

Eligible Groups

- Employee-Employer groups with 5 - 100 employees

Eligible Insureds

- Regular, full-time, actively-at-work employees
- Ages 18 to 64

Occupational classes acceptable under the plan

- **Class 1**
Office type, non-hazardous occupations such as office personnel, medical representatives, insurance agents, programmers, teachers, and lawyers.
- **Class 2**
Jobs involving limited exposure to occupation hazards (including limited manual labor, but not using machinery) such as watch repairmen, jewelry merchants, sari-sari storeowners, door-to-door salesmen, engineers doing field work, and agricultural technicians.
- **Class 3**
Skilled or semi-skilled occupation including those using light machinery such as warehousemen, electricians/plumbers, auto mechanics, messengers on foot, waiters/waitresses, and domestic helpers.
- **Class 4**
Industrial jobs using heavy machines or unskilled jobs such as welders/cutters, bus / taxi / jeepney / truck drivers, deliverymen/ messengers (on bike/motorcycle/truck/van) and seamen.

Note: Members of the same rank (e.g. All Rank & File employees, regardless of designation) should be enrolled under the same plan.

Let us help you protect your employees against accidents. Please call:



This document is for illustration purposes only. The final interpretation of any specific provision or its applicability is subject to the Master Policy issued by the Philippine American Life & General Insurance Company as accepted by the Assured Company.

Ver08.05.2014



The Philippine American Life and General Insurance Company (Philam Life) is the country's premier life insurance company. Established on June 21, 1947, Philam Life offers an extensive line of products in the industry that provides solutions to various financial needs including life protection, health insurance, savings, education, retirement, investment, group and credit life insurance.

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.



AIA Group Limited and its subsidiaries (collectively "AIA" or "the Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$147 billion as of 30 November 2013.

AIA meets the savings and protection needs of individuals by offering a range of products and services including life insurance, accidental and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia-Pacific, AIA serves the holders of more than 28 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depository Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

PROTECTION

JUNIOR CORPORATE PERSONAL ACCIDENT

We serve and protect the welfare of your most important asset - your people.



Comprehensive accident protection for small-scale businesses.



THE REAL LIFE COMPANY



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Call (02) 528-2000.
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Your company is only as great as the people you keep.

Ensure the well-being of your greatest asset with Philam Life's Junior Corporate Personal Accident.

Comprehensive Coverage against Accidents

Provide your employees with well-deserved protection with our Basic Plan.

- Accidental Death**

Employees' beneficiaries will receive the amount of coverage should an accident result in the loss of life of your employees.

- Accidental Dismemberment and Loss of Use**

Employees will be provided a percentage of the amount of coverage should an accident result in dismemberment or loss of use of specific parts of the body.

- Accidental Permanent Total Disability**

Employees will receive a monthly cash benefit if they become totally and permanently disabled due to accident.

- Coverage for Murder and Homicide**

- Pays up to 100% of the coverage amount, up to a maximum P2 million, for loss of life due to murder or any attempt.
- Pays up to 100% of coverage amount for loss of life due to homicide or any attempt unprovoked by the employee.

- Flying Coverage**

Pays 100% of benefits for loss of life when traveling as a regular passenger of any commercial flights.

- Renewal Bonus**

Employees' coverage will increase by 5% each year for five consecutive years upon renewal. Applicable to the first P800,000 of your coverage.

Enhanced Protection

Increase your employees' protection with the following riders:

- Accident Medical Reimbursement (AMR) Benefit**

Allows your employees to reimburse their medical expenses from accident-related causes

- Hospital Income Benefit (HIB) Accident**

Provides your employees a daily fixed amount when hospitalized due to accident.

Ready Rates

Junior Corporate Personal Accident comes with ready rates for easier computation of your company's premiums (please refer to the benefit & premium illustration on the next page).

Benefit and Premium Illustration

Plan 1 - Basic Plan

TYPE OF BENEFIT	AMOUNT OF COVERAGE											
	BASIC PLAN	20,000	30,000	50,000	80,000	100,000	150,000	200,000	250,000	300,000	400,000	500,000
OCCUPATIONAL CLASS	ANNUAL PREMIUM PER EMPLOYEE											
CLASS 1	30.60	45.90	76.50	122.40	153.00	229.50	306.00	382.50	459.00	612.00	765.00	
CLASS 2	38.40	57.60	96.00	153.60	192.00	288.00	384.00	480.00	576.00	768.00	960.00	
CLASS 3	61.20	91.80	153.00	244.80	306.00	459.00	612.00	765.00	918.00	1,224.00	1,530.00	
CLASS 4	76.80	115.20	192.00	307.20	384.00	576.00	768.00	960.00	1,152.00	1,536.00	1,920.00	

Plan 2 - Basic Plan with AMR

TYPE OF BENEFIT	AMOUNT OF COVERAGE											
	BASIC PLAN	20,000	30,000	50,000	80,000	100,000	150,000	200,000	250,000	300,000	400,000	500,000
AMR	2,000	3,000	5,000	8,000	10,000	15,000	20,000	25,000	30,000	40,000	50,000	
OCCUPATIONAL CLASS	ANNUAL PREMIUM PER EMPLOYEE											
CLASS 1	52.80	79.20	132.00	211.20	264.00	396.00	522.00	660.00	780.00	1,038.00	1,296.00	
CLASS 2	65.60	98.40	164.00	262.40	328.00	492.00	649.00	820.00	970.00	1,291.00	1,612.00	
CLASS 3	105.00	157.50	262.50	420.00	525.00	787.50	1,039.00	1,312.50	1,553.00	2,067.00	2,581.00	
CLASS 4	131.20	196.80	328.00	524.80	656.00	984.00	1,299.00	1,640.00	1,942.00	2,585.00	3,228.00	

Plan 3 - Basic Plan with HIB - Accident

TYPE OF BENEFIT	AMOUNT OF COVERAGE											
	BASIC PLAN	20,000	30,000	50,000	80,000	100,000	150,000	200,000	250,000	300,000	400,000	500,000
DAILY HIB	N/A	N/A	N/A	N/A	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
OCCUPATIONAL CLASS	ANNUAL PREMIUM PER EMPLOYEE											
CLASS 1	30.60	45.90	76.50	122.40	253.00	329.50	406.00	482.50	559.00	712.00	865.00	
CLASS 2	38.40	57.60	96.00	153.60	312.00	408.00	504.00	600.00	696.00	888.00	1,080.00	
CLASS 3	61.20	91.80	153.00	244.80	496.00	649.00	802.00	955.00	1,108.00	1,414.00	1,720.00	
CLASS 4	76.80	115.20	192.00	307.20	604.00	796.00	988.00	1,180.00	1,372.00	1,756.00	2,140.00	

Plan 4 - Basic Plan with AMR & HIB-Accident

TYPE OF BENEFIT	AMOUNT OF COVERAGE											
	BASIC PLAN	20,000	30,000	50,000	80,000	100,000	150,000	200,000	250,000	300,000	400,000	500,000
AMR	2,000	3,000	5,000	8,000	10,000	15,000	20,000	25,000	30,000	40,000	50,000	
DAILY HIB	N/A	N/A	N/A	N/A	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
OCCUPATIONAL CLASS	ANNUAL PREMIUM PER EMPLOYEE											
CLASS 1	52.80	79.20	132.00	211.20	364.00	496.00	622.00	760.00	880.00	1,138.00	1,396.00	
CLASS 2	65.60	98.40	164.00	262.40	448.00	612.00	769.00	940.00	1,090.00	1,411.00	1,732.00	
CLASS 3	105.00	157.50	262.50	420.00	715.00	977.50	1,229.00	1,502.50	1,743.00	2,257.00	2,771.00	
CLASS 4	131.20	196.80	328.00	524.80	876.00	1,204.00	1,519.00	1,860.00	2,162.00	2,805.00	3,448.00	

Please see back for other details.