

ignite
Accident
Shield

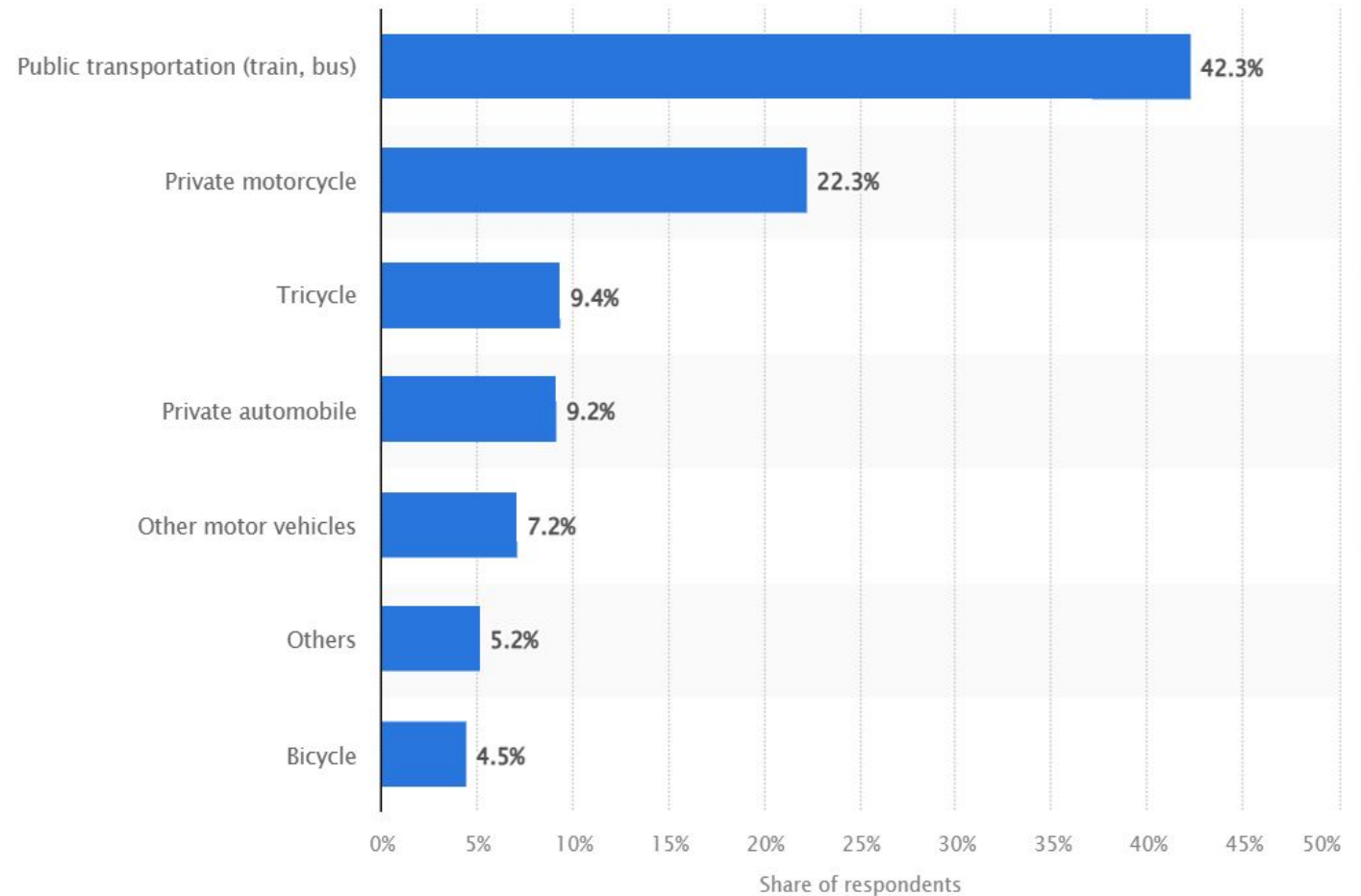
Underwritten by



2022 Public Transport Statistics

64%

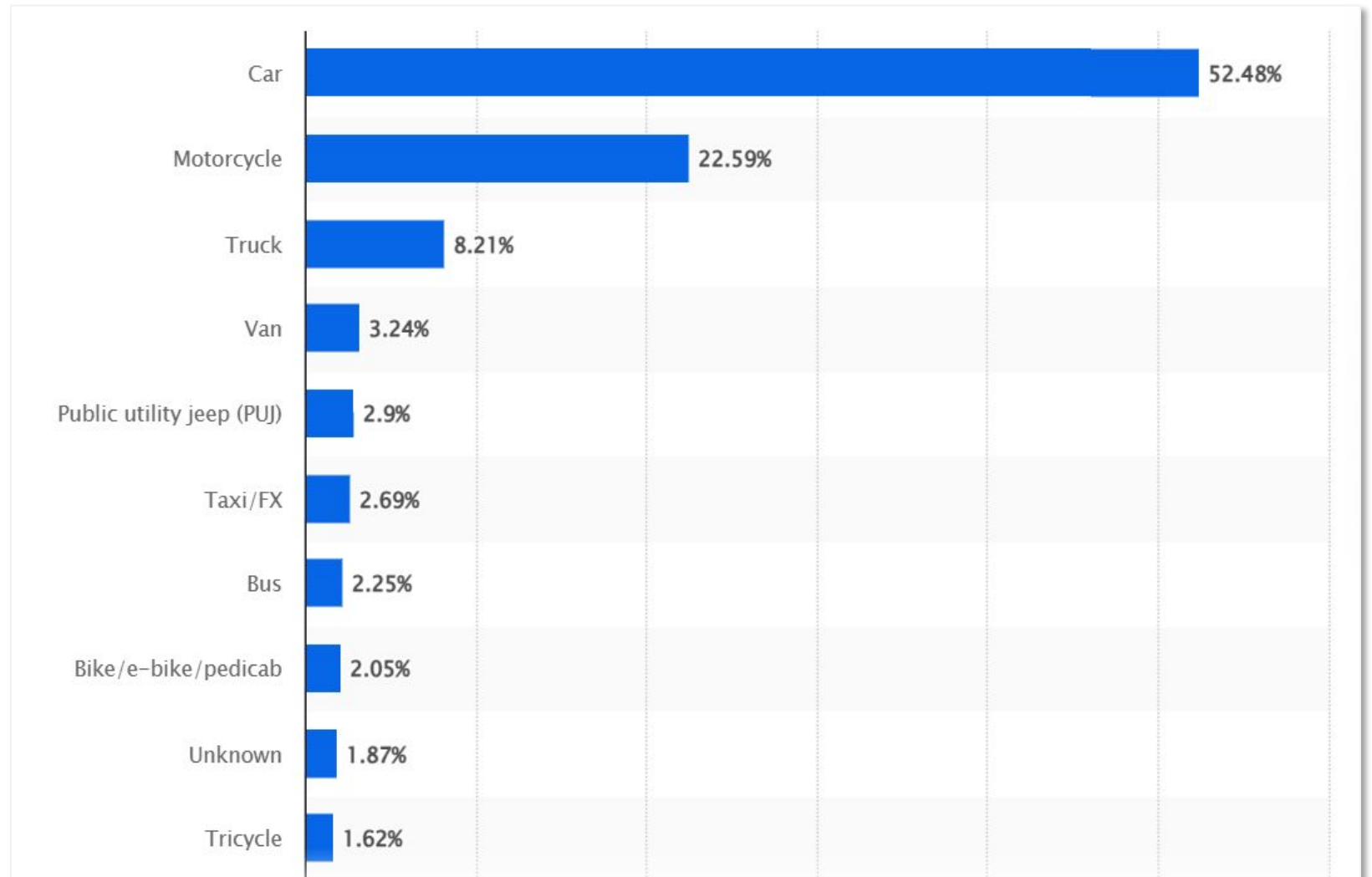
of Filipinos commute everyday and are exposed to daily risks



2022 Road Safety Statistics

35.2
%

Of Road Accidents and Fatalities
involve Public Transport

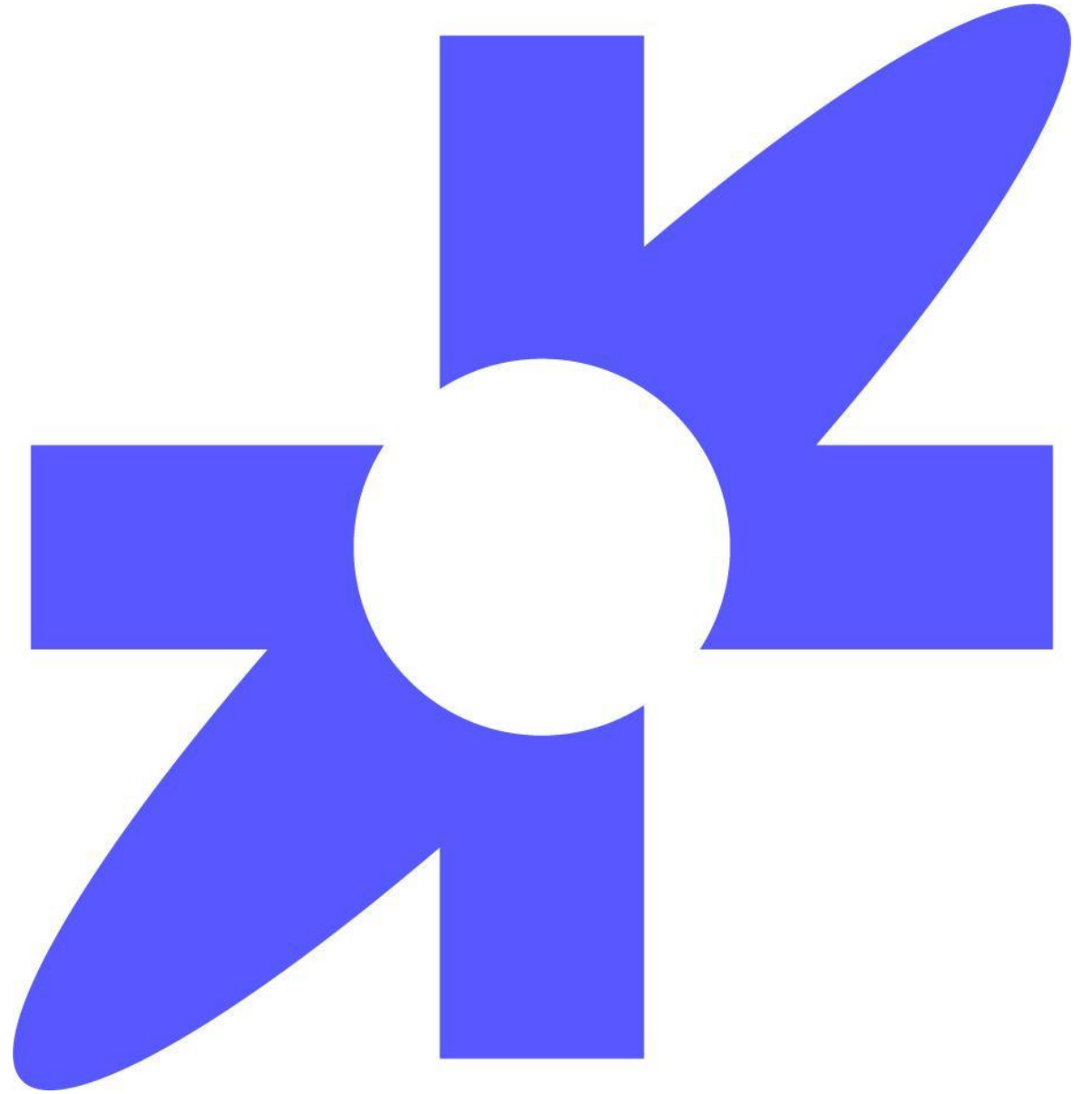


We're on a Mission!



**Protection for
every Juan!**

**INSURANCE FOR
ALL!**



What is an accident?

An unforeseen, unintentional, unexpected event that results in either:

- Death
- Disability/Dismemberment

What is an accident?

Accidents are also **SUDDEN** and **EXTERNAL** in nature.

This means that **GRADUAL** injuries or **SICKNESS/INFECTIONS** cannot be considered as accidents.



ignite
Accident
Shield

**provides cash
benefits for clients
that experience
accidents.**



What **benefits?**



Death benefit



Disability benefit



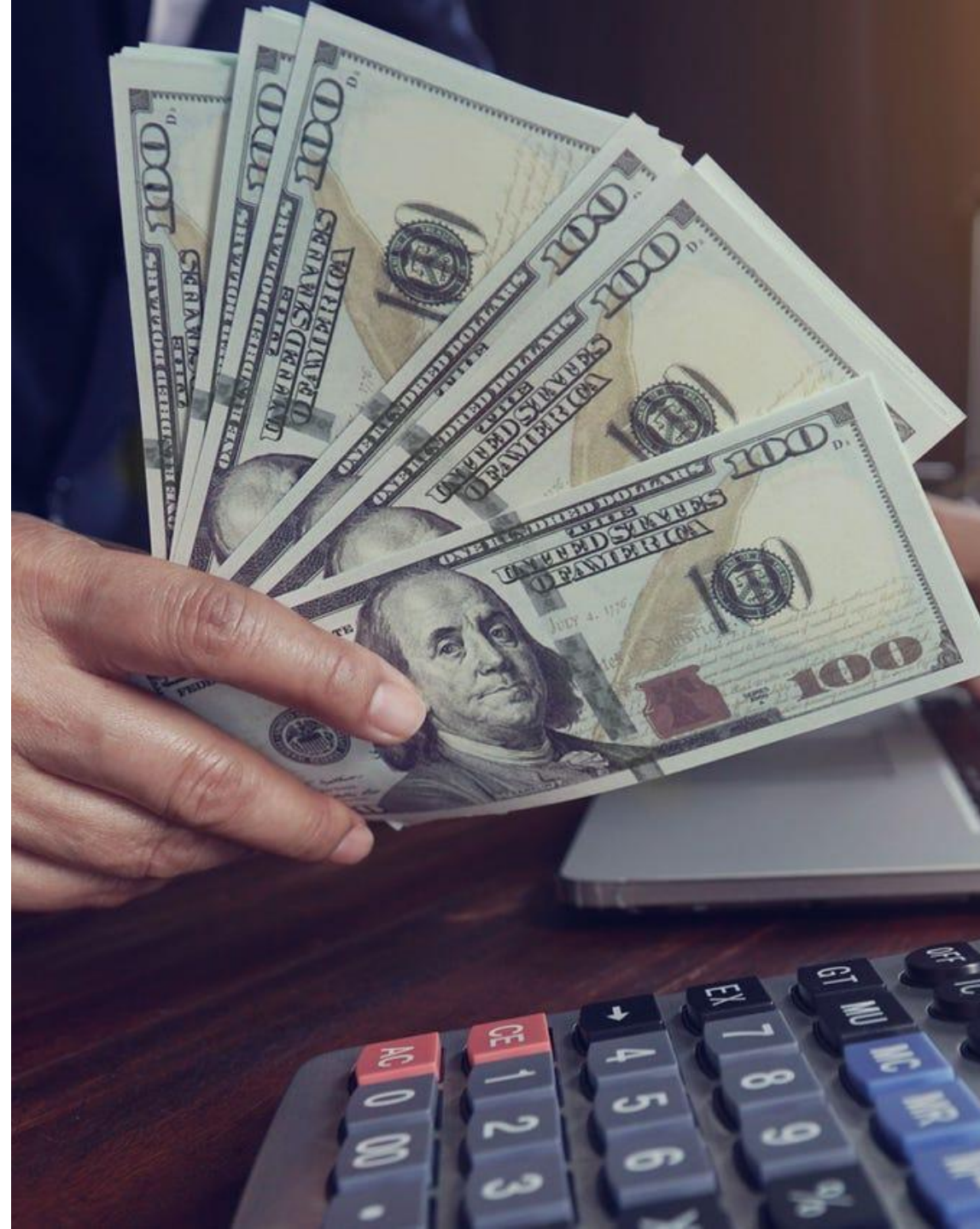
Medical reimbursement



Burial expense



Hospital cash allowance



Qualified Clients

- 18 but not over 65.
- Not exposed to Hazardous Occupation and/ or Avocation
- In good health, physical and mental condition,
- No infirmities of the sight or sense of hearing;
- No physical deformity or handicap such as absence of one or both hands, feet or eyes
- **With email address**

Unacceptable Occupations

- Aviator, steward/ess,
- Individual connected with the military and police, missionaries,
- Miners and underground workers,
- Individual involved in the manufacturing processing of Nuclear materials and explosives
- Individuals with constant contact with hazardous chemicals,
- Individuals connected with politics
- Detective, bodyguards, bullfighters, divers,
- Equestrians and jockeys,
- Firemen, fishermen, fishing crew
- Logging workers,
- Circus workers, stuntmen,
- Quarry workers, loggers,
- Sawmill workers,
- Racers
- Sailors
- Window cleaners of a high-rise buildings;

Accidental death

- Pays the Principal Sum for accidental death within six months from the date of the accident
- Extends to cover death by Murder/Assault

Total disability/ dismemberment

- Pays the Principal Sum if client incurs total and permanent disability within six months from date of accident.
- Partial Percentages of Principal Sum are still paid in the event of Partial Disability
- Follows a Schedule of Indemnities



Accidental Death, Disability & Unprovoked Murder & Assault

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death & Permanent Disability	₱150,000	₱200,000	₱500,000	₱700,000	₱1,000,000
Unprovoked Murder & Assault	₱100,000	₱200,000	₱500,000	₱700,000	₱1,000,000

Medical reimbursement

- Reimburses the actual, customary, and reasonable hospital expenses paid by the client
- Compliments other Health Coverages (HMO, Philhealth, ect.)
- Has a separate Limit of Liability
- Follows a Schedule of Indemnities
- Includes Motorcycling Risk as Passenger

Daily hospital cash allowance

- Pays a Lump Sum equal to the number of days of hospitalization (max 30) multiplied by a daily rate specified in the Policy
- Payment is made after discharge from hospital

Medical Reimbursement & Hospital Cash Benefit

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Medical Reimbursement due to Accident Including Motorcycle Risk* (as Passenger)	₱10,000	₱20,000	₱30,000	₱50,000	₱75,000
Daily Hospital Cash Benefit (Max of 30 Days)	₱300 per day			₱800 per day	₱1,000 per Day

Burial expense benefit

- Defrays the cost of casket, funeral, burial, and even cremation costs
- Paid on top of other applicable benefits
- Follows its own Limit of Liability



Burial Expense Benefit

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Burial Expense Benefit	₱10,000	₱15,000	₱30,000	₱45,000	₱60,000

Extensions of Cover

- Injuries due to animal bites/attacks except insect bites
- Drowning
- Unprovoked Murder and Assault
- Claims arising out of Acts of Nature
- Suffocation by smoke or poisonous fumes
- Accidental Food poisoning
- While riding as a passenger of any type of public conveyance licensed to carry passenger be it by sea, land or air.

Benefits

under **Plan 5**, John or his Beneficiaries will get:



John got hit by a car and got hospitalized for 5 days



**Accidental Death:
PHP 1,000,000**

Burial Benefit: PHP 75,000

Juan is covered for
Accident Shield
(Plan 5)



Due to the injuries incurred, after 5 days, John eventually died from the accident



- **Medical Reimbursement: PHP 75,000**
- **Daily Hospital Allowance: PHP 5,000**



Consolidated Benefits & Premium



Coverage

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death / Permanent Total Disablement	₱150,000	₱200,000	₱500,000	₱700,000	₱1,000,000
Unprovoked Murder and Assault	₱100,000	₱200,000	₱500,000	₱700,000	₱1,000,000
Medical Reimbursement including Motorcycling Risk	₱10,000	₱20,000	₱30,000	₱50,000	₱75,000
Burial Expense Benefit	₱10,000	₱20,000	₱50,000	₱50,000	₱75,000
Daily Hospital Cash Assistance due to accident (max. of 30 days confinement)	₱300/day	₱300/day	₱300/day	₱800/day	₱1,000/day



Premium

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Basic premium	₱273.97	₱469.67	₱929.55	₱1369.86	₱1,810.18
Premium Tax (2%)	₱5.48	₱9.39	₱18.59	₱27.40	₱36.20
Documentary stamp	₱20.00	₱20.00	₱50.00	₱100.00	₱150.00
Local Govt. tax (0.2%)	₱0.55	₱0.94	₱1.86	₱2.74	₱3.62
Total Premium	₱300.00	₱500.00	₱1,000.00	₱1,500.00	₱2,000.00

Exclusions

Death, disablement or injuries occasioned by or happening through:

- War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not). Civil war, Rebellion, Insurrection, Terrorism, Mutiny or Crowd disturbances, Military or Usurped Power or Popular Uprising; or any war like operations, Riot, Strike and Civil Commotion.
- Intentionally self-inflicted injuries, Suicide or Attempted suicide (whether felonious or not), while sane or insane; Alcoholism or under the influence of alcohol, drug addiction;
- HIV, AIDS, sexually transmitted and venereal diseases.
- Earthquake, Volcanic Eruption, or Tidal Wave.

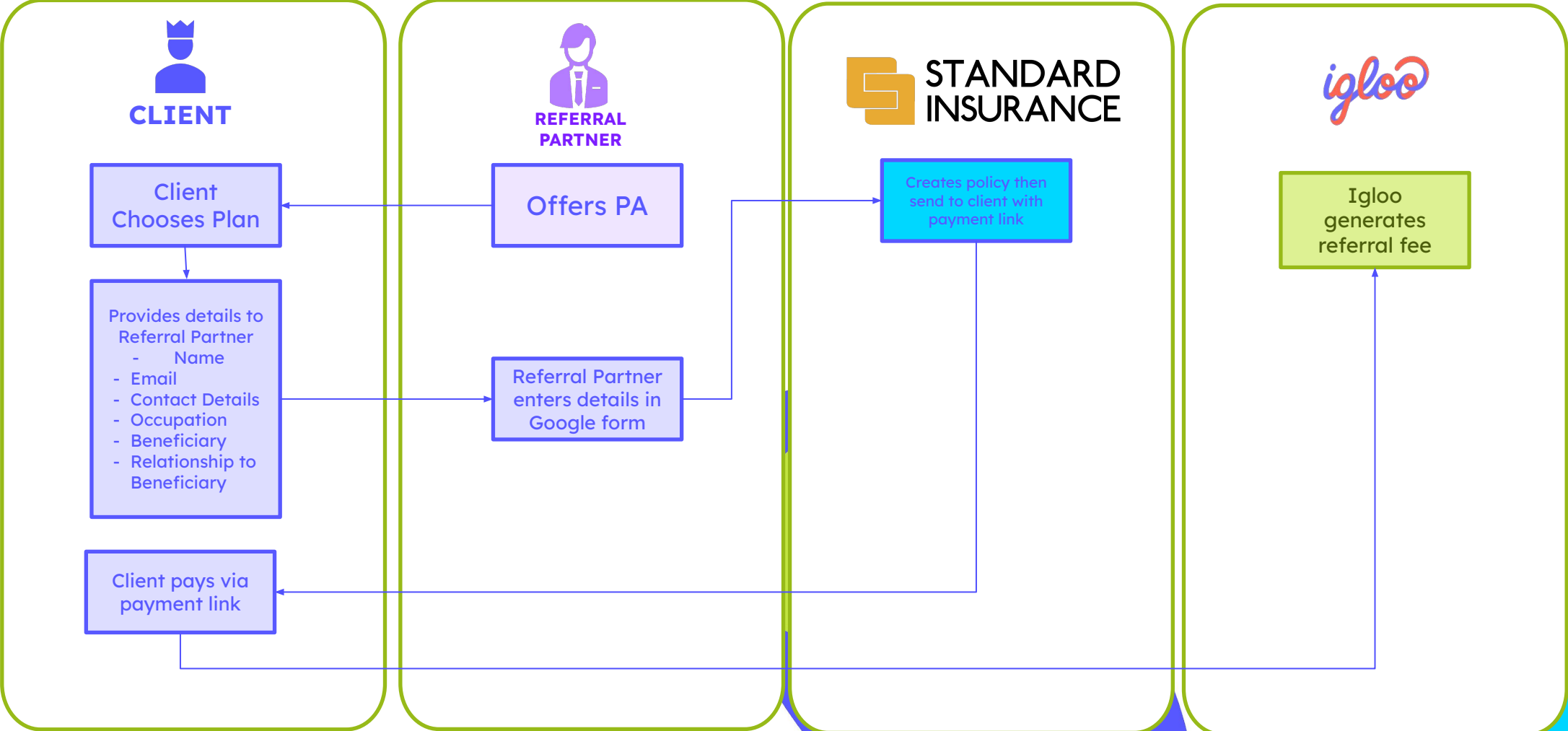
Exclusions

- Whilst the Insured is traveling in an aircraft other than one licensed for public passenger service and operated by a regular Airline on a published schedule flight over a regular air route between two definitely established airports and in which the Insured is traveling as ticket-holding passenger;
- Consequent upon the Insured engaging in hunting, racing of all kinds, steeplechasing, polo playing, motorcycle riding or driving, trekking/climbing and mountaineering, winter sports, ice hockey, football, yachting, or using woodworking machinery driven by mechanical power, scuba diving and other offshore activities, mountain biking, off road biking, parachuting, hang-gliding, professional sports with the exception of basketball, or racing other than on foot, participating in any dangerous sports and contact sports such taekwondo, boxing, muay thai and alike;

Exclusions

- Any Pre-existing conditions. Pre-existing conditions are illnesses or injury for which the person has been under the care of a physician and has received medical care or advice or a condition for which a reasonable person should have sought treatment;
- Congenital anomalies and conditions;
- Pregnancy, childbirth and miscarriage or any related conditions with respect to woman;
- Hospital confinement for:
 - (i) Rest cures
 - (ii) Periodic check ups
 - (iii) Cosmetic or plastic surgery
 - (iv) Any dental work, dental treatment or eye examination except as result of bodily injury
 - (v) Mental or nervous disorders
- n) Any Rehabilitation treatments. Prostheses, orthopedic material or orthesis and osteosynthesis material, as well as spectacles are not covered;
- Insect / mosquito bites.

Sales Flow



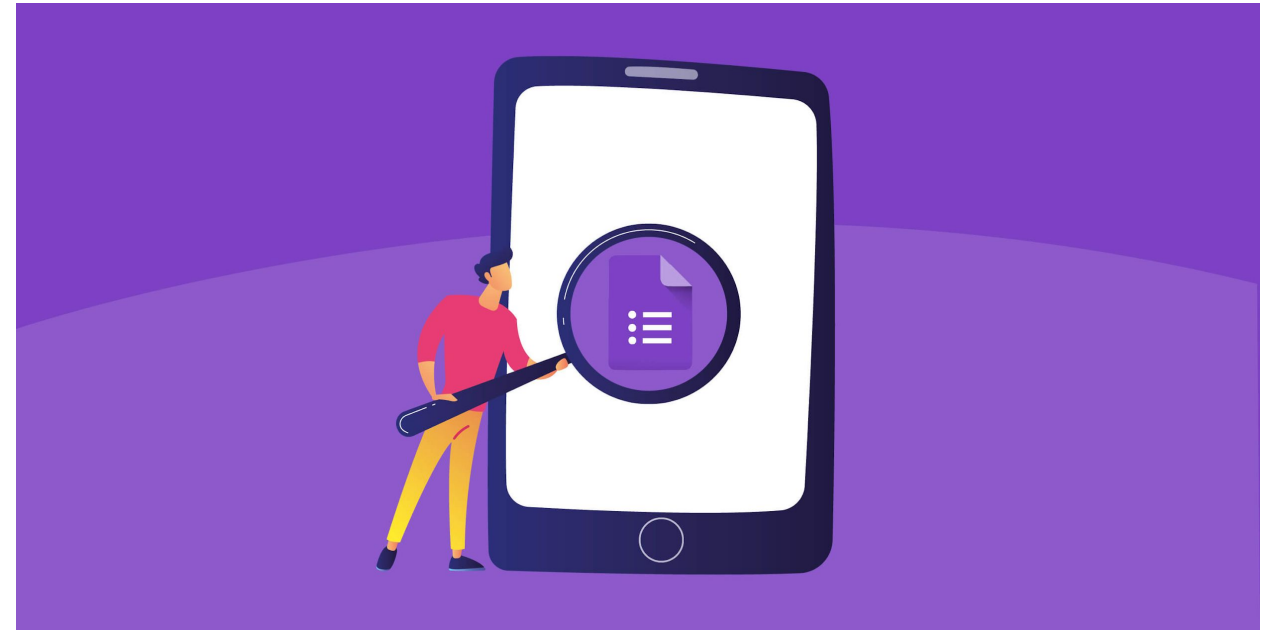
Information Required (Google Application)

Referral Partner Details

- Referral Partner Name
- Ignite Level
- Ignite Referral Code

Client Details

- ✓ Preferred Plan
- ✓ **Correct** and Complete Name
- ✓ Complete Address
- ✓ Contact Number
- ✓ Email Address
- ✓ Contact Details
- ✓ Occupation
- ✓ Date of Birth
- ✓ Beneficiary (if none closest kin will be default beneficiary)
- ✓ Relationship to Beneficiary



Claims

BASIC REQUIREMENTS:

- Police Report (if applicable)
- Accident or Incident Report/Assured's or Its
- Representative's Affidavit or Statement declaring:
 - circumstances of the loss
 - extent of loss
 - any other information relative to the loss

ADDITIONAL REQUIREMENTS: IN CASE OF BODILY INJURY:

- a. Original medical certificate
- b. Original receipts of medicines and prescriptions/hospital bills
- c. marriage contract (if incapacitated)
- d. birth certificate (if minor)

IN CASE OF DEATH CLAIM:

- Death certificate
- Original funeral receipts
- Original medical certificate (if hospitalized)
- Birth certificate (if minor)
- Marriage certificate (if married)
- Any other document deemed necessary by Insurer

Your Next Steps

- Be your Accident Shield Ambassador. Get yourself and your loved ones protected
- Download your Product Brochures via the Grow Section of Ignite
- Download via Grow Section of Ignite your and Post your e-flier on Social Media

ignite Accident Shield

Enjoy life and stay secure with our personal accident coverage!

Distributed via **ignite** BY IGLOO

Underwritten by **STANDARD INSURANCE**

Benefit highlights

- Daily Hospital Cash Assistance due to accident
- Medical Reimbursement including Motorcycling Risk
- Includes Unprovoked Murder and Assault
- Accidental Death/Permanent Total Disablement
- Burial Expense Benefit

The subject insured

- Entry age: 18 but not over 65 years old

Coverage

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death / Permanent Total Disablement	P150,000	P200,000	P500,000	P700,000	P1,000,000
Unprovoked Murder and Assault	P100,000	P200,000	P500,000	P700,000	P1,000,000
Medical Reimbursement including Motorcycling Risk	P10,000	P20,000	P30,000	P50,000	P75,000
Burial Expense Benefit	P10,000	P20,000	P50,000	P50,000	P75,000
Daily Hospital Cash Assistance due to accident (max. of 30 days confinement)	P300/day	P300/day	P300/day	P800/day	P1,000/day

Premium

Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Basic premium	P273.97	P466.67	P929.55	P1369.86	P1,810.18
Premium Tax (2%)	P5.48	P9.33	P18.59	P27.40	P36.20
Documentary stamp	P20.00	P20.00	P50.00	P100.00	P150.00
Local Govt. tax (0.2%)	P0.55	P0.94	P1.86	P2.74	P3.62
Total Premium	P300.00	P500.00	P1,000.00	P1,500.00	P2,000.00

ignite Accident Shield

Protection and Peace of Mind for you and your family for less than P1/day

- Daily Hospital Cash Assistance due to accident
- Medical Reimbursement including Motorcycling Risk
- Includes unprovoked Murder and Assault
- Accidental Death / Permanent Total Disablement
- Burial Expense Benefit

ignite BY IGLOO

ignite
Accident
Shield

Thank you!

