



It pays to pay on time!

**Pay your renewal premium on or before the due date
and get a chance to win a
RUSTAN'S GIFT VOUCHER WORTH PHP20,000!**



VALUE PLUS PROMO

Pay your premium on time and don't miss the opportunity to turn your renewal into a luxurious shopping experience with Rustan's!

PROMO MECHANICS

(Promo runs from 1 July 2026 to 30 June 2027)

I. Promo Eligibility

- The promo is open to all renewing Individual, Family and Group Policies under the following plans having effective dates 1 July 2026 to 30 June 2027:
 - Blue Royale A, B, and C
 - Blue Royale Premier Major and Standard
 - Select Standard and Select Standard with Access
 - Select Plus and Select Plus with Access
 - Premier
 - FlexiShield
- The renewing client must be 18 years old and above.
- Each Insured Person 18 years old and above under Family and Group Policies of the plans mentioned above is eligible to join the promo.
- The promo is open to standard accounts.
- The promo is open to all Policies with standard premiums, as well as to Policies that have been loaded with additional premiums.
- The promo is open to annual and semi-annual Policies.

Powered by



Paramount Life & General Insurance Corporation is the Insurer of Record for Pacific Cross insurance policies.

II. Non-Eligible Plans

The following plans are not eligible to join the promo:

- Non-standard or customized plans
- Reinstated Policies
- Policies with consideration and/or special discounts

III. How to Qualify

- To qualify for the promo, the renewal premium must be paid on or before the Policy's due date.
- The promo is open to clients paying in both annual and semi-annual modes of payment. However, clients paying in semi-annual mode will only qualify for the promo if both semi-annual premiums are paid on time. The second semi-annual premium should be paid on or before the due date.
- To countercheck if the payment was made on or before the due date, the following reconciliation dates will be used:
 - For payments made through our Head Servicing Office in Makati, or through any of our provincial Servicing Offices and Agency Offices: the date on the Service Invoice.
 - For Bills payment: the date on the transaction slip

IV. The Reward

- Clients who pay their renewal premiums on or before the due date will receive electronic raffle tickets and get a chance to win a Rustan's Gift Voucher worth PHP20,000.
- The electronic raffle tickets will be sent to qualified clients along with their e-Renewal Policy Kits.

V. The Prize

- Two (2) winners will be drawn during each raffle draw. Raffle draw will be done monthly covering qualified clients with due dates falling under the previous month (e.g., For qualified clients with policy due dates beginning 1 July 2026 to 31 July 2026, raffle draw will be in August 2026.).
- The winners will receive a Rustan's Gift Voucher worth PHP20,000 each. A Pacific Cross representative will notify the winner/s and send the Rustan's Gift Voucher via e-mail. As part of the validation procedure, winners will be requested to acknowledge the e-mail and show proof of identification (e.g., two valid IDs).
- The prize is subject to the terms, conditions and limitations of the Pacific Cross Value Plus Promo. The Company reserves the right to update and/or change terms, conditions and limitations as deemed necessary.
- The vouchers must first be exchanged with Rustan's POS terminal compliant Rustan's Gift Cards at the Customer Service Counter of the following Rustan's branches:
 - Rustan's - Ayala Center at Ayala Avenue, Makati City
 - Rustan's - Shangri-La Plaza Mall at EDSA corner Shaw Boulevard, Mandaluyong City
 - Rustan's - Alabang Town Center at Alabang Zapote Road, Muntinlupa City
 - Rustan's - Gateway Mall at Araneta City, Cubao, Quezon City
 - Rustan's - Ayala Center Cebu at Bohol Avenue, Cebu City

VI. Promo Disqualification

- New members added during the Policy period will not be qualified for the promo.
- Deletion of members during the Policy period will forfeit the raffle tickets of the deleted members.

Additional details will be provided via the electronic raffle ticket/s sent along with Policy Kits. The Company reserves the right to change Promo Mechanics as it sees fit and without prior notice.

For concerns, please get in touch with our Renewal Team.

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