

Critical Health Solutions

(under Critical Care policy)

Product Brief

Issued on 15 April 2011

Underwritten by: Insurance Company of North America
(ACE Insurance)

Marketed by: Citicorp Financial Services and Insurance
Brokerage Phils., Inc. (CFSI)

About this material

This document will assist you in making an informed decision about the Critical Health Solutions program offer under the Critical Health Solutions Plan (under Critical Health Solutions Policy). You should read it carefully before you make your final decision to purchase.

This material contains general information about Critical Health Solutions Plan (under Critical Health Solutions Policy), which will help you decide if it fits your protection needs. It explains the significant benefits, premiums, and terms and conditions relating to this product. It has been prepared without taking into account your financial situation, needs, and objectives. You should read and consider the information contained in this material to understand the extent of the cover provided by this product and its limitations to decide whether it is appropriate for you.

The information contained in this material is current at the time of issue. From time to time we may change or update information that is not materially adverse. If there is a materially significant change or omission to this material, a supplementary or replacement material will be issued.

Critical Health Solutions is underwritten by Insurance Company of North America (ACE Insurance), with offices at the 14th Floor, Export Bank Plaza, Sen. Gil Puyat cor. Chino Roces Aves. Makati City Philippines

Customer Service: 849 – 6000 or toll free 1-800-10-8496000

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Critical Health Solutions Plan (under Critical Health Solutions Policy) is marketed by Citicorp Financial Services and Insurance Brokerage Phils., Inc. (CFSI), an affiliate of Citibank. The product is not a bank deposit, or obligation of, or guaranteed by CFSI, Citibank N.A., Citigroup, or any of its affiliates. This material is designed to illustrate benefits and not an insurance contract. This should be read and construed in the light of and subject to full terms and conditions contained in the policy.

In this material, "we", "our" and "us" refer to ACE Insurance Philippines. "You" and "your" means the policy owner or insured person.

About Critical Health Solutions Plan

A serious illness can be financially draining. Few of us have the savings to cover an extended leave from work, and while some medical bills will be covered by a health insurance or work sponsored HMO, there can still be significant out of pocket expenses. When serious illness strike, you want to be able to focus on your recuperation or rehabilitation, not worrying about other daily expenses on the side.

Critical Health Solutions Plan (under Critical Health Solutions Policy) is a critical illness insurance cover that pays you up to P1,000,000 lump sum upon first diagnosis of any of the covered serious illness (Cancer Only for Pure Cancer Insurance, or Heart Attack, Stroke, Cancer, Kidney Failure, or Liver Failure for 5 Critical Illness Coverage Plan).

It also pays the coverage for actual surgery expenses incurred in the event a surgical procedure is required as a result of the covered critical illness.

Critical Health Solutions Plan (under Critical Health Solutions Policy) is the easiest way to provide financial protection for you and your loved ones in case of crisis situation like getting seriously ill with its high value plans and very affordable premiums.

Applying for Critical Health Solutions Plan (under Critical Health Solutions Policy) is also simple. For your convenience, you can avail of the plan over the phone through our authorized representatives and you'll be immediately covered.

Enjoy the following benefits with Critical Health Solutions:

1. Get as much as Php1,000,000* lump sum cash

Upon first diagnosis of any of the covered critical illness (i.e. heart attack, stroke, cancer)

2. Surgical Expense Reimbursement Benefit

If the insured is confined in a hospital as a result of the covered critical illness and surgery is necessary, it shall pay for actual expenses incurred for the surgical procedure

3. Option for family coverage

You may share the benefits of this plan to your spouse (if married) at discounted premium

4. Convenient and flexible premium payment

You may choose to pay premiums on a monthly or discounted annual mode and conveniently charge this to your Citibank credit card

5. Hassle free application

No medical examination required

**Php 1,000,000 applies to highest coverage plan*

Key Benefits and Exclusions of Critical Health Solutions

What is Critical Health Solutions Plan (under Critical Health Solutions Policy)?

It is a critical illness insurance plan that provides you with the following benefits:

1. Critical Illness Coverage which provides you lump sum benefit upon first diagnosis of any of covered critical illness
2. Surgical Expense Reimbursement Benefit which pays for the actual surgery expenses incurred should a surgical procedure is required as a result of the critical illness

What are the covered critical illnesses in the policy?

The insured is covered of the Critical Illness Benefit when diagnosed as having one of the following medical conditions:

1. Cancer (applies to both Pure Cancer policy and 5 Critical Illness Policy)
2. Heart Attack
3. Stroke
4. Kidney Failure
5. Liver Failure

Can I upgrade my coverage level if my circumstances change?

You can request to increase your cover at anytime by calling ACE Customer Service Hotline at 849-6000 or 1-800-10-8496000 toll free. It will be subject to the maximum entry age, level of cover available, and upgrade will not commence until ninety (90) days after the upgrade Commencement Date.

Can I reduce or cancel the plan coverage?

You can reduce or cancel your cover at any time, subject to the minimum cover level available and other terms applicable in the policy contract.

Can I claim against my Critical Illness Benefit for more than one critical illness?

Only one (1) Critical Illness Benefit amount shall be paid to you regardless of the number of critical illnesses you suffered.

What will be my proof of coverage if the purchase of the plan happens over the phone?

You will receive your policy contract which contains the full policy terms and conditions, and exclusions within twenty (20) working days or earlier from the time of your application for the plan.

When a benefit will not be paid?

The policy will not apply to any event arising directly or indirectly out of :

1. Deliberately self-inflicted injury, suicide, or criminal or illegal act
2. Being under the influence of alcohol or unprescribed drugs
3. Any cosmetic or plastic surgery, except as a result of accidental injury.

Key Benefits and Exclusions of Critical Health Solutions

4. You being involved in the following activities:

Engaging in –

- ✓ Any professional sport meaning your livelihood or income is highly dependent on your playing of the sport
- ✓ Working in the armed forces or while on duty in any paramilitary, police, or fire fighting organization
- ✓ Aviation either as a pilot or crew member
- ✓ Motor racing (land or water)
- ✓ Aqualung or scuba diving activities, potholing, mountaineering, parachuting, hand gliding or racing other than foot

5. Having infection with HIV, AIDS, AIDS Related Complex or any opportunistic infections

6. Any related illness, injury or conditions before the commencement date of the policy that:

- you were aware of, or
- you received advice or treatment from a registered medical practitioner or other health professional, or
- you or a reasonable person in the circumstances, were aware of symptoms for which a reasonable person would have sought medical advice or treatment.

7. Any of the insured events occur or symptoms become apparent within 90 days of the commencement date, reinstatement date of the policy, or increase in cover level

Applying for a Cover

Am I eligible to apply for a cover?

You can apply for a Critical Health Solutions Plan (under Critical Health Solutions Policy) if you are:

- A permanent Philippine resident
- Between the age of 18 to 64 years old on commencement date

How much cover can I have?

You can select plan cover from P100,000 to P1,000,000 in increments of P100,000

How can I apply?

Applying for Critical Health Solutions is easy as there will be no medical examinations required. You can apply by calling 633-2699 Mon to Fri from 9:00am to 6:00pm with no forms to fill out.

When will my cover commence?

Your cover will commence once your application has been accepted by ACE Insurance. You will receive a policy document and policy schedule detailing your level, type of cover and the policy commencement date.

The policy document along with the policy schedule forms the basis of your contract. If there is any inconsistency between this material and the policy document, the full terms and conditions contained in the policy document will prevail to the extent of the inconsistency.

Applying for a Cover

When will my cover end?

Your Critical Health Solutions Plan (under Critical Health Solutions Policy) will terminate on the earliest of the following events:

- When you reach the age of 65 years old
- You cease to be a Philippine resident
- Upon death of insured
- Upon payment of lump sum benefit amount, or
- Upon the date falling one (1) year when all benefits have been paid
- When you cancel your insurance
- When the policy is cancelled due to non-payment of premium

Premiums

How much does a Critical Health Solutions Plan (under Critical Health Solutions Policy) cost?

The premium for this policy is based on:

- The type of plan option/cover you have selected
- Your age

How much cover can I have?

You can select plan cover from P100,000 to P1,000,000 in increments of P100,000

PREMIUM ILLUSTRATION:

If you are a 30 year old purchasing a Php1,000,000 plan option covering all 5 critical illnesses, your first monthly premium is only Php453.

If you are a 30 year old purchasing a Php1,000,000 plan option covering Pure Cancer illness only, your first monthly premium is Php394.

Your individual premium will be advised during your phone application. Your premiums will be conveniently paid through your Citibank Credit Card.

Premiums are re-calculated based on your age as it reach the next age bracket. The premium you pay includes all government charges.

Premiums

Can I pay my premiums on a frequency other than monthly?

Yes you may opt to pay your premiums on annual basis, charged as well to your nominated Citibank Credit Card with a 10% discount on total premium.

Am I eligible for a discount?

Yes, you may be eligible for a discount by paying on annual mode or availing a couple coverage (cardholder and spouse). Both provides 10% discount on total premium amount per month or year.

What happens if I don't pay my premiums?

You must pay your premiums throughout the life of the policy when they are due in order to continue to enjoy the benefits of this plan. We will try at least twice to charge your premium on your nominated Citibank Credit Card. However if we remain unsuccessful after the second charging attempt, your policy will be cancelled and you will be notified accordingly.

How long do I have to pay the premiums for the policy?

As long as you want to keep your policy, you need to continually pay for the monthly/annual premiums of the plan.

Additional Information

Review Period

Critical Health Solutions Plan (under Critical Health Solutions Policy) comes with a 14-day review period. You have 14 days from the policy commence date to review your policy and make sure it meets your needs. If you wish to cancel the your policy during that time, provided that you have not made any claim, you will be entitled to a full refund of premiums paid up to that time.

How do I make a claim?

For claims related inquiries, please call ACE Customer Service at 849-6000 or 1-800-10-8496000 Mondays to Fridays, 8:30am to 5:30pm. Further, additional claims requirements are stated in the policy document.

NOTE: For full details of policy Terms and Conditions, as well as Exclusions, Definitions, and other processes related to Critical Health Solutions, please read through carefully the policy schedule and certificate once received after purchasing the plan. The policy document along with the policy schedule forms the basis of your contract. If there is any inconsistency between this material and the policy document, the full terms and conditions contained in the policy document will prevail to the extent of the inconsistency.

For inquiries about Critical Health Solutions or to purchase the plan, call 633-2699 Monday to Friday from 9:00am to 6:00pm