

At Standard Insurance, our mission is to provide world-class insurance solutions for our customers' protection. We offer a wide range of motorcar, property and general insurance products for individuals, small and medium enterprises, and local and global corporations.

Founded in 1958, we have insured the Filipino people through our more than 60 branches, agents, agencies, dealers, and brokers nationwide.

As one of the leading non-life insurance companies and the leader in motorcar insurance, we will continue to do our best to be among the top ten finest and most advanced general insurers in the world to give our customers the service and protection that they deserve.

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*Choose Us*

Let us help you protect your home with **House Protect™**.



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



**STANDARD INSURANCE  
HOUSE PROTECT™**

THE TOTAL HOUSE INSURANCE PROGRAM

## 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 and/or Explosion 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/or Overflowing of Water Tanks, Apparatus and Pipes
- Sprinkler Leakage (if applicable to residential condominium)

## LIMITS OF COVERAGES

### 1. Property Damage

**Clauses & Extension:**

- **Average Relief Clause** 85% of sum insured
- **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
- **Household Helper's Property** Php10,000.00 maximum
- **Professional Fees** 5% of sum insured, maximum of Php 100,000.00
- **Removal of Debris** 5% of sum insured, maximum of Php 100,000.00
- **Robbery & Burglary** 10% of contents cover, maximum of Php 500,000.00

### 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** Php 10,000.00 in annual aggregate
- Extensions of Cover:**
- **Fire and and/or Explosion** Php 100,000.00 any one occurrence and in annual aggregate
- **Legal Liability** Php 100,000.00 any one occurrence and in annual aggregate
- **Premises Medical Payments** Php 100,000.00 any one occurrence and in annual aggregate

### 3. Alternative Accommodation/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** Php 10,000.00 maximum of three (3)

**Supplementary Coverages:**

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



**Now, you and your loved ones can enjoy your home without worries!**