

Personal Accident Insurance



What is Personal Accident Insurance?

- ❖ An insurance coverage which provides compensation in the event of injuries, disability, or death caused solely by accidents.
- ❖ Such accident could have life changing consequences including an inability to work as a result of injuries sustained, hospitalization as a result of the accident, or permanent disability.
- ❖ Keeps you and your families financially prepared in managing medical expenses, rehabilitation costs, or providing financial support in case of accidental demise.
- ❖ This product may be offered to individuals looking for an affordable personal accident insurance and convenience in application.

What does Personal Accident Insurance Covers?

- ❖ Death due to Accidents of up to 300K
- ❖ Disablement due to Accidents up to 300K
- ❖ Medical Expenses due to Accidents up to 150K

What are the SeaInsure Personal Accident Insurance Products?

SeaInsure Personal Accident Shield

These plans are especially designed for breadwinners 18 to 60 years old and takes care of your medical expenses in the event of an unfortunate accident and offers compensation if an accident leads to death or total permanent disability. You have the option to be covered for either 6 or 12 months depending on your protection needs of up to ₱300K.

SeaInsure Senior Accident Shield

Designed with Seniors in mind, this provides protection from accidents like slips and bone fractures [wherein they can enjoy up to ₱300K in Accident Coverage for ages 61-70.](#)

SeaInsure Junior Accident Shield

Offers protection for your children by covering their medical expenses resulting from accidents, as well as providing compensation in case of death or total permanent disability due to an accident. This coverage also extends to cases of hospital confinement resulting from long-term complications related to COVID vaccination that require ICU admission. Enjoy up to ₱300K in Accident Coverage for Children ages 15 days to 17 years old.

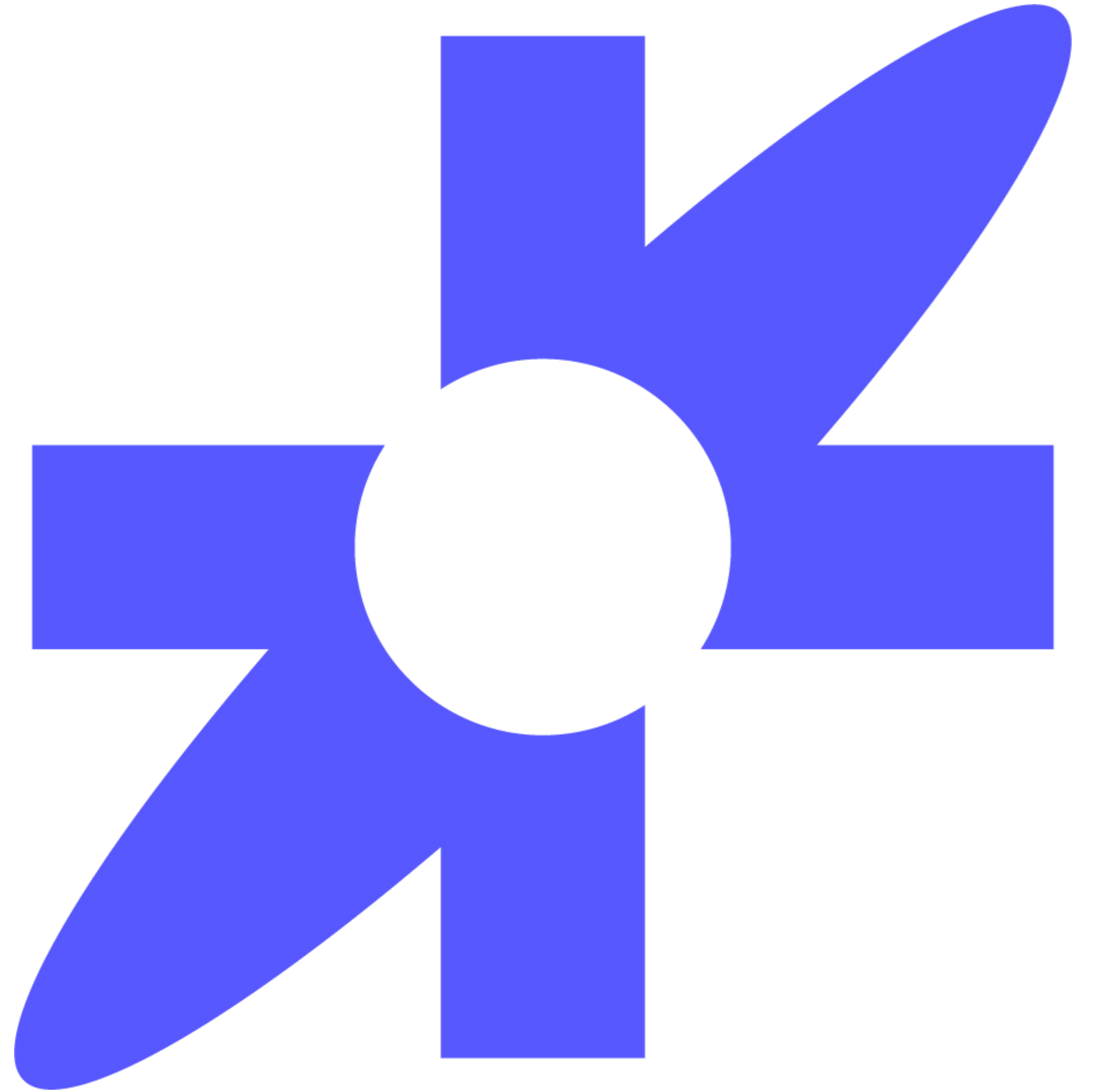
SeaInsure Ladies Accident Shield

Provides general accident coverage as well as for beauty procedures and pregnancy complications which are accident-related. Enjoy up to ₱300K in coverage for women's health-related medical expenses for ages 18 to 45.

Why SeaInsure?

- ❖ Secure your protection quick and hassle-free in minutes
- ❖ Fully digital with easy-to-understand insurance coverage
- ❖ 24/7 claims filing via SeaInsure Customer Portal

SeaInsure Product Line Up



SeaInsure Personal Accident Shield

Especially designed for breadwinners 18 - 60 years old. You have the option to be covered for either 6 or 12 months depending on your protection needs.

Benefit	Plans to choose from	
	Starter	Select
Accidental Death	₱100K	₱300K
Accidental Total Permanent Disability	₱100K	₱300K
Accidental Medical Expenses What this covers: <ul style="list-style-type: none">- Medical expenses due to accident (inpatient & outpatient)- Outpatient follow-up treatment of up to ₱500 per day	₱50K	₱150K

How it Works

Let's meet Harvey, a 30-year old breadwinner.

Harvey is single with both senior parents to support and is now the sole breadwinner of the family. He commutes to work everyday.

Purchase

- **15 January:** Harvey purchases SeaInsure Personal Accident Shield - Select with him as the applicant and insured via **Ignite by Igloo**. He opts for the 12 months policy term, and Harvey receives his policy right after payment.

Incident

- **15 June:** Two months into his plan, Harvey gets into a pedestrian accident and needs to be hospitalized. He was confined in a nearby hospital to get treated. He incurs medical bills amounting to ₱108,000 and files a claim via SeaInsure's client portal.

Claims Payout

- **22 June:** Harvey's claim got approved and he received the P100,000 claim on his bank account.

Conclusion

- Despite the accident, Harvey's finances were not adversely impacted by his medical bills because of his insurance coverage.

SeaInsure Senior Accident Shield

These plans are suited for seniors 61 to 70 years old. You have the option of up to ₱500K in coverage depending on your protection needs.

Benefit	Plans to choose from	
	Starter	Select
Accidental Death	₱100K	₱300K
Accidental Total Permanent Disability	₱100K	₱300K
Accidental Medical Expenses What this covers: -Medical expenses due to accident (inpatient & outpatient) -Outpatient follow-up treatment of up to ₱500 per day	₱50K	₱150K

How it Works

Let's meet Randy, a 68-year-old retiree.

Randy is a retired worker and depends on his son Gideon's savings for his expenses.

Purchase

- **15 April:** Gideon purchases SeaInsure Senior Accident Shield (Secure) with him as an applicant and Randy as an insured via Igloo. Randy is covered for 1 year till 14 April, and Gideon receives his policy right after payment.

Incident

- **15 June:** Randy suddenly fell onto a road during his walk which caused paralysis in his legs. Gideon takes Randy to a nearby hospital to get treated. Gideon incurs medical bills amounting to ₱200,000 and files a claim via SeaInsure's claim portal.

Claims Payout

- **22 June:** Gideon's claim got approved and he receives the full ₱200,000 claim to his bank account. The policy becomes terminated.

Conclusion

- Despite the accident, as a result of the insurance, Gideon's expenses were not adversely affected by Randy's medical bills.

SeaInsure Junior Accident Shield

These plans are uniquely designed for children 15 days old - 17 years old. You have the option of up to ₱500K in coverage depending on your protection needs.

Benefit	Plans to choose from	
	Starter	Select
Accidental Death	₱100K	₱300K
Accidental Total Permanent Disability	₱100K	₱300K
Accidental Medical Expenses What this covers: -Medical expenses due to accident (inpatient & outpatient) -Outpatient follow-up treatment of up to ₱500 per day	₱50K	₱150K

How it Works

Let's meet Boy, a 35-year old tricycle driver and his daughter, Princess.

Princess goes to a neighborhood preschool. Her father, Boy, takes her to school every weekday.

Purchase

- **15 April:** Boy purchases SeaInsure Junior Accident Shield - Starter with him as an applicant and Princess as the insured via Ignite by Igloo. Boy receives his policy right after payment.

Incident

- **15 Jun:** Princess contracted hand, foot, and mouth disease from one of her classmates. Boy brings Princess to a nearby hospital to get treated. They incur medical bills amounting to ₱24,000 and files a claim via SeaInsure's claim portal.

Claims Payout

- **22 June:** Boy's claim for the medical expenses of Princess got approved and Boy receives the full ₱24,000 claim to his Gcash account.

Conclusion

- Despite the disease, as a result of the insurance, Boys finances remained stable and his finances were not adversely affected by the medical bills of Princess.

SeaInsure Ladies Accident Shield

These plans are available only to females 18 - 45 years old. You have the option to be covered for up to ₱300K depending on your protection needs.

Benefit	Plans to choose from	
	Starter	Select
Accidental Death	₱100K	₱300K
Accidental Total Permanent Disability	₱100K	₱300K
Accidental Medical Expenses What this covers: -Medical expenses due to accident (inpatient & outpatient) -Outpatient follow-up treatment of up to ₱500 per day	₱50K	₱150k
Cosmetic Surgery and Dental Treatment	₱10K	₱15K
Death due to Pregnancy Disorder or Complications	₱10K	₱15K
Miscarriage due to Accident	₱10K	₱15K

How it Works

Let's meet Elsa, a 27-year old mom. Elsa is a wife and a mother. She cooks meals for her family everyday.

Purchase

- **15 April:** Elsa purchases SeaInsure Ladies Accident Shield - Select with her as an applicant and insured via Igloo and receives her policy right after payment.

Incident

- **15 June:** Elsa suffered severe burns to her face as a result of a fire that broke out while she was cooking. She goes to a nearby hospital to get treated. Elsa incurs medical bills amounting to ₱50,000 and files a claim via SeaInsure eService portal.

Claims Payout

- **22 June:** Elsa's claim got approved and she receives the full ₱50,000 claim to her bank account.

Conclusion

- Despite the accident, as a result of the insurance, Elsa's finances were not adversely affected by her medical bills.

Claims Process

LOGIN

Select login from the SeaInsure eService Portal:
<https://eservice.seainsuregeneral.com.ph/login>

TRACK

Your submitted claim status can be tracked from the Account Summary page

SUBMIT

Submit the claim application when all the required fields are completed

ACTIVATE

Activate your account with your ID number, mobile number, and key in the one-time-password (OTP) or log in if you already have an existing account

SELECT

Select 'Claim' from the policy you wish to claim for / Select 'Claim Submission'

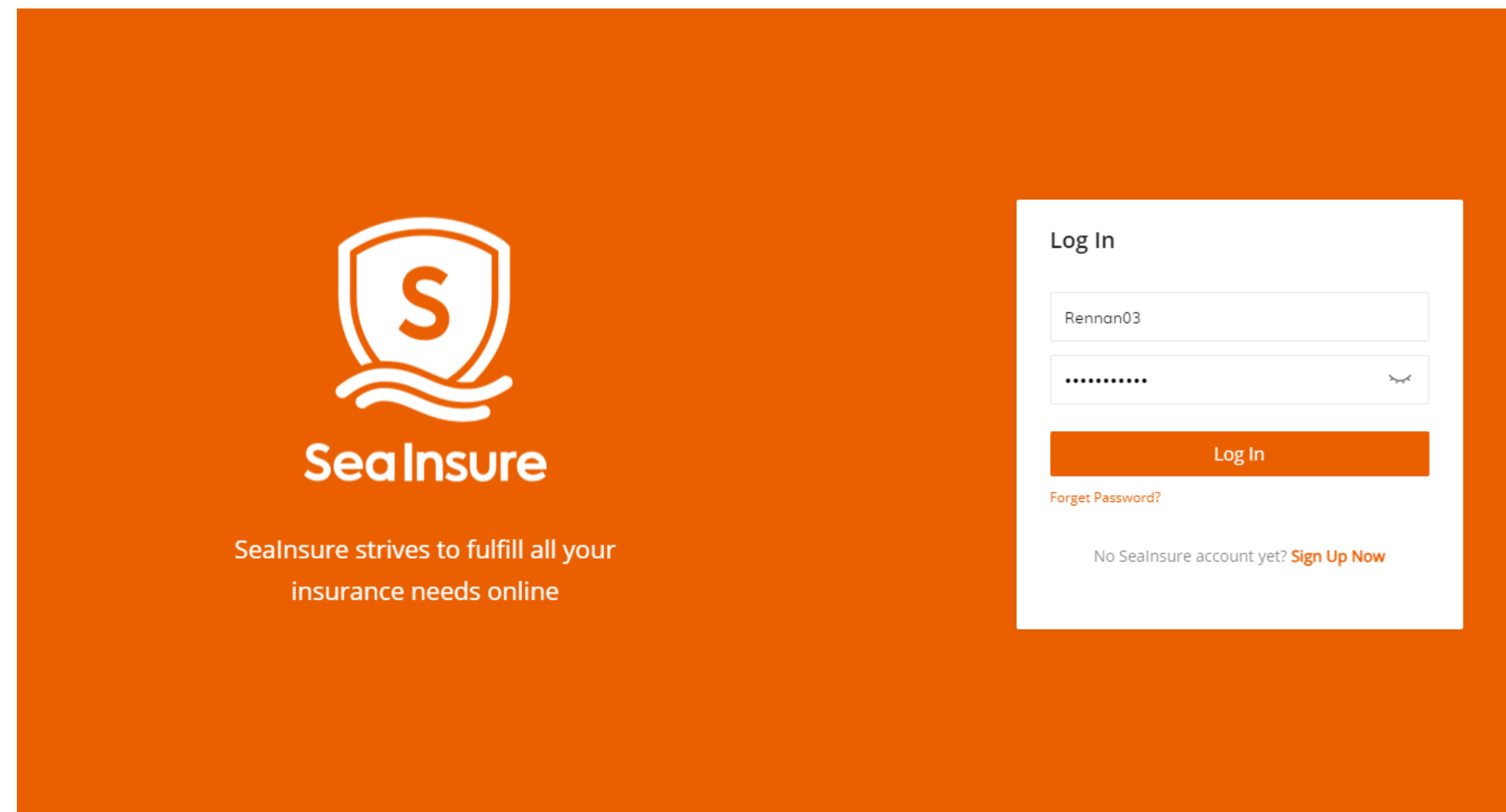
FILL IN

Fill in the claim e-form upload the required documents (e.g. death certificate, police report, and/or hospital discharge summary)



Claims Process

 | Log In



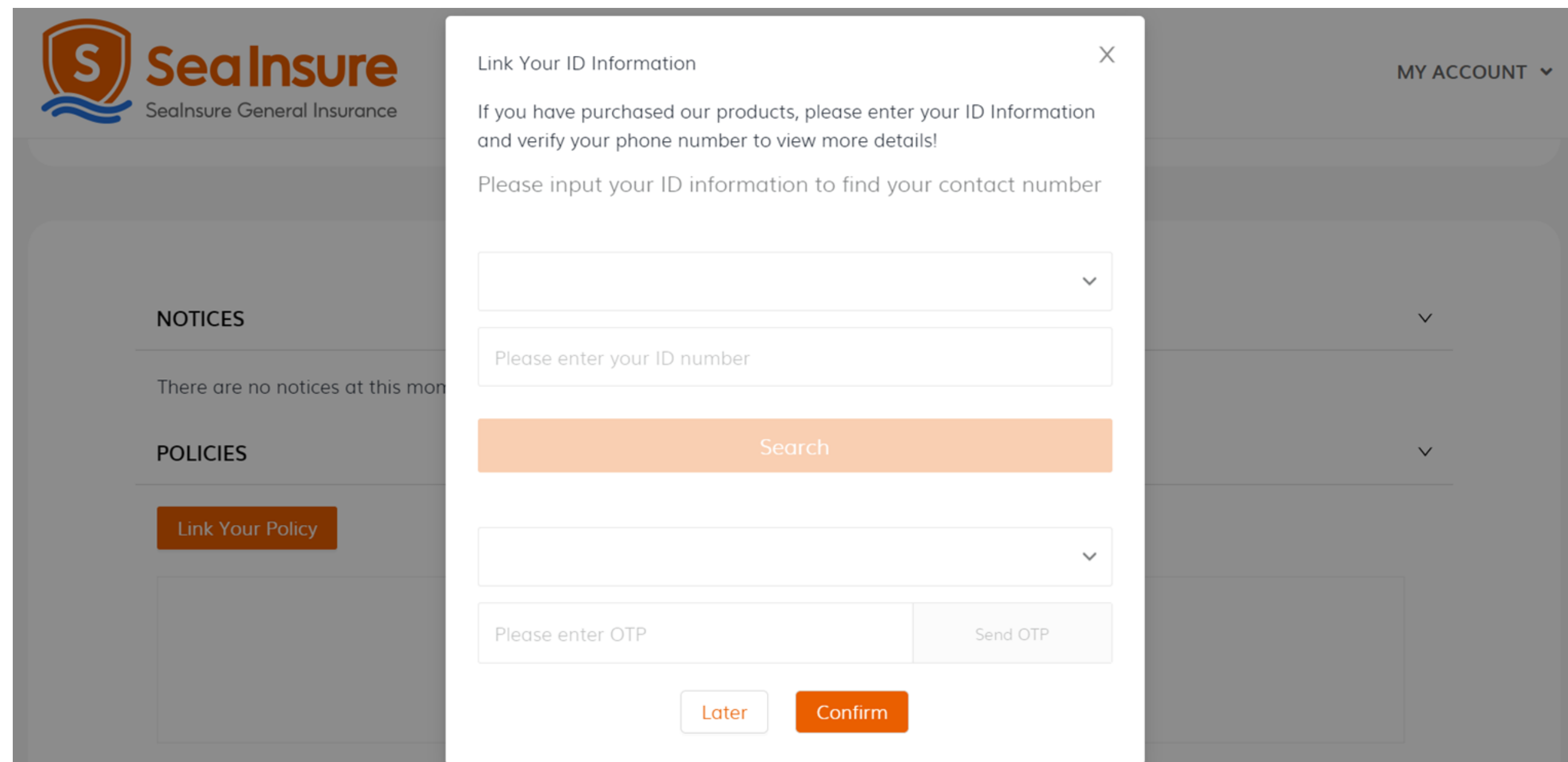


STEP 1

Select login from the SeaInsure eService Portal:

<https://eservice.seainsuregeneral.com.ph/login>

Claims Process



The screenshot shows the Sea Insure website interface. At the top left is the Sea Insure logo with the tagline 'Sea Insure General Insurance'. On the right, there is a 'MY ACCOUNT' dropdown menu. The main content area is dimmed, showing sections for 'NOTICES' (with a message 'There are no notices at this mon...') and 'POLICIES' (with a 'Link Your Policy' button). A modal window titled 'Link Your ID Information' is centered on the screen. The modal contains the following text: 'If you have purchased our products, please enter your ID Information and verify your phone number to view more details!' and 'Please input your ID information to find your contact number'. The form includes a dropdown menu, a text input field labeled 'Please enter your ID number', an orange 'Search' button, another dropdown menu, a text input field labeled 'Please enter OTP', and a 'Send OTP' button. At the bottom of the modal are 'Later' and 'Confirm' buttons.

STEP 2

Activate your account with your ID number, mobile number, and key in the one-time-password (OTP) or log in if you already have an existing account

Claims Process




MY ACCOUNT ▾

POLICIES ▾

[Link Your Policy](#)

Cannot find your policy? Try to link with [Policy Number](#) directly!

 CPHHGHC23019700000593 NB			
R*****2 Group Hospital Cash, Classic R*****2, +63*****4860	PHP 396.15	Issued 16 hours ago	View Claim More ▾

< 1 >

CLAIMS(0) ▾

[Claim Submission](#)



No Data

STEP 3

Select 'Claim' from the policy you wish to claim for / Select 'Claim Submission'

Claims Process



MY ACCOUNT ▾



ABOUT YOUR CLAIM ▾

* WHAT IS THE DATE OF INCIDENT? 📅

* WHAT IS THE NATURE OF YOUR CLAIM ?

- DEATH
- DISABILITY
- MEDICAL

* WHAT IS THE CAUSE OF INCIDENT?

* MEDICAL DESCRIPTION ON CAUSE OF INCIDENT, E.G. HEART ATTACK, CANCER

STEP 4

Fill out the claim e-form upload the required documents (e.g. death certificate, police report, and/or hospital discharge summary)

Claims Process



MY ACCOUNT ▾



ABOUT YOUR CLAIM ▾

WHAT IS THE DATE OF INCIDENT?

06/11/2023 09:09

WHAT IS THE NATURE OF YOUR CLAIM ?

Medical

WHAT IS THE CAUSE OF INCIDENT?

Due to Accident

CLAIM_FNSOL_DESCRIPTION

N/A

PLEASE DESCRIBE THE CLAIM IN DETAIL

N/A

CLAIMANT AND INSURED INFORMATION ▾

STEP 5

Submit the claim application when all the required fields are completed

Claims Process



MY ACCOUNT ▾



Claim Number: CLM0000533

Dear customer, your claim has been successfully submitted. You can check the status of your claim on the Account Summary page.

If you have any further questions regarding the Policy you have or the Claims that have been submitted, you can contact our CS at +632 8554 9585 or by email to

clientservices@sealnsure.com.ph

Thank you

[Back](#)

STEP 6

Your submitted claim status
can be tracked from the
[Account Summary page](#)

CONTACT US

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CONTACT CUSTOMER SUPPORT

Operating Hours: 9:00 AM - 6:00 PM, Monday - Friday (Excluding Public Holidays)

Phone No.+632 8554 9585

Email Address: enquiries@seainsure.com.ph



Thank you!

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