

STAND-ALONE PERSONAL ACCIDENT INSURANCE FOR
INDIVIDUALS AND GROUPS

Personal Accident



Wherever life takes you, just enjoy the adventure.
With Pacific Cross, you'll have peace of mind that comes from
knowing that your loved ones are protected every step of the way.


**PACIFIC
CROSS**



Unfortunate accidents can happen any time. This is why it is important to have a strong and trusted ally that can help you be prepared for unforeseen events. Pacific Cross can help you financially prepare for life's uncertainties with its Personal Accident Insurance Plan.

The Pacific Cross Personal Accident (PA) Insurance offers worldwide coverage and convenient packaged plans for Individuals and Groups of students or employees of small to medium-sized enterprises. Our PA plans can help you achieve peace of mind so that you don't lose sleep worrying about the financial consequences of accidents. You can rest easy knowing that we've got you covered.

PERSONAL ACCIDENT A Product of Pacific Cross Insurance, Inc.

With Pacific Cross PA Insurance, you are guaranteed of the following:

- PA benefits in conveniently packaged plans
- Substantial coverage with affordable premiums
- Worldwide Coverage
- Worldwide Emergency Assistance due to Accident coverage
- Extended coverage for losses occurring 365 days from the date of the Accident
- Flexible premium payment options
- No Claim Bonus Benefit available for group plans
- Easy and certified claim process
- Right to Free-Look Period: Applicable to Individual Plans. The Insured Person may request for a policy cancellation and receive a refund of the premium paid, subject to the provision's conditions.
- Coverage for losses due to acts of God, drowning, suffocation, accidental poisoning, amateur and recreational sports, animal bites, and motorcycling for daily transportation, among others.

Our available package plans:

- Individual PA
- Group PA
 - > Student PA
 - > Corporate PA [Small to Medium-sized Enterprises (SME)]



What does Pacific Cross Personal Accident (PA) Insurance Cover?

ACCIDENTAL DEATH: Provides a percentage of the Sum Insured when injury results in the loss of life of the Insured Person, within 365 days from the Accident and shall be payable to his/her designated beneficiary/(ies).

ACCIDENTAL DISMEMBERMENT OR PERMANENT DISABLEMENT: Provides a percentage of the Sum Insured, when injury results to Accidental Dismemberment or permanent loss of use of various parts of the Insured Person's body within 365 days from the Accident.

TOTAL AND PERMANENT DISABLEMENT BENEFIT: In the event of Total and Permanent Disablement occurring to the Insured Person within 365 days from the Accident, the percentage of the Sum Insured shall be payable to the Insured Person.

ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT: Provides reimbursement of the eligible medical expenses incurred within 365 days from the date of the covered Accident, up to the benefit limit.

ACCIDENTAL BURNS CASH BENEFIT: Should the Insured Person suffer second degree or third degree burns, the amount equal to the percentage of the Sum Insured shall be payable to the Insured Person.

BROKEN/FRACTURED BONE CASH BENEFIT: Provides cash benefit for an amount equal to the percentage of the Sum Insured should the Insured Person sustain a covered Injury within 365 days from the date of the Accident.

BURIAL EXPENSES REIMBURSEMENT BENEFIT: Reimburses actual burial expenses up to the Sum Insured should the Insured Person die within 365 days from the Accident.

COMATOSE CASH BENEFIT DUE TO ACCIDENT: Pays in accordance with the stated Sum Insured, should the Insured Person be rendered comatose within 365 days from the date of the Accident and continues for a period of 30 days.

COMMON CARRIER ACCIDENT BENEFIT: Pays an additional cash benefit in the event of Accidental Death of the Insured Person occurring within 365 days from the Accident while riding in a Common Carrier.

DAILY HOSPITAL INCOME BENEFIT (FOR ACCIDENTS ONLY): Daily cash allowance up to 10 consecutive days as a hospital-confined patient after a minimum of 18 hours admission due to a covered Accident.

PERSONAL LIABILITY BENEFIT: Provides reimbursement of expenses incurred for causing another person's accidental death, bodily injury, or damage to property.

NO CLAIM BONUS BENEFIT (applicable to group accounts only): Provides a discount which will be applied to the group account's renewal premium provided that the coverage is renewed without outstanding premiums or claims from the preceding year.

EMERGENCY ASSISTANCE BENEFITS DUE TO ACCIDENT: Services available if arranged through our Emergency Assistance partner: Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Visit, and Care for Minor Child(ren).

Who are eligible to enroll for Personal Accident (PA) Insurance?

	Individual PA	Group Student PA	Group Corporate PA
Eligible Groups	Individuals	Students (10 to 100 Insured Persons)	Small to Medium-sized Enterprises with Employer-Employee relationship (3 to 50 Insured Persons)
Issue Age	Principal Insured: 18 to 65 years old, renewable up to 75 years old	Insured Persons: 5 to 23 years old	Insured Persons: 18 to 65 years old, renewable up to 75 years old

Note: For Group Personal Accident Insurance plans with Employer-Employee relationship of more than 50 Insured Persons, please get in touch with Pacific Cross through telephone number +63 2 8230-8511 or e-mail info@pacificcross.com.ph.



EMPLOYMENT RISK CLASSIFICATION

Class I

Primary duties require no manual work and are mostly indoor office personnel such as Medical Representatives, Doctors, Programmers, etc.

Class II

Duties involving limited exposure to occupational hazards including frequent travelling and limited manual labor, but not using machinery such as Merchants, Architects, Engineers, etc.

Class III

Skilled or semi-skilled occupations including those using light machinery or operating in hazardous locations such as Warehousemen, Electricians, Farmers, Nurse Aids, etc.

SCHEDULE OF BENEFITS

INDIVIDUAL PERSONAL ACCIDENT

	MAXIMUM AMOUNT PAYABLE PER INSURED				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death Benefit (ADB)*	PHP300,000	PHP500,000	PHP1,500,000	PHP3,000,000	PHP5,000,000
Accidental Dismemberment with Permanent and Total Disability Benefit		% of ADB Sum Insured depending on the Injury			
Accidental Burns Benefit	PHP15,000	PHP25,000	PHP75,000	PHP150,000	PHP250,000
Accidental Medical Reimbursement Benefit	PHP30,000	PHP50,000	PHP150,000	PHP250,000	PHP250,000
Broken/Fractured Bones Cash Benefit	PHP7,500	PHP12,500	PHP37,500	PHP75,000	PHP125,000
Burial Expenses Reimbursement Benefit	PHP30,000	PHP50,000	PHP150,000	PHP250,000	PHP250,000
Comatose Cash Benefit due to Accident	PHP 15,000	PHP25,000	PHP75,000	PHP150,000	PHP250,000
Common Carrier Accident Benefit	PHP 7,500	PHP12,500	PHP37,500	PHP75,000	PHP125,000
Daily Hospital Income Benefit due to Accident (per day)	PHP 1,000	PHP1,000	PHP 1,000	PHP2,000	PHP2,000
Personal Liability Benefit	PHP 30,000	PHP50,000	PHP150,000	PHP250,000	PHP250,000
Emergency Assistance due to Accident	Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Benefit, and Care for Minor Child(ren)				

*Murder and Unprovoked Assault coverage is up to ADB limit or PHP5,000,000, whichever is lower.

SCHEDULE OF BENEFITS

STUDENT PERSONAL ACCIDENT (GROUP)

MAXIMUM AMOUNT PAYABLE PER INSURED					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death Benefit (ADB)*	PHP50,000	PHP100,000	PHP200,000	PHP250,000	PHP300,000
Accidental Dismemberment with Permanent and Total Disability Benefit		% of ADB Sum Insured depending on the Injury			
Accidental Burns Benefit	PHP2,500	PHP5,000	PHP10,000	PHP12,500	PHP15,000
Accidental Medical Reimbursement Benefit	PHP5,000	PHP10,000	PHP20,000	PHP25,000	PHP30,000
Broken/Fractured Bones Cash Benefit	PHP1,250	PHP2,500	PHP5,000	PHP6,250	PHP7,500
Burial Expenses Reimbursement Benefit	PHP5,000	PHP10,000	PHP20,000	PHP25,000	PHP30,000
Comatose Cash Benefit due to Accident	PHP2,500	PHP5,000	PHP10,000	PHP12,500	PHP15,000
Common Carrier Accident Benefit	PHP1,250	PHP2,500	PHP5,000	PHP6,250	PHP7,500
Daily Hospital Income Benefit due to Accident (per day)	PHP1,000	PHP1,000	PHP1,000	PHP1,000	PHP1,000
Personal Liability Benefit	PHP5,000	PHP10,000	PHP20,000	PHP25,000	PHP30,000
No Claim Bonus Benefit	5% of Net Annual Premium upon renewal provided no claim has been made within a period of one year preceding such policy anniversary				
Emergency Assistance due to Accident	Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Benefit, and Care for Minor Child(ren)				

*Murder and Unprovoked Assault coverage is up to ADB limit or PHP5,000,000, whichever is lower.

SCHEDULE OF BENEFITS

CORPORATE PERSONAL ACCIDENT (SME)²

MAXIMUM AMOUNT PAYABLE PER INSURED					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death Benefit (ADB)¹	PHP50,000	PHP100,000	PHP250,000	PHP500,000	PHP1,000,000
Accidental Dismemberment with Permanent and Total Disability Benefit		% of ADB Sum Insured depending on the Injury			
Accidental Burns Benefit	PHP2,500	PHP5,000	PHP12,500	PHP25,000	PHP50,000
Accidental Medical Reimbursement Benefit	PHP5,000	PHP10,000	PHP25,000	PHP50,000	PHP100,000
Broken/Fractured Bones Cash Benefit	PHP1,250	PHP2,500	PHP6,250	PHP12,500	PHP25,000
Burial Expenses Reimbursement Benefit	PHP5,000	PHP10,000	PHP25,000	PHP50,000	PHP100,000
Comatose Cash Benefit due to Accident	PHP2,500	PHP5,000	PHP12,500	PHP25,000	PHP50,000
Common Carrier Accident Benefit	PHP1,250	PHP2,500	PHP6,250	PHP12,500	PHP25,000
Daily Hospital Income Benefit due to Accident (per day)	PHP1,000	PHP1,000	PHP1,000	PHP1,000	PHP1,000
Personal Liability Benefit	PHP5,000	PHP10,000	PHP25,000	PHP50,000	PHP100,000
No Claim Bonus Benefit	5% of Net Annual Premium upon renewal provided no claim has been made within a period of one year preceding such policy anniversary				
Emergency Assistance due to Accident	Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Benefit, and Care for Minor Child(ren)				

¹Murder and Unprovoked Assault coverage is up to ADB limit or PHP5,000,000, whichever is lower.

²If employee's dependents will be enrolled: Spouse/Parents – 50% of Principal's Sum Insured; Child/Sibling – 25% of Principal's Sum Insured.



ANNUAL PREMIUMS

As of 15 March 2021

INDIVIDUAL PERSONAL ACCIDENT (ADB & Accidental Dismemberment with Permanent and Total Disability Benefit)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
CLASS I	PHP501	PHP835	PHP2,505	PHP5,010	PHP8,350
CLASS II	PHP645	PHP1,071	PHP3,197	PHP6,453	PHP10,795
CLASS III	PHP838	PHP1,385	PHP4,119	PHP8,377	PHP14,055

INDIVIDUAL PERSONAL ACCIDENT (All Benefits)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	PHP1,321	PHP1,949	PHP5,333	PHP9,146	PHP12,572
	PHP1,711	PHP2,519	PHP6,873	PHP11,830	PHP16,284
	PHP2,232	PHP3,278	PHP8,926	PHP15,408	PHP21,233

CORPORATE PERSONAL ACCIDENT (SME)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
CLASS I	PHP360	PHP555	PHP1,160	PHP1,833	PHP3,553
CLASS II	PHP468	PHP721	PHP1,502	PHP2,368	PHP4,574
CLASS III	PHP611	PHP943	PHP1,958	PHP3,082	PHP5,935

STUDENT PERSONAL ACCIDENT (GROUP)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	PHP360	PHP555	PHP965	PHP1,160	PHP1,355

Premiums are inclusive of all applicable taxes. If you are paying on semi-annual mode, please note that 8% surcharge and DST charge will apply. The amounts of your first and second installment will vary with the former being slightly higher than the latter due to DST.

Our Companies

Pacific Cross Insurance, Inc. and Pacific Cross Health Care, Inc.

Pacific Cross is EXCELLENCE.

We are committed to bringing nothing but the best to our clients. Our decisions are based on an intricate understanding of our clients' needs, demands and expectations. We strive to create and innovate programs that will best serve our customers.

Pacific Cross is STABILITY.

We are one of the leading and most financially stable companies in the industry today. Our Premiums Earned in recent years put us in the top 10 non-life insurance companies in the Philippines.

Pacific Cross is EXPERIENCE.

We draw from 75 years of experience in the insurance industry. Our actions are guided by a deep insight brought about by the knowledge we have gained through the years.

Pacific Cross is CUSTOMER SERVICE.

We are rooted in a commitment to ever improving customer service. We aim to be continuously progressive and professional. Our commendable track record and competent support staff ensure that you are given immediate and excellent service at all times.

Pacific Cross is a PARTNERSHIP OF TRUST.

We build and value enduring relationships. We consistently prove that we are worthy of the highest confidence — by our strict standards, the integrity of our promises and the results we deliver. In the event of a crisis, we assure you that Pacific Cross will be your friend and ally.



Get in touch with us today!

Call +63 2 8230-8511

E-mail info@pacificcross.com.ph

HEAD OFFICE

2nd Floor (Client & Partner Center),
8th Floor (Sales Center) and
18th Floor (Operations & Executive Center)
8 Rockwell Building, Hidalgo Drive, Makati City
Metro Manila, Philippines
Tel. No.: +63 2 8899-8001 Fax No.: +63 2 8230-8570
For General Inquiries: info@pacificcross.com.ph
For Travel Inquiries: traveldirect_team@pacificcross.com.ph

CEBU

Unit 1 Mercedes Benz Tower, Mindanao Avenue
Cebu Business Park, Cebu City
Tel. Nos.: +63 32 233-5812, +63 32 233-5816
E-mail: cebu@pacificcross.com.ph

CLARK

2nd Floor Room 217, The Medical City Clark
100 Gatwick Gateway, Clark Global City
Clark Freeport Zone, Pampanga, 2023, Philippines
Mobile No.: +63 914 894-9211
E-mail: clark@pacificcross.com.ph

DAVAO

2nd Floor, Left Wing, Door No. 6, Matina Town Square
Mac Arthur Highway, Matina, Davao City
Tel. No.: +63 82 297-7314 Telefax: +63 82 297-7151
E-mail: davao@pacificcross.com.ph

For the complete details of our Agency Offices, please visit:
www.pacificcross.com.ph