

BUHAY KO MAHAL KO INSURANCE PROGRAM - 10,000 COVERAGE AGREEMENT
Between:
HOTNF INC. (HEALING OF THE NATIONS FOUNDERS INC.)
The Partner

SUBJECT : MEMBERS OF HOTNF INC. (HEALING OF THE NATIONS FOUNDERS)
ADDRESS : NO. 8 Brgy. Maluid Victoria Tarlac 2313
NATURE OF BUSINESS : PRODUCT & SERVICES MARKETING
NUMBER OF MEMBERS : Minimum of 2500
PERIOD OF INSURANCE : SEPTEMBER 2020-2022
GROUP POLICY NUMBER : TO FOLLOW "UPON COMPLETION OF 2500 INSURED NAME AND THEIR RESPECTIVE BENEFICIARY"
INSURED : MEMBERS OF HOTNF INC. (HEALING OF THE NATIONS FOUNDERS)
BENEFICIARY : RELATIVE OF PERSON'S INSURED

Benefits	LIMIT
Accidental Death	Php 10,000.00
Accidental Permanent Dismemberment / Disability	10,000.00
Accidental Death due to motorcycling	10,000.00
Unprovoked Murder & Assault	10,000.00
Accident Burial Assistance Benefit	1,000.00
ANNUAL PREMIUM / PERSON (TAX INCLUSIVE)	Php 15.00

DESCRIPTION OF BENEFITS:
Accidental Death

Pays for bodily injury resulting to death due to accident occurring within the declared period of insurance.

Accidental Permanent Dismemberment / Disablement

Pays for bodily injury resulting to permanent disablement or dismemberment or complete severance of the limbs occurring within the declared period of insurance due to accident.

Accident Burial Benefit

Burial Benefit coverage as financial assistance following death of insured resulting from an accident.

Accidental death due to motorcycling

Pays for bodily injury resulting to death resulting from driving or riding two wheeled motor vehicle or motorcycle occurring within the declared period of insurance provided insured has a valid driver's license, not violating traffic rules, is not under the influence of alcohol or drugs at the time of the accident, and is not engaged in racing and other sports related activities.

Unprovoked Murder & Assault Coverage

Coverage for bodily injury or death resulting from murder & assault (subject to geographical limits)

The proposed plan does not include coverage for **Unprovoked Murder & Assault** occurring in the following geographical areas, including their cities, towns, barrios and barangays:

- | | |
|------------------------|----------------------|
| a. Lanao Del Norte | f. Zamboanga Del Sur |
| b. Lanao Del Sur | g. Maguindanao |
| c. North Cotabato | h. Sultan Kudarat |
| d. South Cotabato | i. Sulu Archipelago |
| e. Zamboanga del Norte | j. Basilan |

TABLE OF BENEFITS FOR PERMANENT DISABILITY / DISMEMBERMENT

Loss of two limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Total loss of sight of both eyes	100%
Total paralysis	100%
Loss of both feet	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss of arm at or above elbow	50%
Loss of arm between elbow and wrist	50%
Loss of hand at wrist	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	35%
Loss of thumb	25%
Loss of index finger	10%
Loss of middle finger	6%
Loss of ring finger	5%
Loss of little finger	4%
Loss of metacarpals- first or second (additional)	3%
- third, fourth or fifth (additional)	2%
Loss of Leg- at hip	70%
- between knee and hip	60%
- below knee	50%
Loss of toes- all of one foot	15%
Loss of big toe	5%
Loss of any toe other than big toe, each	1%
Eye: Loss of - whole eye	30%
- sight of	30%
- sight of, except perception of light	30%
- lens of	20%
Loss of hearing - both ears	50%
- one ear	25%

ADDITIONAL CONDITIONS:

1. The proposed plan includes the following:

- Twenty-four (24) hours on or off the job, worldwide coverage
- Accidental death or injury while riding as a fare paying passenger on commercial scheduled flight
- Accidental death or injury due to animal bites except for insect/ mosquito bites
- Death or injury due to accidental Food and Gas Poisoning
- Accidental death or injury due to acts of nature

The proposed plan is subject to the following:

- Sabotage & Terrorism Exclusion Clause**
- Total Asbestos Exclusion Clause**
- Accumulation limit endorsement max limit up to Php 30,000,000.00**

- 3. The proposed plan will cover the named members declared by **HOTNF INC.** Age eligibility for insurance coverage is between 12 to 70 years old.
- 4. Insured's coverage will immediately terminate upon expiry of the insurance coverage, or once insured attains the age of 70, should client's age reaches 70 during period of coverage, coverage will continue until it reaches expiration date of insurance coverage.
- 5. **Maximum limit of Insurance of insured is up to maximum limit declared in the policy regardless of the number of insurance coverage insured is covered under the master policy.**
- 6. The proposed plan does not include coverage for death or injury resulting from any hazardous/professional sport
- 7. Work related Death or injuries/disabilities of Persons who belong under the following categories are not covered under the proposed plan: Military personnel, people in the police force, crew members of

vessels/aircraft, professional athletes, professional entertainers (including actors), window cleaners, divers, loggers, fireman, miners, pilots, rangers, acrobats/stuntmen, national journalists/news reporters, off-shore oil or gas rig worker, tree feller, politicians and other known celebrities/personalities.

8. The proposed plan does NOT include coverage for seaman/vessel crewmembers and any offshore activities/trainings.
9. Injuries arising out of the Insured engaging in hunting, racing (except foot racing), steeple chasing, polo playing, mountaineering, scuba diving, hand gliding, winter sports, professional sports such as ice hockey, football or rugby, basketball or any other contact sports are NOT COVERED under the proposed plan.
10. Non refund of doc stamps in case of cancelation of deletion of coverage.
11. Subject to FPG Standard Policy terms and conditions.
12. This quote is valid for 30 days from the date of proposal.
13. A master policy valid for two (2) years in favor of HOTNF INC. will be issued by SAGITARIES INSURANCE SERVICES (SIS) /FPG Insurance Co., Inc. **HOTNF INC. shall submit the list of names to SIS via CSV-FILE.**
 - a) **The declaration shall include the name of insured, birthdate, residential address, and contact number of insured and beneficiary.**
 - b) Personal accident insurance coverage of declared persons is one year. Effectivity of coverage will be based on the date declared by **HOTNF INC.** on CSV-File submitted.
 - c) In case of death by insured due to accident or illness, proceeds of insurance benefits shall be the first surviving classes of the following classes of Beneficiaries, otherwise the estate of the Insured Person. The Classes of beneficiaries are as follows:
 - 1) The Insured Person's Spouse;
 - 2) The Insured Person's Children;
 - 3) The Insured Person's Parent;
 - 4) The Insured Person's Brothers and/or Sis.

Benefits

The insured will receive a cash benefit stated in the coverage of the policy schedule in the event of bodily injury resulting to permanent disability due to accident; or the beneficiary will receive a cash benefit up to plan limit in the event of death of the insured due to accident.

Claim - duties of the insured

The Insured or beneficiary in case of accidental death shall give within thirty (30) days from the time of loss a written notice to SIS/FPG Insurance pending submission of complete documents. Complete documents and requirements must be submitted to SIS/PFG Insurance within ninety (90) days from date of loss.

Fraud

Any dishonest, fraudulent or criminal act of the Insured or authorized representative of the Insured whether acting alone or in conjunction with others will forfeit all benefits under this program.

Settlement of claim

The amount of benefit for which the company may be liable, under this policy, shall be paid within fourteen (14) working days upon receipt of complete documents by SAGITARIES INSURANCE SERVICES/ FPG INSURANCE INC.

This Agreement is to be construed pursuant to the current laws of the Republic of the Philippines. Jurisdiction and venue for any claim arising out of this Agreement shall be made in the Manila, Philippines,

THE UNDERSIGNED HAVE READ, UNDERSTAND and ACCEPT THIS AGREEMENT, and agree to all of the aforementioned terms, conditions and policies.


VICENTE C. MANGUBAT
General Manager

The Partner:
HOTNF INC. (HEALING OF THE NATIONS FOUNDERS)


MARY ANN SORIA THAM
SECRETARY

DATE: