

## OCCUPATION CLASS

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

## CONTACT US:



*Client Service*  
(632) 8876.4400  
teleservice@mapfreinsurance.com.ph



*Claims Report*  
(632) 8876.4400  
0920.918.6242 (Smart)  
0917.581.7175 (Globe)  
teleservice@mapfreinsurance.com.ph

SCAN QR CODE  
FOR MORE  
INSURANCE PRODUCTS



[www.mapfre.com.ph](http://www.mapfre.com.ph)



mapfreph



mapfreinsuranceph



**MAPFRE**

**PERSONAL  
ACCIDENT  
Insurance**



**Protection** for you  
and your loved ones



# ACCIDENT INSURANCE



MAPFRE 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	PHP 500,000
Medical Reimbursement	PHP 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
<b>A. ACCIDENTAL DEATH</b>		
Death Benefit - lump sum amount	PHP 500,000	PHP 1,000,000
Funeral / Burial Assistance	PHP 25,000	PHP 50,000
Family's Monthly Shelter Allowance (for 1 year)	PHP 5,000	PHP 10,000
Yearly Educational Assistance (per child, for 5 years up to 4 children)	PHP 30,000	PHP 50,000
Annual Hospitalization of Dependents (up to 5 years)	PHP 10,000	PHP 20,000
<b>B. ACCIDENTAL PERMANENT DISABLEMENT</b>		
Total & Permanent Disablement (total loss of both eyes / two limbs / both hands / both feet)	PHP 500,000	PHP 1,000,000
Monthly Pension of 1 year	PHP 5,000	PHP 10,000
<b>C. MEDICAL REIMBURSEMENT</b>		
	PHP 10,000	PHP 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	PHP 1,000	PHP 2,000
ICU Confinement	PHP 1,500	PHP 3,000
Surgical Benefit	PHP 10,000	PHP 20,000
Personal Accident	PHP 250,000	PHP 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
Appendectomy	35 %	Diabetes Mellitus
Colon Resection		Tuberculosis
Partial, w/ or w/o colostomy	80 %	Hyperthyroidism
Total	100 %	Chronic EENT conditions that may require surgery
Gall bladder removal	55 %	Chronic Cholecystitis / Cholelithiasis
Gastronomy	40 %	Benign new growth
Laparotomy, exploratory	35 %	Endometriosis
Stomach, total resection	100 %	Hernia
Arm, upper, forearm, entire hand or foot	30 %	Hemorrhoids and fistula
Finger, one	12 %	Urolithiasis and glomerulonephritis
Hip	80 %	Hypertension of whatever etiology
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	PHP 2,000,000	PHP 3,000,000	PHP 4,000,000	PHP 5,000,000
Unprovoked Murder & Assault	PHP 2,000,000	PHP 3,000,000	PHP 4,000,000	PHP 5,000,000
Accidental Medical Reimbursement	PHP 100,000	PHP 100,000	PHP 100,000	PHP 100,000
Accidental Burial Expense	PHP 100,000	PHP 100,000	PHP 100,000	PHP 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	PHP 50,000	PHP 100,000	PHP 150,000
Unprovoked Murder & Assault	PHP 50,000	PHP 100,000	PHP 150,000
Accidental Medical Reimbursement	PHP 5,000	PHP 10,000	PHP 15,000
Accidental Burial Expense	PHP 5,000	PHP 10,000	PHP 15,000
Daily Hospital Income (max. of 15 days)	PHP 200/day	PHP 200/day	PHP 200/day
Regular Premium	PHP 350	PHP 500	PHP 650

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