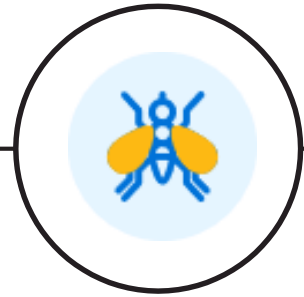


Dengue Insurance

Terms and Conditions



Insurance provided by:
PRUDENTIAL GUARANTEE AND
ASSURANCE, INC.

45/F BDO Corporate Center Ortigas 12 ADB Avenue, Ortigas Center, 1550 Mandaluyong City
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DENGUE INSURANCE

Dengue Insurance provides lump sum maximum amount depending on your plan purchased in case the insured is diagnosed of dengue, provided dengue diagnosis is confirmed and certified by the insured's attending physician, supported by relevant diagnostic tests, and validated by Prudential Guarantee's authorized medical consultant. Confinement or hospitalization is not a requirement.

The Accidental Death and Disability Benefit provides lump sum benefit in the amount depending on your plan purchased for death or disability due to accident.

Waiting period: 48 hours from effective date is in effect. This means that no signs nor symptoms of dengue should have been observed and that the first medical consultation should not have occurred during the waiting period.

Persons aged 1 to 70 years old may be insured.

Warranties and Clauses of the Accidental Death and Disability Benefit

ACTS OF NATURE

The policy extends to cover Acts of Nature i.e. Flood, Typhoon, Hurricane, Earthquake, Volcanic Eruption or Tidal Wave.

SABOTAGE AND TERRORISM EXCLUSION CLAUSE

Notwithstanding any other war risk or terrorist exclusion that maybe in the Policy or any clause limiting or attempting to limit the application of any endorsements to the policy. The policy is amended as follows:

The Policy does not cover loss or damage to the insured caused by, or resulting from, contributed to aggravated by any of the following perils, whether such loss or damage is accidental or intentional, intended or unintended, direct or indirect, proximate or remote or in whole or in part caused by, contributed to or aggravated by any perils insured by the Policy.

- (1) War , hostile or warlike action in time of peace or war, whether or not declared, including action in hindering, combating or defending against an actual, impending or expected attack.
 - (a) by government or sovereign power (dejure or de facto) or by any authority maintaining or using military, naval or air forces: or
 - (b) by military, naval, or air forces: or
 - (c) by an agent of any such government, power, authority or force.
- (2) Any weapon of war employing atomic fission or radioactive force whether in time of peace or war, whether or not its discharge was accidental;
- (3) Insurrection, mutiny, civil commotion assuming the proportion of or amounting to a popular rising, rebellion, revolution, sabotage, civil war, usurped power, or action taken by the government authority in hindering, combating, or defending against such an occurrence, seizure or destruction;
- (4) Any act of one or more persons, whether known or unknown and whether or not agents of a sovereign power, for Terrorist purposes.
- (5) Hijacking or any unlawful seizure or wrongful exercise or control of any mode of Transportation, including but not limited to air-craft, watercraft, truck(s), train(s) or automobile(s), including any attempt, seizure of control, made by any person or persons.

Such loss or damage is excluded regardless of any cause, event of intervention that contributes concurrently or in any sequence to the loss or damage.

Terrorist purpose means the use or threatened use of any unlawful means, including the use of force or violence against any person(s) or property(s), for the actual apparent purpose of intimidating, coercing, punishing or affecting society or some portion of society or government.

PERMANENT TOTAL DISABILITY BENEFIT

If bodily injury caused by violent, accidental, external and visible means, which injury shall solely and independently of any other cause, result in death of the Insured Person within 180 days from the date of the accident, the company shall pay the amount specified in the table of benefits shown below:

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TABLE OF BENEFITS - PERMANENT DISABLEMENT

DESCRIPTION OF DISABLEMENT	PERCENTAGE OF THE SUM SPECIFIED IN BENEFIT TABLE
Death	100%
Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of both feet	100%
Total loss of sight of both eyes	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss or arm at or about elbow	70%
Loss of arm between elbow and wrist	60%
Loss of hand	50%
Loss of four fingers and thumb of one hand	42 1/2%
Loss of four fingers	35%
Loss of thumb	15%
Loss of index finger	10%
Loss of middle finger	6%
Loss of ring finger	5%
Loss of little finger	4%
Loss of metacarpals-first or second (additional)	3%
third, fourth or fifth (additional)	2%
Loss of leg at or about knee	60%
Loss of leg below knee	40%
Loss of one foot	50%
Loss of toes-all of one foot	15%
Loss of Big Toe	5%
Loss of any toe other than Big toe, each	1%
Loss of sight of one eye	50%
Loss of hearing-both ears	50%
one ear	25%

Total Permanent loss of use of a member shall be treated as loss of such member.

The loss of the first joint of the thumb or any other finger or of any toe shall be considered as equal to the loss of one half of the thumb or finger or toe and the benefit shall be one half of the benefit above specified for the loss of the thumb or finger or toe.

The loss of more than one phalange of the thumb or of any other finger or of any toe shall be treated as loss of the entire thumb or finger too.

Where, however, there is loss or two or more parts of the hand, the percentage payable shall not be more than the loss of the whole hand.

Where the injury is not specified the Company will adopt a percentage of disablement which in its opinion is not inconsistent with the provisions of this Table.

The aggregate of all percentage payable in respect of any one accident shall not exceed 100%.

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Policy Exclusions

The insurance will not pay any benefit if the Insured Person or any other Named Insured shall suffer death or bodily injury due to an Accident or Sickness resulting from:

a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), including action in hindering, combating or defending against an actual, impending or expected attack (a) by government or sovereign power (de jure or de facto) or by any authority maintaining or using military, naval or air forces or (b) by military, naval, or air forces; or (c) by an agent of any such government, power, authority or force; any weapon of war employing atomic fission or radioactive force whether in time of peace or war, whether or not its discharge was accidental; insurrection, mutiny, civil commotion assuming the proportion of or amounting to a popular rising, rebellion, revolution, sabotage, civil war, usurped power, or action taken by the government authority in hindering, combating, or defending against such an occurrence, seizure, or destruction; any act of one or more persons, whether known or unknown and whether or not agents of a sovereign power, for terrorist purposes; Hijacking or any unlawful seizure or wrongful exercise or control of any mode of transportation, including but not limited to aircraft, watercraft, trucks(s), train(s) or automobile(s), including any attempt, seizure of control, made by any person or persons.

b) AIDS or any illness or disability in the presence of a sero-positive test for HIV. "AIDS" or "Acquired Immune Deficiency Syndrome" wherever used in this policy shall have the meanings assigned to it by the World Health Organization. A copy of the definition is maintained in the Company's Head Office in the country of issue of the policy. AIDS includes Opportunistic Infection, Malignant Neoplasm or any disease or sickness in the presence of sero-positive test for HIV. "Opportunistic Infection" shall include but not be limited to pneumocystic carinii pneumonia, organism or chronic enteritis, virus and/or disseminated fungi infection. "Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency. "Acquired Immune Deficiency Syndrome" shall include HIV (Human Immune Deficiency Virus) encephalopathy (dementia) and HIV (Human Immune Deficiency) Wasting Syndrome.

c) any loss or expense in which a proximate cause was the Insured Person's or Named Insured's attempted commission of or willful participation in any crime punishable under the Revised Penal Code of the Philippines except crimes of reckless imprudence as defined in Article 365 or under similar laws of any country in which the crime was attempted, or resistance to lawful arrest;

d) any loss or expense sustained while the Insured Person or a Named Insured is flying except as a fare paying passenger in any properly licensed private or commercial aircraft or device for aerial navigation;

e) any loss or expense sustained during any period the Insured Person or Named Insured is serving in the Armed Forces of any country or international authority, whether in peace or war, and in such an event the Company, upon written notification by the Insured Person or Named Insured(s), shall return the pro-rata premium for any such period of service;

f) intentionally self-inflicted injury, suicide or any attempt thereat or from deliberate exposure to exceptional danger, while sane or insane;

g) driving or riding in any kind of race involving motorized vehicles and/or while engaged in the use of motorcycles for the purpose of professional use; engaging in motorcycle riding or driving, without a sidecar;

h) sickness or disease of any kind, any gradually operating cause, naturally occurring condition or degenerative process;

i) osteoporosis (porosity and brittleness of the bones due to loss of protein from the bone matrix) or pathological fracture (any fracture in an area where pre-existing disease has caused weakening of the bone) if the osteoporosis or bone disease was diagnosed prior to the Effective Date of this Policy;

j) pregnancy, childbirth, miscarriage or any complications related thereto, whether due to accidental bodily injury or sickness;

k) alcoholism or drug addiction or any loss or expense sustained while under the influence of alcohol or unprescribed drugs or medications;

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- l) congenital anomalies and conditions arising therefrom;
- m) any bacterial infections, except pyogenic infections which occurred through accidental cut or wound;
- n) any medical or surgical treatment, except such is necessary in the treatment of injuries covered by the policy;
- o) plastic or reconstructive surgery, unless as a result of an accidental bodily injury;
- p) poison or any poisonous substances accidentally or otherwise taken, administered, absorbed or inhaled;
- q) routine eye test, dental treatment or other examination or test not incidental to treatment or diagnosis of an insured injury;
- r) any dental treatment except for the repair or alleviation of damage caused solely by accidental injuries covered by the policy;
- s) any loss or expense sustained consequent on the Insured Person or Named Insured engaging in a sport in a professional capacity or where the Insured Person or Named Insured could or would earn income or remuneration from engaging in such sport; Insured is engaging in hunting, racing, of all kinds, steeple chasing, polo playing, mountaineering, winter sports, ice hockey, football, motorcycle racing or yachting;
- t) any loss or expense resulting from hernia;
- u) underground exploration, or underwater activities involving the use of compressed air or gas;
- v) any pre-existing conditions.

Scope of Coverage

Subject to the terms and conditions of the policy, the Insured Person/s is/are protected against all covered risks, 24 hours a day, 365 days a year, whether at home or at play, anywhere in the world. It includes while the Insured/s is/are traveling as a fare-paying passenger in any air, land or sea transport licensed to carry passengers between two established port or terminal.

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