

Bayaning Guro Protect
Accident Insurance
Coverage for Teachers

PRODUCT FEATURES

- Personal accident coverage
- Daily hospitalization cash assistance
- No medical examination required
- Covered 24/7, anywhere in the world, whether at home, on the job, or traveling for business or for pleasure
- Provides ten percent (10%) renewal bonus each year, up to five (5) years, for continuous claims-free record. (Applies to ADD/PTD Benefits only).

STANDARD INSURANCE
**BAYANING
GURO PROTECT**

HEAD OFFICE

28th Floor, Petron MegaPlaza Building
No. 358 Sen. Gil Puyat Avenue, Makati City, 1200, Philippines

Tel. No.: +632 8988-6388
Email: inquiry@standard-insurance.com
Website: www.standard-insurance.com

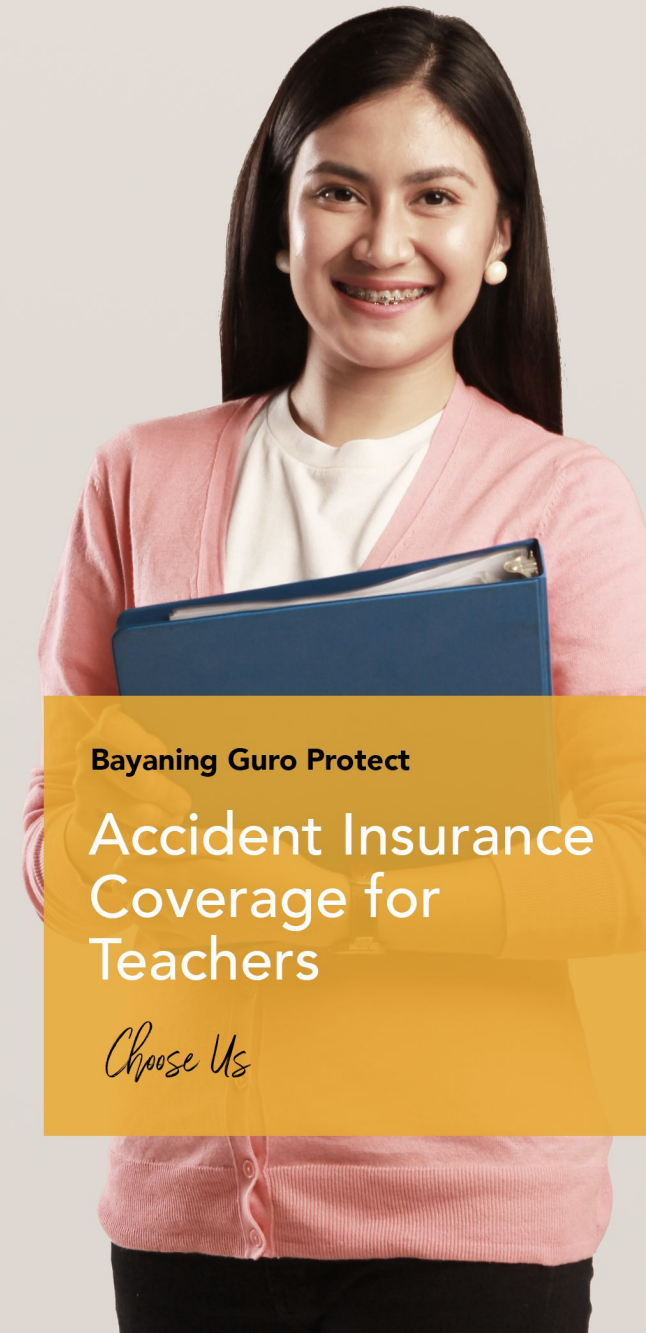
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Bayaning Guro Protect

Accident Insurance
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Choose Us

BAYANING GURO PROTECT

Accident Insurance Coverage for Teachers

WHO CAN BE COVERED?

- Public School Teachers
- Private School Teachers
- College Professors
- Tutors

SCOPE OF COVERAGE

The insured Teacher is covered 24 hours a day, anywhere in the world, whether at home, on the job, travelling for business or pleasure.



BENEFITS AND COVERAGE

	PLAN 1	PLAN 2	PLAN 3
• Accidental Death / Permanent Total Disablement	200,000	500,000	1,000,000
• Unprovoked Murder and Assault	200,000	500,000	1,000,000
• Medical Reimbursement including Motorcycling Risk	20,000	50,000	100,000
• Burial Expense Benefit	10,000	25,000	50,000
• Daily Hospital Cash Assistance due to accident and sickness; max. of 30 days confinement	20,000	50,000	100,000
• Cash Assistance Benefit – (Non- Accidental Death)	500/day	800/day	1000/day
	10,000	25,000	50,000

ANNUAL PREMIUM

P385 P915 1,820

SUMMARY OF COVERAGES

Accidental Death and Permanent Total Disablement

In case of death and permanent total disability due to accident, Standard Insurance will provide the beneficiaries of the insured with cash benefit up to P1,000,000, depending on the plan.

Unprovoked Murder and Assault

The insured Teacher is covered up to P1,000,000 depending on the plan, in case of death due to murder and unprovoked assault arising from robbery, hold-up assault, or other unlawful offence up to the limit of the plan

Medical Reimbursement (including Motorcycling Risk)

Standard Insurance will reimburse for the actual and related expenses in the treatment of injuries for medical expenses and hospital charges up to P100,000, depending on the plan.

Burial Expense Benefit

As a result of death after an accident, Standard Insurance will provide the beneficiaries up to the maximum benefit to help defray the cost of the casket, funeral service, and burial expense up to P100,000, depending on the plan.

Daily Hospital Cash Assistance (Due to Accident and Sickness)

In case of hospital confinement due to accident and/or sickness (excluding pre-existing conditions and others stated in the exclusion list), the insured will be provided with daily cash assistance of up to P1,000 per day, depending on the plan, for a maximum of 30 days confinement.

Cash Assistance Benefit (Non-Accidental Death)

In case of death due to non-accidental causes, subject to exclusions such as pre-existing conditions/illness, pregnancy-related death, aids, SARS, and government/DOH advised epidemic diseases, Standard Insurance will provide cash assistance benefit up to P50,000, depending on the plan.

For complete details about **Bayaning Guro Protect**, please visit www.standard-insurance.com