

PROTECTION

BDO *life*[®]

AcciGuard

Affordable accidental death and disability insurance coverage for one year

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We protect[®]



AcciGuard

Enjoy life to the fullest while safeguarding the future of those who matter most.

KEY FEATURE



Accidental Death and Disability Benefit pays a percentage of the Benefit Amount based on the Schedule of Indemnities if the insured suffers death or disability due to accident

ADD-ON BENEFITS



Accidental Hospital Income Benefit provides daily hospital allowance for each day of confinement as a result of an injury



Cash Assistance Benefit pays out 10% of the Benefit Amount, if the insured dies of any cause



Terminal Illness Benefit advances the Cash Assistance Benefit if insured is diagnosed with terminal illness



Air Travel Accident Benefit multiplies the benefits 5x if the insured sustained the injury while riding an aircraft*



Double Indemnity Coverage doubles the Accidental Death and Disability Benefit and/or Accidental Hospital Income Benefits



Option A: Public Transport Accident Benefit
If the insured sustained the injury while he is riding in any licensed public land utility vehicle (includes MRT, LRT)



Option B: Motorcycle Accident Benefit
If the insured sustained the injury while he is driving or riding as a passenger on a registered private motorcycle or scooter



Option C: Four-Wheeled Vehicle Accident Benefit
If the insured sustained the injury while he is driving or riding as a passenger in a private four-wheeled vehicle



Things to remember

- For an accident with multiple disabilities, payment shall be made for the loss with the highest benefit payable. Please refer to the policy contract for the complete Schedule of Indemnities.
- Maximum accidental disability payout per year is up to the Benefit Amount.
- The accidental coverage of the insured resets to 100% of the Benefit Amount on each policy anniversary regardless of any disability claims paid out in the previous year, for as long as the policy is in-force/premiums are paid.
- Cash Assistance can be attached without the Terminal Illness Benefit; but the Terminal Illness Benefit cannot be attached without the Cash Assistance Benefit.

*Air Travel Accident Benefit multiplies the Accidental Death and Disability Benefit and/or the Accidental Hospital Income Benefit if the insured sustained the injury while riding in an aircraft as a fare-paying passenger.

Prepare for your family's future today!

Our Financial Advisors are always ready to help you develop the best financial solutions to suit your needs. Visit them at a BDO branch near you.

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BDO Life Assurance Company, Inc. is a subsidiary of BDO Unibank, Inc., the country's largest bank to date. The Company offers a diverse pool of life insurance products suitable to the needs of its clients. BDO Life provides protection, health, education, savings, retirement, and estate planning solutions aimed to create a secure future for its individual customers and their families. BDO Life extends comprehensive group term life insurance for corporate clients.

Disclaimer: This flyer outlines only the important features of the insurance coverage. For a more precise description of the terms, conditions, and exclusions, please refer to the company's insurance policy.