

# Employee Secure Plan

## Summary of Plan Description

**Employee Secure Plan** provides life, accidental death and disability, and total and permanent disability benefits to employees engaged in non-hazardous businesses. This plan assures that there is something for the employee's family to live by should he/she be unable to provide income to the household.

This plan is applicable Micro, Small and Medium Enterprises engaged in office-based jobs like finance, legal, computer services, pharmaceutical products, and sales rental and leasing. Moreover, it can cover a minimum of three (3) up to a hundred and sixty (160) employees.

## Qualification of Employees

Permanent or probationary employees ages 18-64 years old who are working in non-hazardous industries can be insured under this plan.

## Benefits of the Employee Secure Plan to your Employees

- **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.
- **Total and Permanent Disability (TPD)**  
In the event that your employee becomes completely unable to engage in any business or occupation or perform any work, InLife shall pay out the TPD benefit in lieu of the life insurance benefit. This can supplement the living expenses of the family as they look for options to replace the income contribution of the employee.

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

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- **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.

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