

OCCUPATION CLASS

| CLASS A | CLASS B |
|---|---|
| Duties with no manual work | Duties with no manual work |
| Office Duties <ul style="list-style-type: none"> - Accountants - Auctioneers - Auditors - Barbers - Beauticians | Mostly outdoor duties with Travelling or Inspecting <ul style="list-style-type: none"> - Account Executives - Adjusters / Appraisers - Agents (with field work) - Architects - Business man - Decorators |
| CLASS C | CLASS D |
| Non-office duties with occasional light manual work | Duties with light to heavy manual work |
| Work using Light Machinery <ul style="list-style-type: none"> - Chef / Cook - Computer / Radio / TV Technician - Delivery Clerks - Factory Workers | Skilled or semi-skilled workers <ul style="list-style-type: none"> - Automotive Mechanics - Bakers - Butchers - Cable Installers - Domestic Helpers |
| CLASS E | |
| Hazardous or special occupational risk | |
| Duties other than those specified in Classed A to D <ul style="list-style-type: none"> - Bodyguards - Detectives - Electricians - Security Guards - Undercover Agents | |



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Personal Accident Insurance

accident insurance

OONA PERSONAL ACCIDENT INSURANCE provides the best insurance solution for accidents. Choose your preferred personal accident insurance with coverages and benefits that answer to your and your beneficiaries' immediate emergency assistance needs.

PA LITE

Simple Personal Accident Package with basic coverage.

Occupation Classification : A & B only

Age Eligibility: 18 to 60 years old (renewable up to 65 years old only)

| COVERAGE | AMOUNT |
|---------------------------------|-----------|
| Accidental Death and Disability | ₱ 500,000 |
| Medical Reimbursement | ₱ 50,000 |

FAMILY PROVIDER'S ACCIDENT INSURANCE

Ideal Package for the family breadwinners and head of the family. Provides fixed annual & monthly benefits for the beneficiaries in case of accidental injury or natural illness.

Occupation Classification : A & B only

Age Eligibility: 18 to 65 years old (renewable up to 70 years old only)

| COVERAGE | PAYABLE | |
|--|-----------|-------------|
| | PLAN 500 | PLAN 1000 |
| A. ACCIDENTAL DEATH | | |
| Death Benefit - lump sum amount | ₱ 500,000 | ₱ 1,000,000 |
| Funeral / Burial Assistance | ₱ 25,000 | ₱ 50,000 |
| Family's Monthly Shelter Allowance (for 1 year) | ₱ 5,000 | ₱ 10,000 |
| Yearly Educational Assistance (per child, for 5 years up to 4 children) | ₱ 30,000 | ₱ 50,000 |
| Annual Hospitalization of Dependents (up to 5 years) | ₱ 10,000 | ₱ 20,000 |
| B. ACCIDENTAL PERMANENT DISABLEMENT | | |
| Total & Permanent Disablement (total loss of both eyes / two limbs / both hands / both feet) | ₱ 500,000 | ₱ 1,000,000 |
| Monthly Pension of 1 year | ₱ 5,000 | ₱ 10,000 |
| C. MEDICAL REIMBURSEMENT | | |
| | ₱ 10,000 | ₱ 20,000 |

HOSPITAL CASH BENEFIT INSURANCE

Personal Accident Package that provides fixed daily hospital cash benefit paid directly to the Insured as a result of hospital confinement due to a covered accidental injury or natural illness.

Package Features:

- Cash Benefits paid directly to the insured, not to a doctor or hospital to spend in any way he wants.
- No Medical Examination
- Benefits start from First Day of Confinement
- Plan can be extended to cover:
 - SPOUSE : 100 %
 - CHILDREN : 75 %

Occupation Classification: A to D only

Age Eligibility : 18 to 65 years old (renewable up to 70 years old only)
Child / Children : 1 to 23 years old (unmarried and unemployed)

| COVERAGE | PAYABLE | |
|--------------------|-----------|-----------|
| | PLAN 1000 | PLAN 2000 |
| Daily Cash Benefit | ₱ 1,000 | ₱ 2,000 |
| ICU Confinement | ₱ 1,500 | ₱ 3,000 |
| Surgical Benefit | ₱ 10,000 | ₱ 20,000 |
| Personal Accident | ₱ 250,000 | ₱ 500,000 |

| SCHEDULE OF SURGICAL BENEFITS | % OF MAX. SURGICAL BENEFIT | Pre-existing illnesses shall include, but are not limited to the ff. conditions |
|--|----------------------------|--|
| Abdomen | | Bronchial Asthma & Systematic Allergies Diabetes Mellitus Tuberculosis Hyperthyroidism Chronic EENT conditions that may require surgery Chronic Cholecystitis / Cholelithiasis Benign new growth Endometriosis Hernia Hemorrhoids and fistula Urolithiasis and glomerunephritis Hypertension of whatever etiology |
| Appendectomy | 35 % | |
| Colon Resection | | |
| Partial, w/ or w/o colostomy | 80 % | |
| Total | 100 % | |
| Gall bladder removal | 55 % | |
| Gastronomy | 40 % | |
| Laparotomy, exploratory | 35 % | |
| Stomach, total resection | 100 % | |
| Arm, upper, forearm, entire hand or foot | 30 % | |
| Finger, one | 12 % | |
| Hip | 80 % | |
| Leg, through tibia and fibula | 40 % | |
| Thigh | 50 % | |
| Toe, one | 10 % | |

PREMIER PERSONAL ACCIDENT INSURANCE

Superior and comprehensive personal accident insurance with readily available high coverage up to a maximum of Php 5,000,000.00.

Occupation Classification: A to C only

Age Eligibility : 18 to 70 years old (renewable up to 75 years old only)

| COVERAGE | PAYABLE | | | |
|----------------------------------|-------------|-------------|-------------|-------------|
| | PLAN 1 | PLAN 2 | PLAN 3 | PLAN 4 |
| Accidental Death & Disablement | ₱ 2,000,000 | ₱ 3,000,000 | ₱ 4,000,000 | ₱ 5,000,000 |
| Unprovoked Murder & Assault | ₱ 2,000,000 | ₱ 3,000,000 | ₱ 4,000,000 | ₱ 5,000,000 |
| Accidental Medical Reimbursement | ₱ 100,000 | ₱ 100,000 | ₱ 100,000 | ₱ 100,000 |
| Accidental Burial Expense | ₱ 100,000 | ₱ 100,000 | ₱ 100,000 | ₱ 100,000 |

HOUSEHOLD EMPLOYEE ACCIDENT INSURANCE

Covers maids, babysitters, laundry women, cooks, drivers, gardeners and any other person who render full time domestic or household services exclusively to an employer.

- Double indemnity whilst riding employer's vehicle.
- Transferable up to a maximum of 2 times every year.
- Flexible Plan
- Affordable Premium

Age Eligibility: 18 to 70 years old (renewable up to 75 years old only)

| COVERAGE | PAYABLE | | |
|---|-----------|-----------|-----------|
| | PLAN 50 | PLAN 100 | PLAN 150 |
| Accidental Death & Disablement | ₱ 50,000 | ₱ 100,000 | ₱ 150,000 |
| Unprovoked Murder & Assault | ₱ 50,000 | ₱ 100,000 | ₱ 150,000 |
| Accidental Medical Reimbursement | ₱ 5,000 | ₱ 10,000 | ₱ 15,000 |
| Accidental Burial Expense | ₱ 5,000 | ₱ 10,000 | ₱ 15,000 |
| Daily Hospital Income (max. of 15 days) | ₱ 200/day | ₱ 200/day | ₱ 200/day |
| Regular Premium | ₱ 350 | ₱ 500 | ₱ 650 |

Note: Premiums are based on highest LGT and may be subject to change.