

Complimentary Personal Accident Insurance Cover Terms and Conditions

Effective December 1, 2015, a Petron Value Card (PVC)/ Super Driver Card (SDC)/ PMILES Card holder must have at least **P1,000 worth of product purchases (fuels, engine oils or Gasul) at Petron from preceding month*** using the PVC to be able to avail of the free Personal Accident Insurance Privilege from our partner, MAPFRE Insular.

**Example: Date of incident is November 15, 2015; cardholder must have at least P1,000 product purchase from October 1-31, 2015.*

BENEFITS AND COVERAGE

Accidental Death and Disablement (AD&D)	-	P10,000.00
Medical Reimbursement (MR)	-	P 1,000,00

CLAIM NOTIFICATION/DOCUMENTATION:

1. In cases of claim, **MAPFRE Insular** must be notified within thirty (30) days from the date of accident. In the event of Accidental Death or Accidental Disablement, immediate notice must be given to **MAPFRE Insular**.

Notification may be done thru e-mail, fax or via phone call to the following contact information:

E-mail Address	:	Telecentro@mapfreinsular.com
Telephone Number	:	(02) 876-4400
Fax Number	:	(02) 842-6266 or (02) 876-4344

2. Completed, dated and signed notice of claim forms together with the necessary claim documents must be furnished to **MAPFRE Insular** within ninety (90) days from the date of accident or injury. Claims are not deemed complete and benefits are not payable unless the following documents are submitted:
 - Notification of Claim forms completed and signed by the Insured/Beneficiary;
 - Police/Investigation report or Notarized Affidavit (for accidents occurring at the Insured's home);
 - Medical Certificate and/or Diagnosis and Result Condition;
 - Original official receipt of prescribed medicines;
 - Original copy of the medical prescription issued by the attending physician;
 - Additional documents needed in case of Accidental Death Claim:
 - Original copy of Death Certificate or Post Mortem Report
 - Proof of beneficiary's identity such as Birth Certificate or Marriage Contract.

CLAIM SETTLEMENT:

Upon receipt of the necessary claim documents, **MAPFRE Insular** will evaluate and adjust the claim based on the coverage afforded in the policy. Claim settlement shall be made payable to any of the following:

- ✓ The Insured Person or the Insured Person's legal beneficiary in case of death.
- ✓ The Company or Organization, in case of Group or Key Management policies
- ✓ Bank or Financial Institution up to the extent of outstanding loan

PROHIBITED/EXCLUDED PERSONAL ACCIDENT RISKS:

1. AS TO AGE

An Insured with an age lower than eighteen (18) years or higher than sixty (60) years

2. AS TO OCCUPATION/DUTIES/ACTIVITIES

- Aircraft/Ship crew members
- Members of the Armed Forces
- Arrastre workers/operators
- Asylum Attendants
- Automobile/Motorcycle racing drivers
- Divers
- Disaster and Calamity Rescue Team
- Explosive/Fireworks makers, handlers or custodians
- Firemen
- Horse Jockeys
- Martial Artists
- Miners
- Motorcycling Risks
- Pilot or passenger, of a sailplane, hang glider, parasail, parachute, or engaging in any aerial flight
- Sailors
- Steeplejacks or window cleaners
- Stuntmen
- Tree climbing, coconut/tuba gatherers
- Underground workers
- Waste disposal/leaching chamber workers

3. AS TO PHYSICAL CONDITION

- Persons with pre-existing condition, physical defect or infirmity, skull or spine injuries, injuries of the brain, heart or lungs, diabetes, chronic diseases, hernia, ulcer, high blood pressure, paralysis, arthritis, rheumatism, radioactive infection, cancer, AIDS, Alzheimer's disease
- Persons who suffered loss of limb, hand or foot or a part thereof

- Persons known or suspected to be alcoholics, excessive drinkers or drug/dope addicts
- Persons known to have STD, HIV or AIDS
- Persons with pregnancy, childbirth, miscarriage, or abortion related conditions

4. OTHER EXCLUSIONS

- Ex-Member of the Armed Forces
- Bureau of Customs personnel
- Ex-convict
- Persons handling extremely sensitive chemicals

- Persons suspected or known to be using or dealing illegal drugs or substance
- Persons participating in any high risk sports or competitions
- Persons participating in any competition involving the use of motorized land, water, or air craft
- Persons known to be flying in a non-scheduled flight or on any aircraft that does not belong to an airline company not duly registered and agreed for the transport of passengers on regular scheduled trips
- Persons known to be engaged with Armed forces or any Secret Service related operations
- Persons suspected to have been associated with any criminal or illegal act

OTHER CONDITIONS:

1. **MAPFRE Insular** shall indemnify the Insured/Beneficiary declared in the Policy provided that the said insured has complied with, and continues to comply with the terms of the Policy.
2. In the event of a loss or accident, the Insured/Beneficiary shall:
 - a. Take all reasonable precautions to minimize loss
 - b. Inform **MAPFRE Insular** as soon as possible of the said loss or accident
 - c. Freely provide **MAPFRE Insular** with all relevant information and cooperate to the fullest for any actions that would help the Insurer to evaluate the claim