

# Students and Teachers Plan

## Summary of Plan Description

**Students and Teachers Plan** is a group plan that provides life insurance benefits upon the individual's demise due to a natural or accidental cause. In addition, the plan offers accidental, hospitalization and disability coverage to students. All these benefits are payable wherever and whenever the unfortunate event happens.

The plan can cover a minimum of fifty (50) students and fifteen (15) teachers with no maximum limit to the number of insured members. Just remember that the number of teachers should not exceed the number of students insured.

### Qualification of Students and Teachers

All bona fide students ages 2 – 40 years old that carry a minimum of six (6) units per semester, and full-time teachers ages 18 – 59 years old with permanent employment status in the school/university can be insured under this plan.

### Benefits of the Students and Teachers

- **Life Insurance**  
Bring peace of mind to your employees and provide financial support to their families in case of demise, regardless of time, place or cause.
- **Accidental Death and Disability (AD&D)**
  - In case of an accidental death of your employee, InLife provides security to their loved ones by giving them an additional amount equal to the life insurance benefit.
  - In case of disability, the amount of benefit to be given to the employee or his/her beneficiaries shall be equal to a percentage of the total AD&D coverage depending on the type of loss  
Example:  
Loss of sight of one eye and one hand = 100%  
Loss of one hand = 50%

**THE INSULAR LIFE ASSURANCE COMPANY, LTD.**

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VAT REG. TIN 000-464-124-000

## AD&D Exclusions

EXCEPTIONS. Accidental Death and Disability benefit shall not be payable if the insured individual's death and disability is a result from any one of the following causes:

1. Self-destruction or self-inflicted injuries whether the insured student be sane or insane at the time of commission
2. Bodily or mental infirmity or disease of any kind
3. Poisoning or infection, other than infections occurring simultaneously with and in the consequence of a cut or wound sustained in accident
4. Injuries of which there is no visible contusion or wound on the exterior of the body, drowning and internal injuries revealed by autopsy excepted
5. Any injury suffered: (a) while on police duty in any military, naval, or police organization; (b) in any riot, civil commotion, insurrection or war or any act incident thereto; (c) while travelling as a passenger or otherwise in any form of air or submarine transportation or while engaging in aeronautics or submarine operations, except while the insured student or teacher is a passenger in an aircraft operated by a passenger airline on a scheduled passenger trip over its established route; (d) while engaging in hunting, racing (unless as part of school-sponsored activities), steeple-chasing, polo playing, motorcycling, mountaineering, yachting, winter sports, ice hockey and football (unless as part of school-sponsored activities); (e) in any violation of the law by the insured student or teacher, or assault provoked by the insured student or teacher
6. Any accident occurring while insured had in his body, physically present, any quantity of alcohol, as may be evidenced by presence of alcoholic breath, or presence of any level of alcohol in his blood
7. Atomic fission or exposure to radioactive gas
8. Earthquake, volcanic eruption, inundation, or other natural disasters

## Additional Benefit for Students

- **Medical and Surgical Expense**

In case of accidents, students may reimburse the medical expenses such as room and board, special hospital services, doctor's call, and outpatient expenses, up to a maximum limit depending on your chosen package

Pre-existing Conditions will apply. Master Policy and Proof of Cover will be delivered to the Authorized Representative via e-mail.

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