

# STARR

INSURANCE COMPANIES

## ABOUT STARR

*Starr Companies is a global insurance and investment organization providing insurance solutions to consumers, businesses and industry. Our talented and experienced associates manage risk and ultimately support the profitable growth of organizations in a dynamic, competitive and ever changing marketplace. With a presence on five continents Starr provides property, casualty, accident & health and travel insurance products as well as a range of specialty coverages.*

*The history of Starr Companies can be traced back to December 1919, when Cornelius Vander Starr founded an insurance agency in Shanghai, China. Throughout the 1920's, Starr established branches across China, Hong Kong, Jakarta, Kuala Lumpur and the Philippines.*

*In the Philippines, Starr was licensed in 2013 and was the first insurance company to meet the Insurance Commissioner's paid up capital requirement of Philippine Peso 1 Billion. In addition, Starr Philippines also received an "A" rating by A.M. Best Company in 2013.*

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This brochure is designed to give you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy terms and conditions.

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## **Accident Protect**

**We Live, We Love, WE INSURE.**



We understand how important it is to protect you and your family. We also understand that every Filipino has different needs and requirements when it comes to protecting themselves and their loved ones. Some Filipinos may have just joined the workforce who are single, young and carefree whilst others may be moving up the corporate ladder and are married with a couple of kids.

Everyone's need are different depending on each individual's circumstance. Whatever the situation, everyone inherently wants to protect themselves and their family from the financial burden associated with suffering from an accident or an event which may happen unexpectedly.

Take Personal Accident for example. Accidents happen everyday and without warning. No one can predict when an accident will occur and when it does, it can potentially change a person's life. A serious accident may result in death, dismemberment or permanent disability and irrespective of whether or not you are the breadwinner, going through an event such as this will undoubtedly put enormous financial pressure on you and your family.

At Starr, we make it our business to understand your needs. We put ourselves in your shoes because we act and think locally and we develop products based on what every Filipino needs to protect themselves and their family. You can count on us to deliver on the protection that matters most to yourself and to your family. Our ultimate goal is to protect you and your family from the uncertainties in life.

### ACCIDENT PROTECT

Protect yourself and your loved ones from life's uncertainties with Accident Protect. Accident Protect provides comprehensive cover should you or a loved one suffer from an accident which results in death, dismemberment or disablement including coverage for unprovoked murder or assault.

- Accidental Death, Disablement and Dismemberment Benefit (ADD)**

Pays for death, dismemberment and disablement (including murder and unprovoked assault) arising within 12 months of an Accident.

- Accidental Medical Reimbursement Benefit**

Reimburses actual medical expenses for treatment up to 5% of the ADD Sum Insured should the Insured suffer from an Accident.

- Accidental Death Burial Benefit**

Reimburses actual burial expenses up to 2.5% of the ADD Sum Insured should the Insured suffer death as a result of an Accident.

- Accidental Burns Benefit**

Reimburses actual medical expense for treatment of 2nd or 3rd degree burns up to 2.5% of the ADD Sum Insured should the Insured suffer from an Accident.

- Accidental Common Carrier Benefit**

Pays an additional 2.5% of the ADD Sum Insured for death arising within 12 months of an Accident whilst riding in a Common Carrier.

### BENEFIT LEVELS

COVERAGE	SUM INSURED (ADULTS)	SUM INSURED (CHILDREN)
Accidental Death and Disablement Benefit (ADD)	Class 1: Up to PHP 5,000,000 Class 2: Up to PHP 4,000,000 Class 3: Up to PHP 3,000,000 Class 4: Not Available	Up to PHP 500,000
Accidental Medical Reimbursement	5% of ADD Benefit	5% of ADD Benefit
Accidental Death Burial Expenses	2.5% of ADD Benefit	2.5% of ADD Benefit
Accidental Burns Benefit	2.5% of ADD Benefit	2.5% of ADD Benefit
Accidental Common Carrier Benefit	2.5% of ADD Benefit	2.5% of ADD Benefit

### OCCUPATIONAL CLASS

- Class 1 – Primarily office workers and white collar workers, professional and persons engaged in executive, administrative or clerical duties. No manual work. Non-hazardous occupations.
- Class 2 – Office workers and other individuals whose occupations may involve light manual labor but never exposed to hazardous conditions. Slightly higher risk than Class 1 and includes office workers who may have some external outdoor duties and limited manual work without the use of machines. Non-hazardous occupations.
- Class 3 – Persons engaged in occupations requiring skilled or semi-skilled manual labor and non-office duties with light manual work and use of light machinery. Examples include taxi drivers, petrol station attendants, laundromat, factory workers without use of heavy machinery and kitchen/restaurant workers.
- Class 4 – Persons engaged in occupations requiring significant amounts of manual work and is exposed to heavy machinery and/or industrial jobs. Works in hazardous conditions.

### WHO CAN ENROLL IN THIS PLAN

MAIN APPLICANT / EMPLOYEE		DEPENDENTS	
MAIN APPLICANT	SPOUSE	DEPENDENT CHILD(REN)	PARENT(S)/ PARENTS-IN-LAW
18-65 years old Renewable to 75 Years Old	18-65 years old Renewable to 75 Years Old	6 Months – 18 Years Old or Up to 25 Years Old if in Full Time Schooling	Below 65 Years Old Renewable to 75 Years Old

### AFFORDABLE COST

#### SAMPLE ANNUAL PREMIUMS

BENEFITS	SUM INSURED (PHP) / PERSON				
Accidental Death and Disablement (includes Unprovoked Murder & Assault)	200,000	500,000	800,000	1,000,000	2,000,000
Accidental Medical Reimbursement	10,000	25,000	40,000	50,000	100,000
Accidental Death Burial Expenses	5,000	12,500	20,000	25,000	50,000
Accidental Burns Benefits	5,000	12,500	20,000	25,000	50,000
Accidental Common Carrier Benefit	5,000	12,500	20,000	25,000	50,000
OCCUPATIONAL CLASS	ANNUAL PREMIUM (PHP) / PERSON				
CLASS 1	435.00	1,087.50	1,740.00	2,175.00	4,350.00
CLASS 2	600.00	1,500.00	2,400.00	3,000.00	6,000.00
CLASS 3	750.00	1,875.00	3,000.00	3,750.00	7,500.00

### HIGHLIGHTS OF ACCIDENT PROTECT

- Protects 365 days, 7 days a week and 24-hours each day
- Worldwide coverage
- No health declaration or examination required
- Guaranteed acceptance of application
- Premium remains unchanged once you enroll and continue to pay premiums when due.
- Spouse, children, parents and parents-in-law can purchase
- Covers terrorism
- Provides value added benefits such as Accidental Medical Reimbursement, Accidental Death Burial Expenses, Accidental Burns Benefit and Accidental Common Carrier Benefit
- Flexible levels of ADD Protection
- One low premium rate
- Flexible premium payment options
- Coverage for amateur hazardous sports such as scuba diving, rock climbing, skiing, etc. are all covered.
- No deductible or co-payment
- Policy is transferable provided the insured's new occupation is no more hazardous than originally declared.

### PAYMENT OPTIONS

In order to provide you with as much flexibility as possible we have arranged for premiums to be paid in Monthly Installments, Quarterly Installments and Annual Payments.

### MAJOR EXCLUSIONS

War, suicide, pregnancy, childbirth, HIV related illness including AIDS, engaging in a sport in a professional capacity, the influence and/or effects of alcohol or drugs, motorcycling for professional use, murder or assault which is provoked, illegal acts, psychosis, pre-existing conditions disease, political acts or illegal activities and any loss which occurs while the Insured Person is in any country whereby the provision of insurance or payment for loss or claim would be prohibited by the U.S. economic or trade sanctions, laws, regulation or designations.

