

Kasambahay Protect

Accident Insurance Coverage
for Household Helpers

PRODUCT FEATURES

- Personal accident coverage
- Daily hospitalization cash assistance
- No medical examination required
- Covered 24 hours a day, anywhere in the world, whether at home, on the job, or traveling for business or for pleasure
- Transferability of the insurance of Kasambahays up to two times during the policy period, in case of resignation or termination and/or completion of particular contract



STANDARD INSURANCE KASAMBAHAY PROTECT

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KASAMBAHAY PROTECT

Accident Insurance Coverage for Household Helpers

WHO CAN BE COVERED?

- Domestic employees
- General househelp, nursemaid or "yaya", babysitter, laundry person, cook, driver, gardener and any other person who renders domestic or household services exclusively to an employer
- Age between 18-65 years old

SCOPE OF COVERAGE

The insured Kasambahay is covered 24/7, for work and non-work related injuries, anywhere in the world.



BENEFITS AND COVERAGE

	PLAN 1	PLAN 2	PLAN 3
• Accidental Death / Permanent Total Disablement	100,000	200,000	250,000
• Unprovoked Murder and Assault	100,000	200,000	250,000
• Medical Reimbursement	10,000	20,000	25,000
• Burial Expense Benefit	10,000	20,000	25,000
• Daily Hospital Cash Assistance due to accident and sickness; max. of 30 days confinement	500/day	500/day	500/day
• Cash Assistance Benefit – Non-Accidental Death	5,000	10,000	12,500
ANNUAL PREMIUM	P245	P450	P540

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 P250,000, depending on the plan.

Unprovoked Murder and Assault

The insured Kasambahay is covered in case of death due to murder & unprovoked assault arising from robbery, hold-up assault, or other unlawful offense 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 P25,000, depending on the plan.

Burial Expense Benefit

As a result of death after an incident, 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 P25,000, 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 P500 per day 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 P12,500, depending on the plan.