / day	700.00 / day
EMERGENCY (Illness)	5,000.00	5,000.00	5,000.00
SELLING PRICE	400.00	700.00	1,000.00

PRODUCT FEATURES

A. Accidental Death & Dismemberment

The policy shall pay the principal sum to the member or to the beneficiaries in case of death and total permanent disablement. Payable if death or dismemberment occurs within twelve (12) calendar months of bodily injury and is directly or solely attributable to the accidental bodily injury.

Permanent and total disablement

Payable once an insured becomes disabled permanently, totally and absolutely from engaging in his or her occupation or employment for compensation within twelve (12) calendar months of bodily injury and not followed within twelve calendar months of said bodily injury by death.

Table of Benefits – Permanent Disablement

When injury results to any of the following losses, the Company shall pay percentage of the Limit of Benefit for Accidental Death and Disablement indicated below:

Description of Disablement	Percentage
Both hands or both feet or sight of both eyes	100%
Total and permanent loss of sight in one eye	50%
<i>Total loss by physical severance or total and permanent loss of use of:</i>	
Two limbs (arms or legs)	100%
One limb (arm or leg)	50%

Death as a result of Motorcycling-related accident

The policy shall pay the principal sum to the beneficiaries in case of death due to motorcycling-related accident. It covers accidental death or permanent disablement sustained by the insured person while riding any two-wheeled motorized vehicle provided not as a sports-related activity.

Death due to Unprovoked Murder and Assault

The policy shall pay the principal sum to the beneficiaries in case of insured's death due to unprovoked murder and assault.

B. Livelihood Assistance Benefit

The policy shall provide monetary livelihood assistance for the bereaved family as a result of the accidental death of the insured individual.

C. Accident Medical Assistance

The policy shall provide cashless medical assistance of the sum specified in the Schedule of Benefits proximately caused by accidental bodily injuries, as determined by the insurance company physician and the consulting physician, to the extent herein provided through the use of Philippine British accredited hospital providers nationwide.

D. Daily Hospitalization Income Benefit

The policy will pay additional daily cash assistance for each day the insured is confined in a hospital due to injury caused by accident up to the maximum number of days allowed in the Schedule of Benefits. In no event shall the total number of days for any one policy period or any injury exceed the maximum number of days allowed in the Schedule of Benefits

E. Emergency (Illness)

The policy shall cover Emergency Room expenses, up to the maximum coverage, from a serious or dangerous condition or state requiring immediate attention, otherwise it may cause loss of life or may cause permanent disability, of the insured individual.

EMERGENCY

An emergency medical condition means the sudden and, at that time, an unexpected onset of a health condition that requires immediate medical treatment and/or an operation. These are life threatening conditions that require immediate first aid or care by a physician – serious risk to the health of the individual, serious impairment to bodily functions and serious dysfunction of any body organ or part. If the treatment is not available, the emergency could result in weakened bodily functions, serious and lasting damage to organs, limbs or other body parts, or even death.

Emergency conditions include:

- Acute abdominal pain
- Severe Respiratory Problems/
Difficulty breathing
- Fainting
- Bleeding (Uncontrolled or Internal)
- Sudden severe pain
- Poisoning
- Injuries (Vehicular, Burns, Lacerations)
- Sudden facial drooping or weakness in an arm or leg
- Severe allergic reactions
- Suspected heart attack or stroke/
Chest Pain Convulsion or Seizure

GENERAL EXCLUSIONS

1. Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, costs or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped; or any act of terrorism.
2. On a general basis for all the guarantees and coverage, the consequences of the following are excluded from the guarantee object of this Agreement:
 - a. Illness, bodily injury, death or disablement occasioned by pregnancy or childbirth with respect to women.
 - b. Illness, bodily injury, death or disablement, consequent on the Insured committing or attempting to commit a felony; or as a consequence of the Insured in an illegal occupation, or performing an unlawful act.
 - c. Death as a result of suicide and the injuries or after effects brought about by attempted suicide.

TERM OF INSURANCE

The insurance will take effect upon the receipt of successful activation and expiring one (1) year thereafter.

MEMBERSHIP ELIGIBILITY

Age Eligibility of the Insured: Insured must be 18-year old at the time of enrolment and has not reached the 65th birthday at the inception of the insurance coverage.

AVAILMENT IN NON-ACCREDITED HOSPITAL

In case of accident or emergency availment in a non-accredited hospital, PhilBritish shall evaluate and process the reimbursement claim upon submission of valid and complete supporting claim document.

Reimbursement requirements:

EMERGENCY & ACCIDENT AVAILMENT

- Duly filled up reimbursement form
- Original copy of Official Receipt
- Medical Certificate with complete final Diagnosis
- Statement of account (SOA)
- Surgical Case: Operative technique
- Incident report or Police Report
- Incident report or Police Report
- Photocopy of ID

ACCIDENTAL DEATH CLAIM

- Duly filled up reimbursement form
- Police Report
- Original Copy of Death Certificate
- Funeral Receipt
- Original Proof of Beneficiaries (Marriage / Birth Certificate)

REGISTRATION PROCESS

1. On your mobile phone, type:
REG (space) card number/PIN/Last Name/First Name/Middle Name/birthdate (mm-dd-yyyy)/gender(M/F)
2. Send to: Globe – 0966-4127015
Smart/Sun – 0999-2264122
3. Check your mobile phone to confirm successful registration. Your card will be activated after 48 hours.
4. Write the Policy number (sent through your mobile number) on the back of the card for future reference.

AVAILMENT PROCESS

1. PATIENT GOES TO ER OF NEAREST PBAC ACCREDITED HOSPITAL
2. PRESENT YOUR HEALTH CARD AND A VALID ID AT THE EMERGENCY ROOM
3. TREATMENT OR ADMISSION
4. THE SECRETARY/RECEPTIONIST WILL CONTACT THE PBAC CUSTOMER CARE 24-Hr Members Assistance Hotline and furnish an Authorization Form
5. SIGN EMERGENCY CASES

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Process for Settlement of Claim *(Death and Reimbursement):*

1. Insured and/or Beneficiary/ies submit notice of loss within five working days.
2. Insured and/or Beneficiary/ies complete PBAC claim form.
3. Insured and/or Beneficiary/ies must submit complete claim documents to PBAC within thirty (30) days from the date of loss.
4. Ten (10) days Turn Around Time (TAT) for processing the claim from submission of complete required claim documents and ascertainment of the loss.
5. Signed release of claim must be submitted in exchange for Claim Payment.

IN CASES OF ACCIDENT, REIMBURSEMENT AND ANY CONCERN, PLEASE NOTIFY DIRECTLY TO OUR CALL CENTER DEPARTMENT AT:

PHILIPPINE BRITISH ASSURANCE COMPANY, INC.
Penthouse Morning Star Center Bldg., 347
Sen. Gil Puyat Ave. Ext., Makati City,
P.O. Box 2867, Makati · Facsimile: 897-3588
Tel. Nos.: 890-4051 to 57 (Connecting all Dept.)

For assistance you may contact the following:
CUSTOMER SERVICE NUMBERS:
HOTLINE – (02) 851-3877 / 851-3826 / 851-3951
Globe – 0966-412-7015
Sun / Smart – 0999-226-4122