

PERSONAL ACCIDENT

Stand-alone personal accident insurance for individuals, families, and groups



Wherever life takes you, just enjoy the adventure. With Pacific Cross, you'll have peace of mind that comes from knowing that your loved ones are protected every step of the way.

Here For You



Unfortunate accidents can happen any time. This is why it is important to have a strong and trusted ally that can help you be prepared for unforeseen events. Pacific Cross can help you financially prepare for life's uncertainties with its Personal Accident Insurance Plan.

The Pacific Cross Personal Accident (PA) Insurance offers worldwide coverage and convenient packaged plans for Individuals, Families, Groups of students or employees of small to medium-sized enterprises. Our PA plans can help you achieve peace of mind so that you don't lose sleep worrying about the financial consequences of accidents. You can rest easy knowing that we've got you covered.

PERSONAL ACCIDENT

A Product of Pacific Cross Insurance, Inc.

With the Pacific Cross PA Insurance, you are guaranteed of the following:

- PA benefits in conveniently packaged plans
- Substantial coverage with affordable premiums
- Worldwide Coverage
- Worldwide Emergency Assistance due to Accident coverage
- Extended coverage for losses occurring 365 days from the date of the Accident
- Flexible premium payment options
- No Claim Bonus Benefit available for group plans
- Easy and efficient claims process
- Right to Free-Look Period: Applicable to Individual Plans. The Insured Person may request for a policy cancellation and receive a refund of the premium paid, subject to the provision's conditions.
- Coverage for losses due to acts of God, drowning, suffocation, accidental poisoning, amateur and recreational sports, animal bites, and motorcycling for daily transportation, among others.

Our available package plans:

- Individual PA
- Family PA
- Group PA
 - Student PA
 - Corporate PA [Small to Medium-sized Enterprises (SME)]



What does Pacific Cross Personal Accident (PA) Insurance Cover?

ACCIDENTAL DEATH: Provides a percentage of the Sum Insured when injury results in the loss of life of the Insured Person, within 365 days from the Accident and shall be payable to his/her designated beneficiary/(ies).

ACCIDENTAL DISMEMBERMENT OR PERMANENT DISABLEMENT: Provides a percentage of the Sum Insured, when injury results to Accidental Dismemberment or permanent loss of use of various parts of the Insured Person's body within 365 days from the Accident.

TOTAL AND PERMANENT DISABLEMENT BENEFIT: In the event of Total and Permanent Disablement occurring to the Insured Person within 365 days from the Accident, the percentage of the Sum Insured shall be payable to the Insured Person.

ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT: Provides reimbursement of the eligible medical expenses incurred within 365 days from the date of the covered Accident, up to the benefit limit.

ACCIDENTAL BURNS CASH BENEFIT: Should the Insured Person suffer second degree or third degree burns, the amount equal to the percentage of the Sum Insured shall be payable to the Insured Person.

BROKEN/FRACTURED BONE CASH BENEFIT: Provides cash benefit for an amount equal to the percentage of the Sum Insured should the Insured Person sustain a covered Injury within 365 days from the date of the Accident.

BURIAL EXPENSES REIMBURSEMENT BENEFIT: Reimburses actual burial expenses up to the Sum Insured should the Insured Person die within 365 days from the Accident.

COMATOSE CASH BENEFIT DUE TO ACCIDENT: Pays in accordance with the stated Sum Insured, should the Insured Person be rendered comatose within 365 days from the date of the Accident and continues for a period of 30 days.

COMMON CARRIER ACCIDENT BENEFIT: Pays an additional cash benefit in the event of Accidental Death of the Insured Person occurring within 365 days from the Accident while riding in a Common Carrier.

DAILY HOSPITAL INCOME BENEFIT (FOR ACCIDENTS ONLY): Daily cash allowance up to 10 consecutive days as a hospital-confined patient after a minimum of 18 hours admission due to a covered Accident.

PERSONAL LIABILITY BENEFIT: Provides reimbursement of expenses incurred for causing another person's accidental death, bodily injury, or damage to property.

NO CLAIM BONUS BENEFIT (applicable to group accounts only): Provides a discount which will be applied to the group account's renewal premium provided that the coverage is renewed without outstanding premiums or claims from the preceding year.

EMERGENCY ASSISTANCE BENEFITS DUE TO ACCIDENT: Services available if arranged through our Emergency Assistance partner: Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Visit, and Care for Minor Child(ren).

Who are eligible to enroll for Personal Accident (PA) Insurance?

	Individual PA	Family PA	Group Student PA	Group Corporate PA
Eligible Groups	Individuals	Families <i>(Principal Insured and qualified dependents)</i>	Students <i>(10 to 100 Insured Persons)</i>	Small to Medium-sized Enterprises with Employer-Employee relationship <i>(3 to 50 Insured Persons)</i>
Issue Age	Principal Insured: 18 to 65 years old, renewable up to 75 years old	Principal Insured: 18 to 65 years old, renewable up to 75 years old Spouse or Parents: 18 to 65 years old, renewable up to 75 years old Unmarried Children or Siblings: 15 days to 18 years old extended up to age 23, if full-time student	Insured Persons: 5 to 23 years old	Insured Persons: 18 to 65 years old, renewable up to 75 years old

Note: For Group Personal Accident Insurance plans with Employer-Employee relationship of more than 50 Insured Persons, please get in touch with Pacific Cross through telephone number +63 2 8230-8511 or e-mail info@pacificcross.com.ph.



EMPLOYMENT RISK CLASSIFICATION

Class I

Primary duties require no manual work and are mostly indoor office personnel such as Medical Representatives, Doctors, Programmers, etc.

Class II

Duties involving limited exposure to occupational hazards including frequent travelling and limited manual labor, but not using machinery such as Merchants, Architects, Engineers, etc.

Class III

Skilled or semi-skilled occupations including those using light machinery or operating in hazardous locations such as Warehousemen, Electricians, Farmers, Nurse Aids, etc.

SCHEDULE OF BENEFITS

INDIVIDUAL PERSONAL ACCIDENT

	MAXIMUM AMOUNT PAYABLE PER INSURED				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death Benefit (ADB)*	PHP 300,000	PHP 500,000	PHP 1,500,000	PHP 3,000,000	PHP 5,000,000
Accidental Dismemberment with Permanent and Total Disability Benefit	% of ADB Sum Insured depending on the Injury				
Accidental Burns Benefit	PHP 15,000	PHP 25,000	PHP 75,000	PHP 150,000	PHP 250,000
Accidental Medical Reimbursement Benefit	PHP 30,000	PHP 50,000	PHP 150,000	PHP 250,000	PHP 250,000
Broken/Fractured Bone Cash Benefit	PHP 7,500	PHP 12,500	PHP 37,500	PHP 75,000	PHP 125,000
Burial Expenses Reimbursement Benefit	PHP 30,000	PHP 50,000	PHP 150,000	PHP 250,000	PHP 250,000
Comatose Cash Benefit due to Accident	PHP 15,000	PHP 25,000	PHP 75,000	PHP 150,000	PHP 250,000
Common Carrier Accident Benefit	PHP 7,500	PHP 12,500	PHP 37,500	PHP 75,000	PHP 125,000
Daily Hospital Income Benefit due to Accident (per day)	PHP 1,000	PHP 1,000	PHP 1,000	PHP 2,000	PHP 2,000
Personal Liability Benefit	PHP 30,000	PHP 50,000	PHP 150,000	PHP 250,000	PHP 250,000
Emergency Assistance due to Accident	Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Benefit, and Care for Minor Child(ren)				

*Murder and Unprovoked Assault coverage is up to ADB limit or 5,000,000, whichever is lower.

SCHEDULE OF BENEFITS

FAMILY PERSONAL ACCIDENT

MAXIMUM AMOUNT PAYABLE PER INSURED					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death Benefit (ADB)*					
Principal Insured	PHP 300,000	PHP 500,000	PHP 1,500,000	PHP 3,000,000	PHP 5,000,000
Spouse/Parents	150,000	250,000	750,000	1,500,000	2,500,000
Per Child/Per Sibling	75,000	125,000	375,000	750,000	1,250,000
Accidental Dismemberment with Permanent and Total Disability Benefit					
Principal Insured					
Spouse/Parents		% of ADB Sum Insured depending on the Injury			
Per Child/Per Sibling					
Accidental Burns Benefit					
Principal Insured	PHP 15,000	PHP 25,000	PHP 75,000	PHP 150,000	PHP 250,000
Spouse/Parents	7,500	12,500	37,500	75,000	125,000
Per Child/Per Sibling	3,750	6,250	18,750	37,500	62,500
Accidental Medical Reimbursement Benefit					
Principal Insured	PHP 30,000	PHP 50,000	PHP 150,000	PHP 250,000	PHP 250,000
Spouse/Parents	15,000	25,000	75,000	125,000	125,000
Per Child/Per Sibling	7,500	12,500	37,500	62,500	62,500
Broken/Fractured Bone Cash Benefit					
Principal Insured	PHP 7,500	PHP 12,500	PHP 37,500	PHP 75,000	PHP 125,000
Spouse/Parents	3,750	6,250	18,750	37,500	62,500
Per Child/Per Sibling	1,875	3,125	9,375	18,750	31,250
Burial Expenses Reimbursement Benefit					
Principal Insured	PHP 30,000	PHP 50,000	PHP 150,000	PHP 250,000	PHP 250,000
Spouse/Parents	15,000	25,000	75,000	125,000	125,000
Per Child/Per Sibling	7,500	12,500	37,500	62,500	62,500
Comatose Cash Benefit due to Accident					
Principal Insured	PHP 15,000	PHP 25,000	PHP 75,000	PHP 150,000	PHP 250,000
Spouse/Parents	7,500	12,500	37,500	75,000	125,000
Per Child/Per Sibling	3,750	6,250	18,750	37,500	62,500
Common Carrier Accident Benefit					
Principal Insured	PHP 7,500	PHP 12,500	PHP 37,500	PHP 75,000	PHP 125,000
Spouse/Parents	3,750	6,250	18,750	37,500	62,500
Per Child/Per Sibling	1,875	3,125	9,375	18,750	31,250
Daily Hospital Income Benefit due to Accident (per day)					
Principal Insured	PHP 1,000	PHP 1,000	PHP 1,000	PHP 2,000	PHP 2,000
Spouse/Parents	500	500	500	1,000	1,000
Per Child/Per Sibling	250	250	250	500	500
Personal Liability Benefit					
Principal Insured	PHP 30,000	PHP 50,000	PHP 150,000	PHP 250,000	PHP 250,000
Spouse/Parents	15,000	25,000	75,000	125,000	125,000
Per Child/Per Sibling	7,500	12,500	37,500	62,500	62,500
Emergency Assistance due to Accident					
Principal Insured					
Spouse/Parents		Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Benefit, and Care for Minor Child(ren)			
Per Child/Per Sibling					

*Murder and Unprovoked Assault coverage is up to ADB limit or PHP 5,000,000, whichever is lower.

SCHEDULE OF BENEFITS

STUDENT PERSONAL ACCIDENT (GROUP)

	MAXIMUM AMOUNT PAYABLE PER INSURED				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death Benefit (ADB)*	PHP 50,000	PHP 100,000	PHP 200,000	PHP 250,000	PHP 300,000
Accidental Dismemberment with Permanent and Total Disability Benefit		% of ADB Sum Insured depending on the Injury			
Accidental Burns Benefit	PHP 2,500	PHP 5,000	PHP 10,000	PHP 12,500	PHP 15,000
Accidental Medical Reimbursement Benefit	PHP 5,000	PHP 10,000	PHP 20,000	PHP 25,000	PHP 30,000
Broken/Fractured Bone Cash Benefit	PHP 1,250	PHP 2,500	PHP 5,000	PHP 6,250	PHP 7,500
Burial Expenses Reimbursement Benefit	PHP 5,000	PHP 10,000	PHP 20,000	PHP 25,000	PHP 30,000
Comatose Cash Benefit due to Accident	PHP 2,500	PHP 5,000	PHP 10,000	PHP 12,500	PHP 15,000
Common Carrier Accident Benefit	PHP 1,250	PHP 2,500	PHP 5,000	PHP 6,250	PHP 7,500
Daily Hospital Income Benefit due to Accident (per day)	PHP 1,000	PHP 1,000	PHP 1,000	PHP 1,000	PHP 1,000
Personal Liability Benefit	PHP 5,000	PHP 10,000	PHP 20,000	PHP 25,000	PHP 30,000
No Claim Bonus Benefit	5% of Net Annual Premium upon renewal provided no claim has been made within a period of one year preceding such policy anniversary				
Emergency Assistance due to Accident	Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Benefit, and Care for Minor Child(ren)				

*Murder and Unprovoked Assault coverage is up to ADB limit or PHP 5,000,000, whichever is lower.

SCHEDULE OF BENEFITS

CORPORATE PERSONAL ACCIDENT (SME)²

	MAXIMUM AMOUNT PAYABLE PER INSURED				
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Accidental Death Benefit (ADB) ¹	PHP 50,000	PHP 100,000	PHP 250,000	PHP 500,000	PHP 1,000,000
Accidental Dismemberment with Permanent and Total Disability Benefit		% of ADB Sum Insured depending on the Injury			
Accidental Burns Benefit	PHP 2,500	PHP 5,000	PHP 12,500	PHP 25,000	PHP 50,000
Accidental Medical Reimbursement Benefit	PHP 5,000	PHP 10,000	PHP 25,000	PHP 50,000	PHP 100,000
Broken/Fractured Bone Cash Benefit	PHP 1,250	PHP 2,500	PHP 6,250	PHP 12,500	PHP 25,000
Burial Expenses Reimbursement Benefit	PHP 5,000	PHP 10,000	PHP 25,000	PHP 50,000	PHP 100,000
Comatose Cash Benefit due to Accident	PHP 2,500	PHP 5,000	PHP 12,500	PHP 25,000	PHP 50,000
Common Carrier Accident Benefit	PHP 1,250	PHP 2,500	PHP 6,250	PHP 12,500	PHP 25,000
Daily Hospital Income Benefit due to Accident (per day)	PHP 1,000	PHP 1,000	PHP 1,000	PHP 1,000	PHP 1,000
Personal Liability Benefit	PHP 5,000	PHP 10,000	PHP 25,000	PHP 50,000	PHP 100,000
No Claim Bonus Benefit	5% of Net Annual Premium upon renewal provided no claim has been made within a period of one year preceding such policy anniversary				
Emergency Assistance due to Accident	Emergency Medical Evacuation, Medical Repatriation, Return of Mortal Remains, Compassionate Benefit, and Care for Minor Child(ren)				

¹Murder and Unprovoked Assault coverage is up to ADB limit or PHP 5,000,000, whichever is lower.

²If employee's dependents will be enrolled: Spouse/Parents – 50% of Principal's Sum Insured; Child/Sibling – 25% of Principal's Sum Insured.

ANNUAL PREMIUMS

As of 15 March 2021

INDIVIDUAL PERSONAL ACCIDENT (ADB & Accidental Dismemberment with Permanent and Total Disability Benefit)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
CLASS I	PHP 501	PHP 835	PHP 2,505	PHP 5,010	PHP 8,350
CLASS II	PHP 645	PHP 1,071	PHP 3,197	PHP 6,453	PHP 10,795
CLASS III	PHP 838	PHP 1,385	PHP 4,119	PHP 8,377	PHP 14,055

INDIVIDUAL PERSONAL ACCIDENT (All Benefits)					
Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	
PHP 1,321	PHP 1,949	PHP 5,333	PHP 9,146	PHP 12,572	
PHP 1,711	PHP 2,519	PHP 6,873	PHP 11,830	PHP 16,284	
PHP 2,232	PHP 3,278	PHP 8,926	PHP 15,408	PHP 21,233	

FAMILY PERSONAL ACCIDENT ³ (ADB & Accidental Dismemberment with Permanent and Total Disability Benefit)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
CLASS I					
Principal Insured	PHP 501	PHP 835	PHP 2,505	PHP 5,010	PHP 8,350
Parent	489	815	2,447	4,890	8,146
Spouse	345	580	1,756	3,447	5,701
Per Child/Per Sibling	164	286	892	1,643	2,645
CLASS II					
Principal Insured	PHP 645	PHP 1,071	PHP 3,197	PHP 6,453	PHP 10,795
Parent	630	1,045	3,122	6,297	10,530
Spouse	442	739	2,223	4,421	7,352
Per Child/Per Sibling	208	356	1,099	2,076	3,379
CLASS III					
Principal Insured	PHP 838	PHP 1,385	PHP 4,119	PHP 8,377	PHP 14,055
Parent	817	1,351	4,021	8,173	13,709
Spouse	572	951	2,845	5,720	9,552
Per Child/Per Sibling	265	450	1,376	2,653	4,357

FAMILY PERSONAL ACCIDENT ³ (All Benefits)					
Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	
PHP 1,321	PHP 1,949	PHP 5,333	PHP 9,146	PHP 12,572	
1,288	1,902	5,205	8,922	12,263	
898	1,332	3,665	6,239	8,551	
410	620	1,740	2,884	3,912	
PHP 1,711	PHP 2,519	PHP 6,873	PHP 11,830	PHP 16,284	
1,669	2,457	6,706	11,539	15,882	
1,162	1,716	4,704	8,050	11,057	
527	791	2,202	3,689	5,025	
PHP 2,232	PHP 3,278	PHP 8,926	PHP 15,408	PHP 21,233	
2,176	3,198	8,708	15,028	20,707	
1,513	2,229	6,090	10,466	14,397	
683	1,019	2,818	4,763	6,510	

³Employment Risk Classification (CLASS I, II & III) is applicable for the Principal Insured. If the Principal Insured is CLASS III, CLASS III premiums will apply for the entire family.

CORPORATE PERSONAL ACCIDENT (SME)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
CLASS I	PHP 360	PHP 555	PHP 1,160	PHP 1,833	PHP 3,553
CLASS II	PHP 468	PHP 721	PHP 1,502	PHP 2,368	PHP 4,574
CLASS III	PHP 611	PHP 943	PHP 1,958	PHP 3,082	PHP 5,935

STUDENT PERSONAL ACCIDENT (GROUP)					
Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	
PHP 360	PHP 555	PHP 965	PHP 1,160	PHP 1,355	

Premiums are inclusive of all applicable taxes. If you are paying on semi-annual mode, please note that 8% surcharge and DST charge will apply. The amounts of your first and second installment will vary with the former being slightly higher than the latter due to DST.

Our Companies

**Pacific Cross Insurance, Inc. and
Pacific Cross Health Care, Inc.**

Pacific Cross is EXCELLENCE.

We are committed to bringing nothing but the best to our clients. Our decisions are based on an intricate understanding of our clients' needs, demands and expectations. We strive to create and innovate programs that will best serve our customers.

Pacific Cross is STABILITY.

We are one of the leading and most financially stable companies in the industry today. Our Premiums Earned in recent years put us in the top 10 non-life insurance companies in the Philippines.

Pacific Cross is EXPERIENCE.

We draw from more than 70 years of experience in the insurance industry. Our actions are guided by a deep insight brought about by the knowledge we have gained through the years.

Pacific Cross is CUSTOMER SERVICE.

We are rooted in a commitment to ever improving customer service. We aim to be continuously progressive and professional. Our commendable track record and competent support staff ensure that you are given immediate and excellent service at all times.

Pacific Cross is a PARTNERSHIP OF TRUST.

We build and value enduring relationships. We consistently prove that we are worthy of the highest confidence — by our strict standards, the integrity of our promises and the results we deliver. In the event of a crisis, we assure you that Pacific Cross will be your friend and ally.



Get in touch with us today!

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