

Standard Insurance is one of the leading non-life insurance companies in the country today serving the insuring public for more than 50 years now.

As a leader in motorcar insurance and a strong player in property insurance, we are committed to provide quality service by continuously raising the standards of our competency and professionalism, and through integrity.

Our other insurance protection products:

- Motor
- Property and Engineering
- General Liability
- Money, Securities & Payroll Robbery
- Marine
- Travel
- Accident
- Cellphone
- Miscellaneous
- Bonds

To know more about House Protect and other insurance products, please call or visit:

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STANDARD INSURANCE



**ENJOY YOUR MOST
CHERISHED POSSESSION
WITHOUT WORRIES!**



STANDARD INSURANCE

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www.standard-insurance.com



House Protect has the most comprehensive insurance coverage to ensure that your dream house is protected against risks that can endanger your home and your family.

Now you and your loved ones can enjoy your most cherished possession without worries!

HOUSE PROTECT COVERAGES

1. Property Damage

- Fire and/or Lightning
- Extended Coverage (Smoke, Falling Aircraft, Vehicle Impact, Explosion)
- Riot, Strike and Malicious Damage (RSMD)

2. Other Coverages

Personal Liability - protects you against legal liability to third party bodily injury and/or property damage that may arise in connection with the client's obligation as Head of the family or as an employer of the household helper.

*Third party is any person other than the Insured, his family members residing with him up to the second degree of consanguinity or his household helpers.

It also provides cover for Fire Legal Liability and Premises Medical Payments as extensions.

Alternative Accommodation/Loss of Rent - pays for the actual expenses incurred during the reconstruction of the building, rental expenses or loss of rental income in the event of the building becomes uninhabitable following a loss caused by any of the insured perils.

Family Personal Accident Insurance - protects you and your family including household helpers in case of an accident. Coverage includes accidental death and disablement as well as medical and burial expenses.

3. Other Perils that can be covered under Property Damage:

- Earthquake
- Typhoon
- Flood
- Robbery and Burglary
- Broad Water Damage with Bursting and Overflowing of Water Tanks and Apparatus

LIMITS OF COVERAGES

1. Property Damage

Clauses & Extension:

- Robbery & Burglary 10% of contents cover, maximum of Php 500,000.00
- Average Relief Clause 85% of sum insured
- Removal of Debris 5% of sum insured maximum of Php 100,000.00
- Fire Fighting Expenses 5% of sum insured maximum of Php 100,000.00
- Fire Extinguishing Expenses 5% of sum insured, maximum of Php 100,000.00
- Professional Fees 5% of sum insured, maximum of Php 100,000.00
- Household Helper's Property Php 10,000.00 maximum

2. Personal Liability

Php 100,000.00 combined single limit for third party bodily injury and/or property damage, any one occurrence and in annual aggregate.

Supplementary Coverage:

- Legal and Expense Cost Php 10,000.00 in annual aggregate
- First Aid Payments

3. Alternative Accomodation/Loss of Rent

Up to Php 20,000.00/month maximum of six (6) months subject to the submission of Official Receipts

4. Family Personal Accident

Accidental Death or Permanent Disablement:

- Head of the Family/Assured Php 100,000.00
- Spouse/Dependents Php 50,000.00
- Children maximum of three (3) Php 10,000.00
- Household Helpers maximum of three (3) Php 10,000.00

Supplementary Coverages:

- Medical Expense Up to 10% of AD & D limit
- Burial Expense Up to 5% of AD & D limit