



Notice date:

«Notice\_Date»

Certificate Number:

«CertNo»

Insured:

«FullName»

Effective Date:

«EffectivityDate»

## Daily Hospital Income Insurance Certificate

AXA Philippines hereby insures the life of «FullName», the Member, subject to the terms and conditions set forth in the Group Master Policy No. «PolicyNo» (herein called the POLICY) issued to Metrobank, the Policyholder.

The Amount of Daily Hospital Income for which the Member as designated in the Policy Specifications shall be payable in accordance with the Benefit provision of the Group Master Policy as referred above, provided that the Member is insured thereunder.

**Note:** Documentary stamps are affixed on the copy of the Policy

The following benefits shall be paid to the Member, in the case of the Member's confinement:

1. The Daily Hospital Income as shown below for each day of confinement in a Hospital, provided the Insured Member is confined in a Hospital for a minimum of three (3) consecutive days.
2. The Intensive Care Daily Benefit as shown below for each day the Insured Member is confined in an Intensive Care Unit provided the Insured Member is confined in a Hospital for a minimum of three (3) consecutive days.

Amount of Daily Hospital Income (PHP)	Amount of Intensive Care Benefit (PHP)
Php «AmountOfInsurance»	Php «AmountOfInsurance»

The total period during which the Intensive Care Daily Benefit is payable due to an Insured's confinement shall not exceed a maximum of one hundred twenty (120) days for the duration of the Policy. The total period during which the Daily Hospital Income, inclusive of the Intensive Care Daily Benefit, is payable due to an Insured's confinement shall not exceed a maximum of one thousand (1,000) days for the duration of the Policy.

## PROVISIONS

This Insurance Certificate is hereby issued to the Member under the Group Master Policy, as indicated in the reverse side. All matters pertaining to this insurance coverage are subject to the terms and conditions of the Policy.

The Policy is in the main premises of the Policyholder and is available to the Members for inspection during the office hours of the Policyholder. The Policy may also be viewed by the Member at AXA Philippines' Head Office upon request during office hours.

### Beneficiary

A Member shall have the right to designate anybody, not disqualified by law, as his beneficiary, to receive any outstanding amount payable from the policy in case the Member is no longer alive at the time of payout. If there be no beneficiary designated by the Member or if there be no designated beneficiary surviving at the time of such payout, the following persons are designated to receive the benefits, in the following order of preference:

1. surviving spouse;
2. surviving children;
3. surviving parents;
4. surviving brothers and sisters;
5. estate executor or administrator

If all beneficiaries are designated as "revocable", the Member may exercise any and all rights and privileges under the Policy. Else, if any is designated "irrevocable", the consent of all such irrevocable beneficiaries is required.

The Member can also set other beneficiaries or change a beneficiary designation, subject to the consent of all irrevocable beneficiaries.

The Member's beneficiaries are classified as either a Primary Beneficiary or a Secondary Beneficiary. The Member's surviving beneficiaries in the same classification will share equally in the benefit proceeds for that beneficiary classification, unless otherwise specified. If no Primary Beneficiary survives, the benefit proceeds are payable to the beneficiaries under the next surviving classification, and so on.

### Exclusions

We will not pay You any benefit under the Policy if Your Confinement shall result directly or indirectly from any of the following causes:

1. pre-existing conditions as defined in the Policy, if within the Waiting Period; or
2. pregnancy, childbirth or miscarriage, sterilization or infertility and any other related treatment of congenital anomalies; or
3. any unprescribed drug or alcohol abuse; or
4. any self-inflicted injury or suicide or any attempt thereat, whether sane or insane; or
5. eye glasses, corrective aids, and treatment of refractive errors, or any optional/cosmetic surgery unless it is a Medically Necessary confinement; or
6. dental surgery unless it is a Medically Necessary confinement; or
7. general check-up, convalescence, custodial or rest care; or
8. treatment or surgery for tonsils, adenoids or hernia or a disease peculiar to the female generative organs, unless the Insured has been continuously covered under the Policy for a period of one hundred twenty (120) days from its Effective Date or the date of last reinstatement, whichever is later; or
9. circumcision; or
10. any nervous or mental disorder; or
11. disease or infection with any human immunodeficiency virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof; or
12. any attempt or commission of assault or unlawful act by the Insured; or
13. any act of war, declared or not, or while in military, naval or air service for any country at war, declared or not, or any acts of terrorism; or
14. nuclear, biological or chemical (NBC) contamination; or
15. any Confinement for treatment, procedure or other medical services which are not Medically Necessary.

We will not provide cover and We will not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim, or provision of such benefit would expose Us to any sanction, prohibition or restriction under any United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

### **Termination of Member Insurance**

Unless otherwise stated in the Policy Specifications, the insurance of any Member will automatically terminate on the earliest of the following:

1. The date of termination of the Policy;
2. The date at the end of the grace period if any premium due for the Member's insurance remains unpaid;
3. The date the Member ceases to be eligible for Insurance as defined in the Policy Specifications;
4. The date the aggregate period, from the policy effective date, during which the Intensive Care Daily Benefit is payable due to the insured Member's confinement reaches 120 days;
5. The date the aggregate period, from the policy effective date, during which the Daily Hospital Income, inclusive of the Intensive Care Daily Benefit, is payable due to the insured Member's confinement reaches 1000 days.

For Members requiring Active Work, insurance will continue to be in force for as long as premiums are paid:

- a. During the continuance of disability, if he ceases Active Work on account of disability; or
- b. For three (3) months, if he ceases Active Work on account of temporary layoff or leave of absence.

### **IMPORTANT NOTICE**

The Insurance Commission, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws related to insurance, has supervision over insurance providers and intermediaries. It is ready at all times to assist the general public in matters pertaining to insurance. For any inquiries or complaints please contact the Public Assistance and Information Division (PAID) of the Insurance Commission at 1071 United Nations Avenue, Manila with telephone numbers +632-5238461 to 70 and with email address [pubassist@insurance.gov.ph](mailto:pubassist@insurance.gov.ph). The official website of the Insurance Commission is [www.insurance.gov.ph](http://www.insurance.gov.ph).