

Subject : Homeowners Protection Plan (HPP)

Occupancy : Class A Residential

Property Insured : Building, Improvements and Contents

Sum Insured : Minimum Php1,000,000
Maximum Php 50,000,000

Coverages : Fire/Lightning
Subterranean Fire
Earthquake
Flood
Typhoon
Extended Cover
Riot, Strike, and Malicious Damage
Broad Water Damage
BOWTAP
Sprinkler Leakage
Tidal Wave, Tsunami
Windstorm, Storm, Hail Storm, Tornado, Cyclone, Hurricane,
Tempest, Gale, Thunderstorm, any other atmospheric disturbance
Volcanic Eruption - Excluding risk w/in 50 kms radius from any
active volcano

Extensions :

<p>FAMILY PA ACCIDENTAL DEATH & DISABLEMENT (AD&D) *For Married Principal insured, eligible dependents are as follows: - Spouse - not over 65 years old (renewable up to 70 years old) - Children – 15 days old up to 23 years old (single/unemployed/financially dependent/still schooling)</p> <p>*For Single Principal insured, eligible dependents are as follows: - Parents - not over 65 years old (renewable up to 70 years old) - Siblings - 15 days old up to 23 years old (single/unemployed/financially dependent)</p>	<p>Php 200,000 for Principal Insured Php 100,000 for Spouse Php 50,000 for Children/Siblings (max of 2)</p> <p>Aggregate Limit of Php 400,000.00</p>
<p>UNPROVOKED MURDER AND ASSAULT</p>	<p>50% of AD & D cover</p>
<p>FAMILY MEDICAL REIMBURSEMENT DUE TO ACCIDENT</p>	<p>10% of AD & D cover</p>
<p>BURIAL ASSISTANCE</p>	<p>Family Burial Expense up to 10,000 aggregate limit</p>
<p>FAMILY HOSPITALIZATION INSURANCE DUE TO SICKNESS & OR ACCIDENT</p>	<p>covered due to sickness or accidental injury max of Php 10,000.00 annual aggregate</p>
<p>CGL/PERSONAL LIABILITY</p>	<p>PHP 100,000 Combined</p>

	Single Limit for BI/PD Annual Aggregate
HOUSEHOLD HELPERS PA (MAX OF 3) (Accident Cover only)	Php 10,000 per Household Helpers max of three (3) Medical Expense up to 10% of AD&D Burial Expense up to 5% of AD&D
HOUSEHOLD HELPERS PROPERTY (MAX OF 3)	PHP5,000 PER HELPER (MAX OF PHP15,000)
BURGLARY/ROBBERY	20% of contents cover max of Php 500,000
ALTERNATIVE ACCOMMODATION (RENTAL SUBSIDY/RENTAL INCOME)	up to Php 20,000/month max of 6 months subject to submission of Official Receipts
VISITORS PERSONAL EFFECTS	up to 5% of the contents insured max of Php 5,000.00
DEBRIS REMOVAL	10% of total sum insured max of Php 100,000
EXPEDITING EXPENSE (on the claims side)	Php 25,000 aggregate limit
FIRE FIGHTING EXPENSES	Php 10,000 max of Php 50,000 agg limit
PROFESSIONAL FEES	Architects and Surveyor's Fees up to Php 200,000
BREAKAGE OF FIXED MIRRORS (PLATE GLASS)	up to Php 10,000
ALTERATIONS & REPAIRS	COVERED
AUTOMATIC INCREASE CLAUSE	10% of TSI max of 100,000
TEMPORARY REMOVAL CLAUSE	10% of TSI maximum of 100,000 agg. Limit
OUTBUILDING CLAUSE	10% of TSI maximum of 100,000 agg. Limit
FIRST AID PAYMENTS	10,000 aggregate limit
INLAND TRANSIT COVERAGE OF HOUSEHOLD CONTENTS	Insures household contents against its loss or damage from perils like robbery & hijacking, overturning or upset of conveyance and collision while these household contents are being permanently moved to a new residence. Php 50,000 aggregate limit
HOUSEHOLD UTILITIES	REPLACEMENT OF LOCK AND KEYS UP TO PHP

	5,000
RESIDENTIAL OCCUPANCY WARRANTY	COVERED
24/7 TELECONSULTATION	COVERED. INCLUDES FAMILY MEMBERS AND HOUSEHOLD
PREVENT360 EMERGENCY ASSISTANCE	COVERED. INCLUDES FAMILY MEMBERS AND HOUSEHOLD

Deductibles : Fire/Lightning and RSMD – NIL
 Earthquake, Typhoon and Flood- 2% of the actual cash value of the property affected at the time of the loss
 Extended Cover - 1% of the sum insured on the affected item at the time of the loss, subject to a minimum of Php 1,000.00 & a maximum of Php 500,000.00
 Burglary / Robbery - 10% of each and every loss, min of Php 10,000.00 per event
 Other Losses – Php 2,500 for each and every loss

Premium Schedule:

Sum Insured	Premium and Taxes	Sum Insured	Premium and Taxes
1,000,000	2,000	26,000,000	52,000
2,000,000	4,000	27,000,000	54,000
3,000,000	6,000	28,000,000	56,000
4,000,000	8,000	29,000,000	58,000
5,000,000	10,000	30,000,000	60,000
6,000,000	12,000	31,000,000	62,000
7,000,000	14,000	32,000,000	64,000
8,000,000	16,000	33,000,000	66,000
9,000,000	18,000	34,000,000	68,000
10,000,000	20,000	35,000,000	70,000
11,000,000	22,000	36,000,000	72,000
12,000,000	24,000	37,000,000	74,000
13,000,000	26,000	38,000,000	76,000
14,000,000	28,000	39,000,000	78,000
15,000,000	30,000	40,000,000	80,000
16,000,000	32,000	41,000,000	82,000
17,000,000	34,000	42,000,000	84,000
18,000,000	36,000	43,000,000	86,000
19,000,000	38,000	44,000,000	88,000
20,000,000	40,000	45,000,000	90,000
21,000,000	42,000	46,000,000	92,000
22,000,000	44,000	47,000,000	94,000
23,000,000	46,000	48,000,000	96,000
24,000,000	48,000	49,000,000	98,000
25,000,000	50,000	50,000,000	100,000