

Partner Driver Personal Accident Insurance Policy

EXIGENCE

The most comprehensive and affordable accident plan in the market today. Its features are designed to answer all the financial security needs of your members when the unexpected happens, thus cushioning the financial strain on the family's finances during such events.

ELIGIBILITY All Active Drivers who are at least 18 but not over 60 years of age and are free from any physical deformities. Active driver is defined as a two wheel rider for LalaMove and LalaFood, and has taken at least 1 ride after Feb. 15, 2020. Coverage is up to age 65.

PARTICIPATION The minimum number of lives required in order for the insurance to become effective must not fall below ten (10). One hundred percent (100%) of all eligible members of non-contributory groups must participate. **EFFECTIVITY** No application shall become effective unless approved by The Manufacturers Life Insurance Company at its Head Office.

TERMINATION This benefit will automatically terminate on the first of the following events:

- The date of termination of the group master policy.
- Non-payment of premiums beyond the grace period.
- The policy anniversary immediately following the 65th birthday of the insured.
- The date a member becomes ineligible.

COMMON EXCLUSIONS No benefit will be payable if death or injury results directly or indirectly, in whole or in part, by any of the following occurrences:

- Suicide whether sane or insane;
- While under the influence of any narcotic, alcohol, or drug;
- War or any act incident to war;
- Travel or flight in any vehicle for aerial navigation, except as a ticket holding passenger on a regular route;
- Violence occurring in any assembly or demonstration, civil commotion, riots, strikes, military or popular uprising;
- Earthquake, volcanic eruptions, or tidal wave;
- Nuclear weapons material;
- Murder, or provoked assault, or any attempt thereat;
- Pregnancy, childbirth, miscarriage or abortion, or any complications of pregnancy or childbirth;
- Insanity;
- Congenital anomalies or conditions arising therefrom;
- Insect bites;
- While committing an assault, or any act in violation of law;
- Any kind of disease, sickness, or infection other than bacterial infections occurring as a consequence of an accidental cut or wound.
- Any loss in which the proximate cause was the member's attempt at, or commission of or willful participation in any act or crime punishable under the Revised Penal Code of the Philippines or any other statute except crimes of reckless imprudence as defined in Article 365, or similar laws of any country in which the crime was committed, or resistance to lawful arrest.

SCHEDULE OF COVERAGE:

Classification	Core (Parts A & B)	Duration of cover
Active Drivers	₱ 50,000.00	April 20- July 18, 2020

CORE BENEFITS

ACCIDENTAL DEATH (Part A) If an insured member dies as a result of an accident, the designated beneficiaries will receive an amount equal to the Principal Sum, provided the loss of life occurs within 180 days after the date of the accident.

ACCIDENTAL DISMEMBERMENT & LOSS OF USE (Part B) If an insured member incurs any of the following losses within 180 days after the date of the accident, he will receive a cash benefit equal to a certain percentage of the Principal Sum as stated in below Table of Benefits:

TOTAL LOSS OF	% OF PRINCIPAL SUM
Sight of both eyes	100%
Both hands or feet	100%
One hand and one foot	100%
Either hand or foot and sight of one eye	100%
Hearing of both ears	100%
Speech	100%
Sight of one eye	50%
Either hand or foot and sight of one eye	50%
All four fingers and thumb of either hand	40%
Thumb	20%
Finger of one hand: <ul style="list-style-type: none"> ● index finger ● middle finger ● ring finger ● little finger 	10% 5% 3% 2%
Toes of one foot <ul style="list-style-type: none"> ● All ● Big toe ● Any toe other than big, each 	10% 5% 1%

NOTE: In case of multiple injuries from one accident, the loss carrying the highest indemnity will be payable. The aggregate of all indemnities payable for Parts A & B in respect to any one accident shall not exceed 100% of the Principal Sum. For multiple accidents, maximum liability on all dismemberment claims is entitled to 100% of the Principal Sum per year.

REQUIREMENTS FOR CLAIM

ACCIDENTAL DEATH (Part A) If an insured member dies as a result of an accident, the designated beneficiaries shall submit the necessary documents for filing of claim, provided the loss of life occurs within 180 days after the date of the accident:

- Claimant's Statement
- Attending Physician's Statement
- Duly registered death certificate
- Duly registered birth certificate of the Insured
- Autopsy Report/Medico Legal Statement
- Official Police Report and other related report i.e. interoffice accident report, newspaper clippings, etc.
- Affidavit of witness/es
- Available photos taken at incident scene
- Proof of relationship of the beneficiary (such as marriage contract, birth certificate, baptismal, etc)

ACCIDENTAL DISMEMBERMENT & LOSS OF USE (Part B) If an insured member incurs any of the stipulated dismemberment, the insured member shall submit the necessary documents for filing of claim within 180 days after the date of the accident:

- Policyholder's Statement
- Employer's Statement
- Certified true copy of admitting history & discharge summary
- Supplementary Medical Report (SMR) indicating physician's prognosis & time of disability
- Original accident report e.g. police report; inter-office; accident report; newspaper clipping (if applicable)
- Picture showing insured dismemberment