



SECURITY GUARD PLAN

Summary of Plan Description

Security Guard Plan provides life, burial, accident and disability benefits to security personnel employed under a security group or a company. This plan can cover a minimum of twenty five (25) security guards with no maximum limit on the number of members.

Qualification of Employees

Security guards who are 18-64 years old can be insured under this plan.

Benefits of the Security Guard Plan

- **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.
- **Burial Assistance**
The plan provides a fixed amount of P5,000 to supplement the cost of the insured's burial and final expenses
- **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%

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 individual 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 consequence of a cut or wound sustained in an accident
4. 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 traveling 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 individual is a passenger in an aircraft operated by a passenger airline on a scheduled passenger trip over its established passenger route; and (d) in any violation of the law by the insured individual or assault provoked by the insured individual
5. Atomic fission or radioactive gas

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