

Group Cancellation and Refund Policy

1. Cancellation of Application

- Non-completion of pending requirements shall automatically cancel your application after 30 working days from your last InLife Store transaction date.
- You may cancel your application via the InLife Store anytime before a policy is issued.

2. Free Look

- Your company's Authorized Representative is considered to have read the Group Policy within 3 working days after the Master Policy and the accompanying Policy Acknowledgement Receipt (PAR) are sent to your designated e-mail. In case you did not receive an e-mail within 3 working days from submission of the requirements, please contact InLife Corporate Solutions at corporatesolutions@insular.com.ph for confirmation and resending of the documents.
- A 15-day Free Look period will start 3 working days after the Master Policy is sent to your Authorized Representative's designated e-mail. Please use this time to examine your policy and its details. If there are any concerns, please bring it to InLife's attention so we can address it appropriately.
- Cancellations will no longer be allowed after the Free Look period.

3. Cancellation of Policy and Refund of Premiums

- Your company's Authorized Representative may send a letter requesting for the cancellation of the policy to corporatesolutions@insular.com.ph. Voluntary cancellation will only be processed within the policy's 15-day free look period.
- Insular Life shall refund your premiums within 15 working days after receiving your cancellation request during the Free Look period, and will initiate the cancellation of your Group Policy.

4. Claims Inquiries and Policy Servicing

You may reach us through any of the following:

E-mail: groupportal@insular.com.ph

Landline: 02 8878 1841

Business hours: 7am – 5pm, Mondays to Fridays, except weekends and holidays

The Insurance Commission of the Philippines, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all law relating to insurance and has supervision over insurance companies. This office is ready at all times to render assistance in settling any controversy between an insurance company and a group policy holder relating to insurance matters. For more information, visit www.insurance.gov.ph

For reference, our Certificate of Authority Number is **CA No. 2019/24-R** (valid until December 31, 2021).