

- **What is a Personal Accident Insurance?**

Personal Accident insurance or PA insurance is an annual policy which provides compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

- **What are the schedules of benefits available?**

Coverage	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Accidental Death, Dismemberment &/or Disablement	PHP 100,000.00	PHP 60,000.00	PHP 40,000.00	PHP 100,000.00
Burial Assistance (Due to Accidental Death)	PHP 10,000.00	PHP 6,000.00	PHP 4,000.00	PHP 10,000.00
Period of Cover	1 year	1 year	1 year	6 months

- For Options 1 – 3: Insurance coverage* is effective for one (1) year upon issuance of E-COC.
- For Option 4: Insurance coverage* is effective for six (6) months upon issuance of E-COC.

- **What is an E-COC?**

E-COC stands for Electronic Certificate of Coverage. It is a document issued by the Insurance Company thru GPRS as an accredited partner that describes a covered person’s coverage benefits, limitations and exclusions.

- **What are the definitions of benefits or coverage?**

- 1. Accidental Death, Permanent Disablement / Dismemberment**

Pays the whole principal sum for loss of life in case of supervening death directly and necessarily resulting from one and the same bodily injury for:

- Loss of life within six (6) months from date of accident for short term policy cover.
- Loss of life within twelve (12) months from date of accident for annual policy cover.

- 2. Burial Assistance (following accidental death)**

Provides financial assistance for burial expenses in the event of death due to accident of insured.

- **When is the effectivity of the insurance coverage?**

The insurance coverage shall be effective one (1) day after the date of purchase.

- **Who are eligible to avail the said Personal Accident Insurance?**
Customers with 18-64 years of age can avail the said PA insurance. However, insured's coverage immediately terminates upon expiry of the insurance coverage, or once insured attains the age of 65, should a customer age reaches 65 during policy period, coverage will continue until it reaches expiration date.
- **Who are eligible to become my beneficiary?**
Insured person can nominate his or her preferred beneficiary. But it is always recommended to nominate immediate family members.
- **Who are eligible to claim for the covered benefits?**
Only the insured person or its beneficiary can request to claim covered benefits.
- **How can I claim for the covered benefits?**
In the event of a claim, the claimant shall submit the complete claims requirements to any Malaysian Insurance Company (MICO) branch nationwide.
- **How long can my claim request be processed?**
MICO claims department shall facilitate and settle all valid claims within seven (7) working days from receipt of the complete and accurate claim documents from the insured.
- **What will be the form of payment?**
MICO shall release the claims payment check to the claimant (beneficiary) upon presentation of a valid ID & signing of the quit claims form.
- **What are the requirements of claiming?**

In the event of a claim, the claimant shall submit the following requirements to nearest MICO branch:

- 1. General Requirements**
 - a. Claims forms (to be provided by MICO)
 - b. Original Confirmation of Cover (COC)
 - c. Duly notarized affidavit, police report or incident report
 - d. Government issued ID of Assured / Beneficiary
- 2. For Accidental Death / Burial Assistance**
 - a. Original or Certified True Copy of Death Certificate with seal and issued by the Local Civil Registrar
 - b. Original or Certified True Copy of Birth Certificate of the insured
 - c. Post Mortem Examination
 - d. Autopsy Report, if any
 - e. Identification of beneficiary:
For spouse: Marriage Contract
For parents/children/siblings: Birth Certificate

3. For Accidental Dismemberment/Permanent Total Disability:

- a. Medical Certificate from attending physician
- b. Picture, showing the injury

• **Is there any exclusion in claiming said benefits?**

The insurance policy shall not cover, and in no claims shall be settled for expense incurred in connection with:

- Loss caused directly or indirectly, wholly or partly, or occasioned by:
 - Murder & assault or any attempt threat;
 - Bacterial infections, disease or sickness; pregnancy or miscarriage; congenital anomalies or Acquired Immune Deficiency Syndrome (AIDS);
 - Suicide or any attempt threat (sane or insane), insanity or alcoholism
 - Terrorism, war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, riot, civil commotion, strikes, military or popular rising, or the use of a weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war;
 - Landslide or cave-in or mines, earthquake, tidal waves, typhoons/floods or volcanic eruption;
 - Any bodily injury which shall result in hernia
 - Ionizing radiations or contamination by radioactivity
- Loss while engaging in hunting, mountaineering, winter sports, ice hockey, football, scuba diving, ice or water skiing, yachting, racing of any kind, steeple chasing, polo playing (PA's does not include coverage for injuries resulting from any hazardous/professional sports)
- Loss while participating in a brawl, committing a crime, or making an arrest or a raid as an officer of the law;
- Loss while under orders for warlike operations or for restoration of public order, while the insured is serving the armed forces of any country or international authority, whether in peace or war
- While operating, learning to operate or serving as a crew member of an aircraft or vessel;
- Any of the following persons:
 - Persons who are under the age of eighteen (18) years and over sixty-five (65) years of age or mentally incompetent or physically impaired

- Acrobats, asylum attendants, aviators, boiler men, detectives, divers, explosive makers, firemen, fishermen, national journalists/news reporters, politicians and other known celebrities/personalities, loggers, miners policemen, sailors, sawmill workers, secret service personnel, woodworking machinists, underground workers and window cleaners, while performing their tasks as such.
- Documentary Stamp tax is not refundable in case of cancelation of deletion of coverage.

- **Where can I submit the requirements in claiming my benefits?**

You may submit the requirements to any Malayan Insurance branch near you.

Branch	Location	Branch	Location
Alabang, Muntinlupa	2/F RCBC Building, Tierra Nueva Subd., Zapote Road, Alabang Muntinlupa Tel: (02)850-7659 / 842-0234 Fax: (02) 842-0228	Laoag City, Ilocos Norte	Malayan Insurance Co., Inc. Cristina Bldg., Gen. A. Luna St., 2900 Laoag City Tel.nos. (077) 772-0015/771-4806 Cel.no. 09209138101 Fax no. (077) 771-4806
Bacolod City, Negros Occidental	Malayan Insurance Co., Inc. Malayan House Building Lacson Corner 3rd St., 6100 Bacolod City Tel.nos. (034) 434-6566/434-6567 Cel.no. 09209118052 Fax no. (034) 434-6567	Legaspi City, Albay	Malayan Insurance Co., Inc. 2/F Metrobase Building, Landco Business Park, Bitano Legaspi City 4500 Tel.nos (052) 480-7523 Cel.no. 09209118051 Fax no. (052) 820-4119
Baguio City, Benguet	Malayan Insurance Co., Inc. 3/F RCBC Bldg., Session Road 2600 Baguio City Tel.nos. (074) 442-6300/446-0026 Cel.no. 09088965397 Fax no. (074) 442-7247	Lipa City, Batangas	Malayan Insurance Co., Inc. Ground Floor Unit 17 K-POINTE Commercial Center, Ayala Highway, Lipa City Tel.nos. (043) 756-6951/756-6952 Cel.no. 09209117698 Tel./Fax no. (043) 756-6952
Baliwag, Bulacan	Malayan Insurance Co., Inc. 321 2/F J&U Bldg., Benigno S. Aquino Ave., Baliwag, Bulacan Tel./Fax no. (044) 766-6387 Cel. no. 09088806954	Makati City	5th Floor, Yuchengco Tower II, L.P. Leviste Street cor. Gallardo Street Salcedo Village, 1227 Makati City Tel nos.: (632) 843-8080 Fax: (632) 628-8514

Cabanatuan City	<p>Malayan Insurance Co., Inc 3/F RCBC Savings Bank Bldg., Maharlika Highway cor Paco Roman St., 3100 Cabanatuan City</p> <p>Tel.nos. (044) 463-9683 Cel.no. 0998-5113689 Tel./Fax no. (044) 463-0910</p>	Marikina City	<p>Unit A-12 of Marikina East Centre Building 83 Gil Fernando Avenue San Roque, Marikina City</p> <p>Telefax nos.: (02) 646-9788 / 369-7112</p>
Cagayan de Oro City	<p>Malayan Insurance Co., Inc. Malayan House Velez corner Nacalaban St., 9000 Cagayan De Oro</p> <p>Tel.nos. (088) 856-1685/856-1686 Cel.no. 09189901062 Fax no. (08822) 723-964</p>	Naga City, Camarines Sur	<p>Malayan Insurance Co., Inc Ground Floor, RL Building, Panganiban Drive, Naga City</p> <p>Tel.no. (054) 473-5050 Cel no. 09209182784 Fax no. (054) 4735050</p>
Calamba, Laguna	<p>Malayan Insurance Co., Inc. G/F RCBC Bldg., National Highway Cor. Dolor St. Barangay 1, Crossing, Calamba, Laguna</p> <p>Tel. No. (049) 545-1162 Tel./Fax no. (049) 545-0955 Cel.no. 09209117759</p>	Puerto Princesa City, Palawan	<p>Malayan Insurance Co., Inc. 2/F RCBC Bldg., Rizal Ave. corner Junction I Puerto Princesa City, 5300 Palawan</p> <p>Tel/Fax no. (048) 434-4360 Cel no. 09209183144</p>
Cauayan, Isabela	<p>Malayan Insurance Co., Inc. 2/F STP II Bldg., District II, Cauayan City, Isabela</p> <p>Cel. No. 09199938361 Tel.no. (078) 652-0063 Tel./Fax no. (078) 652-0092</p>	San Fernando, La Union	<p>Malayan Insurance Co., Inc. CJArch Building (PBCom Bank) Quezon Avenue San Fernando City, La Union</p> <p>Cel. No. 09088875304 Tel./Fax no. (072) 607-8419 Tel:607-0066</p>
Cebu City, Cebu	<p>Malayan Insurance Co., Inc 2/F Grepalife Building, Fuente Osmena Rotonda, 6000 Cebu City</p> <p>Tel.nos. (032) 253-9384/253-4801 Cel.no. 09189929708 Fax no. (032) 255-3009</p>	San Fernando, Pampanga	<p>Malayan Insurance Co., Inc. 2/F HIZ-SAN Bldg. McArthur Highway Dolores City, San Fernando, Pampanga</p> <p>Tel.nos. (045) 961-0042 Tel./Fax no. (045) 963-1027 Cel.no. 09199938378</p>

<p>Dagupan City, Pangasinan</p>	<p>Malayan Insurance Co., Inc. 2/F RCBC Building A.B. Fernandez Avenue, 2400 Dagupan City</p> <p>Tel.nos. (075) 515-5811/522-0928 Cel.no. 09209047831 Tel./Fax no. (075) 522-0928</p>	<p>San Pablo, Laguna</p>	<p>Malayan Insurance Co., Inc. Maharlika Highway, Brgy. San Rafael San Pablo City 4000 Laguna</p> <p>Tel.nos. (049) 562-5788/562-3655 Cel.no. 09209117815 Tel./Fax no. (049) 562-0181</p>
<p>Davao City, Davao del Sur</p>	<p>Malayan Insurance Co., Inc. Malayan House Co., Km. 6 J.P. Laurel Lanang 8000 Davao City</p> <p>Tel.nos. (082) 234-1790/ 234-3541/ 234-1765/235-2476 Cel no. 09189900579 Fax no. (082) 234-1766</p>	<p>Subic, Olongapo</p>	<p>Malayan Insurance Co., Inc. G/F Building 789, Subic International Hotel,Sta Rita Rd., Subic Bay Freeport Zone,Olongapo</p> <p>Tel.nos. (047) 252-3255/252-3256 Tel./Fax no. (047) 252-3256 Cel.no. 09209081706</p>
<p>Dumaguete City</p>	<p>Malayan Insurance Co., Inc. 2/F RCBC Savings Building Real St. corner San Juan St. Dumaguete City, Negros</p> <p>Tel./Fax nos. (035) 420-5075</p>	<p>Tagbilaran City, Bohol</p>	<p>Malayan Insurance Co., Inc. Unit 4, 2/F RCBC Building CPG Avenue Tagbilaran City, Bohol</p> <p>Tel./Fax no. (038) 235-4551</p>
<p>General Santos City</p>	<p>Malayan Insurance Co., Inc. 2/F RCBC Savings Bldg., Pioneer Ave., 9500 General Santos City</p> <p>Tel.nos (083) 552-2225/552-3580 Cel.no. 09199999576 Tel./Fax no. (083) 552-3580</p>	<p>Tagum, Davao Del Norte</p>	<p>Malayan Insurance Co., Inc. G/F RCBC Bldg. Pioneer Ave. Cor. Quirante St., Tagum, Davao del Norte</p> <p>Tel.nos. (084)-6559524 & (084)-6556326 Cel.no. 0920-9183124 Tel./Fax no. (084)-6559524</p>
<p>Iloilo City</p>	<p>Malayan Insurance Co., Inc. 2/F RCBC Bldg., J. M. Basa St., cor. Arsenal St., 5000 Iloilo City</p> <p>Tel.nos. (033) 335-0763/335-0302 Cel.no. 09209117794 Fax no. (033) 335-0406</p>	<p>Tarlac City, Tarlac</p>	<p>Malayan Insurance Co., Inc. Rm 205 Jaral Bldg., cor. Juan Luna St., corner McArthur Highway, Tarlac City, Tarlac</p> <p>Tel/faxNo. 045-982-2748 Cel. No. 09209118548</p>

<p>Imus, Cavite</p>	<p>Malayan Insurance Co., Inc. Room 1-B G/F Melta Bldg. Villa Nicasia III Village, Along Emilio Aguinaldo Highway, Imus, Cavite</p> <p>Cel.no. 09088806712 Tel. No. (046) 471-6613 Tel/Fax (046) 471-8687</p>	<p>Tuguegarao City, Cagayan</p>	<p>Malayan Insurance Co., Inc. 2/F RCBC Bldg., Gomez St., Cor. Bonifacio St., Tuguegarao City</p> <p>Tel./Fax no. (078) 844-1393 Cel.no. 09199938352</p>
<p>La Union</p>	<p>Malayan Insurance Co., Inc. CJ Arch Building (PBCOM Bank) Quezon Avenue San Fernando, La Union</p> <p>Tel./Fax no. (072) 607-8419/607- 0066</p>	<p>Zamboanga City, Zamboanga</p>	<p>Malayan Insurance Co., Inc. G/F YPC Bldg., Veterans Ave. 7000 Zamboanga City</p> <p>Tel.nos. (062) 991-2779 Cel.no. 09088994779 Tel./Fax no. (062) 991-2296</p>

<http://malayan.com/aboutmalayan/branchlocations>