



STRONGHOLD

INSURANCE COMPANY, INCORPORATED

17th Floor, Security Bank Centre, 6776 Ayala Ave., Makati City, Philippines

Tel. Nos.: 891-13-29 to 37 Fax No. 891-12-23

TIN: 000-602-270



CONFIRMATION OF INSURANCE

UNDER MASTER POLICY NUMBER **GPA-HO-0176995**

Group Policy Holder Orbix Victus International	Confirmation of Insurance No.: 0000003716
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This confirms that the person named below is insured under and subject to all terms, conditions, warranties and clauses of the above stated Master Policy.

Accidental Death & Permanent Disablement PHP 500,000.00	Murder and Assault PHP 125,000.00
Medical Reimbursement(Annual Aggregate) PHP 100,000.00	Burial Benefit PHP 25,000.00
Cash Allowance for Hospitalization due to accidental injuries for a maximum of 10 days (Php 1, 000 per day) PHP 10,000.00	
Insured MICHELANGELO DESCALLAR FROEHLICH	Beneficiary / Relationship REYNALDA SISON DESCALLAR / PARENT
Period of Insurance Jan 14, 2023 - Jan 14, 2024	Issued Date Jan 14, 2023

IMPORTANT NOTICE: The Insurance Commission with offices in Manila, Cebu and Davao is the government official in charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. He is ready at all times to render assistance in settling any controversy between an insurance company and a policy holder relating to insurance matters.

STRONGHOLD INSURANCE COMPANY, INC.


WILMAR M. MAGALONA
Authorized Signatory

For Terms and Condition please scan this:



#SubokNa



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PERSONAL ACCIDENT INSURANCE POLICY

WHEREAS the insured has by proposal and declaration which are hereby made a part of this policy applied to STRONGHOLD INSURANCE COMPANY INC, (hereinafter called the "company") for insurance hereinafter defined.

NOW THIS POLICY WITNESSETH that, the insured upon payment in full and in advance the sum of the premium for the period of insurance stated therein, if at any time during the said period or any subsequent period for which the Insured shall have paid and the Company accepted a renewal premium, the Insured shall sustain bodily injury caused by violent accident external and visible means which injury shall necessitate medical and surgical treatment as hereinafter defined, the Company will subject to the terms provisos and conditions of and endorsed on this Policy (which terms provisos and conditions shall so far as the nature of them respectively will permit be deemed conditions precedent to the right to recover under this Policy pay to the Insured, the sum or sums of money specified in Table of Benefits.

TABLE OF BENEFIT - I

BODILY INJURY caused by violent accident external and visible means which injury shall solely and independently of any other cause result in.

- A. Death – occurring within twelve calendar months of bodily injury as aforesaid
- B. Permanent Disablement occurring within twelve calendar months of bodily injury as aforesaid and not followed within twelve calendar months of the said bodily injury by the death of the insured: the percentages in Table of Benefits II of _____
- C.
 1. Total Disablement temporary from engaging in or giving attention of profession or occupation: Weekly Compensation for such disablement at the rate of _____
 2. Partial Disablement temporary from engaging in or giving attention to profession or occupation: Weekly Compensation for such disablement at the rate of one-third of benefit – C.1.
- D. Medical and Surgical treatment for such injury: Indemnity for expenses of such treatment incurred by the Insured subject to a Limit in respect of Any One Accident _____

Compensation under benefits C. 1 and C. 2 either separately or together shall not be payable for a longer period than 100 weeks in of any one injury calculated from the date the Insured was first examined by a duly qualified Medical Practitioner.

The Insured shall for the purpose of this Policy be considered partially disabled under benefit C.2 when able to attend to some extent to his profession or occupation but unable to attend to a substantial part thereof.

Self-inflicted is not included in the scope of this Insurance.

The provisions printed and written by the Company of the succeeding pages thereof form a part of this Contract as fully as if stated over the signature hereto affixed.

PROVISOS

1. This Policy shall not extend to cover
 - (a) Death or disablement occasioned by or happening through.
 - (i) War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Riots, Strikes, Military or Popular Rising.
 - (ii) Suicide or Attempted Suicide (sane or insane) Alcoholism, or Insanity.
 - (iii) Earthquake, Volcanic Eruption, or Tidal Wave.

(b) Death or disablement occurring whilst the Insured is travelling in an aircraft other than one licensed for public passenger service and operated by a regular Air Line or a published scheduled flight over a regular air route between two definitely established airports and in which the insured is travelling as a ticket-holding passenger.

(c) Death or disablement consequent upon the Insured engaging in hunting, racing of all kinds, steeplechasing, polo playing, motor cycling, mountaineering, winter, sports, ice hockey, or yatching.

2. Compensation shall be payable only when the entire amount of the claim shall have been ascertained and proved to the satisfaction of the Company.

3. In the event of the death of the Insured all sums of money payable under this Policy shall be paid to the legal personal representatives of the Insured except that compensation for death under benefit A of Table of Benefits 1 shall be paid to the Beneficiary designated in the Schedule hereto whose receipt for such compensation for death shall be final and full and full discharge of the liability of the Company therefor.

TABLE OF BENEFIT – II
PERMANENT DISABLEMENT

DESCRIPTION OF DISABLEMENT	PERCENTAGE OF THE SUM SPECIFIED IN BENEFITS B OF TABLE OF BENEFITS I
Loss of two limbs _____	} 100%
Loss of both hands, or all fingers and both thumbs _____	
Loss of both feet _____	
Total loss of sight of both eyes _____	
Injuries resulting in being permanent bedridden _____	
Any other injury causing permanent total disablement _____	
Loss of arm, at or below elbow _____	70%
Loss of arm, between elbow and wrist _____	60%
Loss of hand _____	50%
Loss of four fingers and thumb of one hand _____	42 ½%
Loss of four fingers _____	35%
Loss of thumb _____	15%
Loss of index finger _____	10%
Loss of middle finger _____	6%
Loss of ring finger _____	5%
Loss of little finger _____	4%
Loss of metacarpals – first second (additional) _____	3%
third, fourth or fifth (additional) _____	2%
Loss of leg at or above knee _____	60%
Loss of leg below knee _____	40%
Loss of one foot _____	50%
Loss of toe – all of one foot _____	15%
Loss of Big to _____	5%
Loss of any toe other than Big Toe, each _____	1%
Loss of sight of one eye _____	50%
Loss of hearing – both ear _____	50%
one ear _____	25%
Total Permanent loss of the use of a member shall be treated as loss of such member.	

The loss of the first joint of the thumb or any other finger or any toe shall be considered as equal to the loss of one-half of the thumb or finger or toe and the benefit shall be one-half of the benefit above specified for the loss of the thumb or finger or toe.

The loss of more than one phalange of the thumb or of any other finger or of any toe shall be treated as loss of the entire thumb or finger or toe.

Where, however, there is loss of two or more parts of the hand, the percentage payable shall not be more than the loss of the whole hand.

Where the injury is not specified the Company will adopt a percentage of disablement which in its opinion is not inconsistent with the provision of this table.

The aggregate of all percentages payable in respect of any one accident shall not exceed 100%

TERMINATION CLAUSE

"The contract shall terminate in the event of accident death as provided therein or upon expiry.

In any policy year, the aggregate benefits payable under the contract in respect of any one accident resulting in loss(es) within 180 days from date of accident(s) shall not exceed the principal sum (e.g loss of life, loss of both hands and feet, loss of sight of both eyes and either hand or foot, etc.)

In any policy year, the aggregate benefits payable under the Dismemberment/ Disability Benefit of the contract in respect of one or more accident (s) resulting in loss(es) within 180 days from date of accident (s) shall not exceed the principal sum. (i.e for subsequent accident resulting in any loss(es) which would make the aggregate benefit exceed the principal sum, the amount(s) payable under the Dismemberment/Disability Benefit shall be the principal sum less the amount(s) paid for previous loss(es). However, the payment of the principal sum for such loss(es) shall not terminate the contract in so far as accident death benefit is concerned.

In any policy year, the amount of benefit payable for loss of life arising from independent/unrelated accident/event shall always be the principal sum.

Any partial benefit already paid for any loss(es) shall not be carried over in the subsequent policy year. (i.e. the amount of the benefits to be paid in the succeeding policy year shall not be reduced by any amount paid in the preceding policy year).

GENERAL CONDITION

1. No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured.

2. Written notice shall be given to the Company without unnecessary delay but in any event within thirty days of the occurrence of the injury in respect of which a claim is to be made. In event of accidental death, immediate notice thereof must be given to the Company. Failure to give notice within the time provided in this policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

3. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe. The Insured as often as required shall submit to medical examination on behalf of the Company at its own expense in respect of any alleged bodily injury. The Company shall in case of the death of the Insured be entitled to have a post mortem after the occurrence of any injury obtain and follow the advice of a duly qualified medical practitioner and the Company shall not be liable for any

consequences arising by reason of the Insured's failure to obtain or follow such advice and use such appliances or remedies as may be prescribe.

4. The Insured shall give immediate notice in writing to the Company of any change in his address or in his profession or occupation and on tendering any premium for the renewal of this Policy shall give or infirmity with which he has become affected or of which has become aware since the payment of the preceding premium.

CANCELLATION

5. This policy shall not be cancelled by or on behalf of the company except in accordance with and pursuant to the provisions of Section 64 and 65 of the Insurance Code, as amended. In the event of such cancellation the company shall refund the paid premiums less the earned portion thereof to the insured. Likewise, the policy may be cancelled on short rate basis set forth in the short rate cancellation table at the request of the insured.

RENEWAL CLAUSE

Unless the company at least forty five days in advance of the end of the policy period mails or delivers to the Insured at the address shown in the policy notice of its intention not to renew the Policy or to condition its renewal upon reduction of limits or elimination of coverages, the Insured shall be entitled to renew the Policy upon payment of the premium due on the effective date of renewal.

SHORT PERIOD RATE SCALE

(The following scale of rates shall apply to policies issued or renewed for less than one year and shall also be used in calculating return premiums on Policies cancelled and not replaced -)

1 month	- 20%	of	the	Annual	Rate
3 months	- 40%	of	"	"	"
4 months	- 50%	of	"	"	"
5 months	- 60%	of	"	"	"
6 months	- 70%	of	"	"	"
7 months	- 75%	of	"	"	"
8 months	- 80%	of	"	"	"
9 months	- 85%	of	"	"	"
10 months	- 90%	of	"	"	"
11 months	- 95%	of	"	"	"

6. No assignment of the benefits of this policy shall be binding upon the company unless and unless and until the original or a duplicate there of is filed with the Company. The Company does not assume any responsibility for the validity of any assignment. No change of beneficiary under this policy shall bind the Company unless consent thereto is formally endorsed hereon by the Company.

ARBITRATION CLAUSE

7. All differences as to the amount of any loss or damage covered by this Policy shall referred to the decision of an arbitrator to be appointed by the parties in difference or if they cannot agree upon a single arbitrator to the decision of two arbitrators one to be appointed in writing by each of the parties within thirty (30) days after having been required in writing so to do by either of the parties or in case of disagreement between the arbitrators to the decision of an Umpire to be appointed in writing by the arbitrators before entering upon the reference. The umpire shall sit with the arbitrators and preside at their meetings. The

making of an award as provided herein shall be a condition precedent to any right of action against the insurers only in cases of differences as to the amount of liability actually arising out of this policy.

8. IT IS HEREBY DECLARED AND AGREED that the provisions of Article 1250 of the Philippines (Republic Act No. 386) which reads.

“In case an extraordinary inflation of the currency stipulated should supervene the value of the currency at the time of the establishment of the obligation shall be the basis of payment” ...

Shall not apply in determining the extent of liability under the provisions of this Policy.

9. This Policy is subject to Section 77 of the Insurance Code, as amended which reads “Sec. 77: An Insured is entitled to payment of the premium as soon as the thing insured is exposed to the peril insured against. Notwithstanding any agreement to the contrary: no policy or contract of insurance issued by an insurance company is valid and binding unless and until the premium thereof has been paid, except in the case of a life or an industrial life policy whenever the grace period provision applies.

ACTION OR SUIT CLAUSE

10. If a claim be made and rejected and an action or suit be not commenced either in the Insurance Commission or any court of competent jurisdiction within twelve (12) months from actual receipt of notice of such rejection or arbitrators or umpire, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

SETTLEMENT CLAUSE

11. The amount of any loss or damage for which the Company may be liable, under this policy shall be paid within thirty days after proof of loss is received by the company and ascertainment of the loss or damage is made either by agreement between the insured and the company or arbitration; but if such ascertainment is not had or made within sixty days after such receipt by the company of the proof of loss, then the loss or damage shall be paid within ninety days after such receipt. Refusal or failure to pay the loss or damage within the time prescribed herein will entitle the Insured to collect interest on the proceeds of the policy for the duration of the delay at the rate of twice the ceiling prescribed by the Monetary Board unless such failure or refusal to pay is based on the ground that the claim is fraudulent.

CHANGES IN POLICY CLAUSE

12. None of the provisions, conditions and terms of this policy shall be waived or altered except by endorsement signed or initiated by an authorized official of the company and issued in accordance with the provision of Section 50 of the Insurance Code, as amended.

IMPORTANT NOTICE CLAUSE

The Insurance Commissioner, with offices in Manila, Cebu and Davao is the Government official in-charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. He is ready at all times to render assistance in settling any controversy between an insurance company and a policyholder relating to insurance matters.

Terms and Conditions:

The Protection under this Membership Protection Program (“**Program**”) covers against loss as listed under schedule of benefits above.

Benefits

1. In the event of Accidental Death of the Member, the principal sum benefit shall be paid to the Beneficiary indicated in this Program. Member only entitled to receive payable in the event of dismemberment/disablement benefits. The benefit from Accidental Death, Accidental dismemberment/disablement are subject to the Table of Benefits as specified in the Annexure of this Protection Program.
2. Unprovoked Murder and Assault: In the event of the Member death due to Unprovoked Murder and Assault, The Beneficiary will immediately receive a benefit amount subject to the amount indicated at the table of benefits.
3. Medical Reimbursement: In the event of the Member is Outpatient or In- Patient due to Accident, Member is entitled to reimburse the medical expense in the amount maximum to the amount specified at table of benefits. Official receipts are required.
4. Burial Assistance (Due to Accident): In the event of the Member death due to accident, the Member will immediately receive the benefit amount of equivalent to the amount specified at the table of benefits.
5. Motorcycle Full Cover for Driver for both option and for one (1) pillion rider the coverage is 25% limit. Subject for motorcycle helmet and no violation on the part of driver.

Claim Procedure

1. Member or family Member shall submit the claim “Notice of Claim Form” within maximum 30 (thirty) Calendar Days after the accident/event.
2. For death and medical reimbursement, Member or family Member shall submit the claim through <https://arcus.strongholdinsurance-systems.com/> and fill-up the claim application.
3. If the claim is approved. Member or Beneficiary shall receive a benefit within:
 - For death claims (including Unprovoked Murder and Assault), Disablement/ Dismemberment (Permanent/Total and Partial), and Burial Assistance: **10 Working Days**.
4. STRONGHOLD and OVI have the right to conduct examination over the validity of the document claims submitted by the Member including a visit or an investigation to the Hospital.

General Exclusions

The benefit with respect to the above hazards shall not apply to:

1. Persons who are under sixteen (16) years old or over sixty-five (65) years old
2. Existence of unfairness, fraud or misrepresentations of fact from Member.
3. Loss caused directly or indirectly, wholly or partly by:
 - (i) bacterial infections, viral infections, sickness or disease (except pyogenic infections which shall occur through an accidental cut or wound); or infections caused by parasites;
4. Intentional self-injury, suicide or any attempt thereof whether sane or insane.
5. Loss occasioned by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, strikes, riots, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, sabotage, terrorism, military or usurped power, martial law or state of siege, seizure, quarantine, or customs regulations or naturalization by or under the order of any government or public or local authority. This exclusion shall not be affected by any endorsement which does not specifically refer to it, in whole or in part. The application of the exclusion referring to martial law or state of siege is hereby waived for any territorial jurisdiction of the Republic of the Philippines.
6. Nuclear radiation or radioactive contamination.

7. Injury sustained while participating in amateur or professional athletics, local sports leagues or international tournaments, or any organized and scheduled amateur physical contact sport.
8. Injury sustained while engaging in but not limited to mountaineering requiring the use of ropes or guides, sky diving employing the use of compressed cylinders, racing on wheels or horseback, skydiving from device for aerial navigation, hang gliding.
9. Loss of life or injury sustained as a direct result of, in connection with or attributable to the Member being under the influence of prohibited/regulated drugs or alcohol.
10. Loss or damage directly or indirectly caused by, or arising out of the willful act or negligence of the Member or his representatives.
11. Loss of life or injury sustained as a direct result of, in connection with or attributable to
 - (i) a commission of a crime or any attempt thereof;
 - (ii) violation of rules and regulation on traffic and/or road use;
 - (iii) avoiding arrest; or
 - (iv) any unlawful act (civil or criminal).
12. Loss of life or injury sustained in the performance of duty relative to the following excluded occupations are not covered under the Program; except if the event/accident happened outside the line of duty and/or off duty:
 - (i) airline crew, pilots, airport maintenance ground crew;
 - (ii) ambulance/paramedic services;
 - (iii) artist, (excl. commercial), Journalists;
 - (iv) circus, zoo and wildlife park workers
 - (v) members of the Armed Forces (e.g., AFP, PNP, Navy, Marines, etc.), security guards, barangay tanods, firemen, merchant navy crews, Lifeguards, Professional Diver (Commercial Diving, Scuba Diving);
 - (vi) High risk occupations like Window and rooftop cleaners, Septic tank cleaners, miners, compressor miners.

Claim Requirements

Notice of Claim Form and following documents:

Accidental Death/Unprovoked Murder and Assault

- (i) Birth Certificate of the Member
– authenticated copy
- (ii) Death Certificate –authenticated copy
- (iii) Proof of Relationship for Beneficiary/ies:
- (iv) Marriage Certificate (of the beneficiary) – authenticated copy
- (v) Birth Certificate (of the beneficiary) – authenticated copy
- (vi) Baptismal – in the absence of Birth Certificate
- (vii) Incident Report: Police Investigation Report (Vehicular/UMA) or; Barangay Report

Disablement/ Dismemberment (Permanent/Total and Partial)

- (i) EENT Specialist's certification in case of loss of sight.
- (ii) Medical Specialist's certification on the medical/physical condition of the Member.

Medical Reimbursement

- (i) Prescriptions
- (ii) Official receipts from the Hospital/Clinic/Doctors/Drug Stores
- (iii) Incident Report: Police Investigation Report (Vehicular/UMA) or; Barangay Report
- (iv) Attending Physician's Report Form – if applicable
- (v) Statement of Account from the Hospital (if applicable) including charge invoices.

Membership Protection Program Termination

1. Notwithstanding to the termination conditions set forth in other provisions of this Program, the Program will be terminated automatically upon the occurrence of one of the events stated below:
 - (i) The Member terminates this Program by providing a written notice before thirty-one (31) calendar days to Orbix Victus. In such event, Orbix Victus shall not return the fee that have been paid out;
 - (ii) The Member over sixty-five (65) years old;
 - (iii) The Member passed away; or
 - (iv) The existence of negligence of payment to Orbix Victus.
2. The termination of the Program does not eliminate all obligations of the Member prior to the date of the termination, including but not limited to the obligation of payment of the excess claim to the Orbix Victus.
3. The payment of the fee to Orbix Victus after the termination of the Program does not provide any membership obligations to Orbix Victus.
4. The termination of this Program shall not affect any claims occurring prior to the date the Program terminated unless mentioned otherwise.

Disclaimer

1. The Protection under this Program is presented by Alliance in Motion "AIM", and Orbix Victus International. This Protection is worldwide coverage.
2. The Member that registered under this Protection is a present and future member of Orbix Victus with an age of at least eighteen (18) years old to a day before their sixty sixth (66th) birthday (65 years old and 364 days).
3. We are not responsible for any claim or legal consequences, such as family dispute or any legal proceedings which involved Member and/or Beneficiary, in relation to the payment of benefit protection to Beneficiary.
4. Each Member can purchase up to three (3) Platinum coverage or six (6) Bronze coverage Protection. Apply only to Stronghold Insurance Corporation Inc. Standard Job Classification Class I and II.
5. This Protection is supported Stronghold Insurance Corporation Inc. By entering into this Protection, Member is deemed to give consent and authorization to OVI to collect, use, disclose and/or process Member personal data.
6. All amount payable will be paid in Philippines Peso (Php).
7. The payment for this Protection is not refundable.
8. This Program and Annexure are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears.
9. This Program is evidence of the membership relation between Member, Stronghold Insurance Corporation Inc. and Orbix Victus International.
10. For more information regarding the Protection, Member may send an email to Customer Service at helpdesk@orbixvictus.com .

ANNEXURE

Definitions:

1. **Protection** means a services from Stronghold Insurance and Orbix Victus to provide financial compensation to Member in case of Personal Accident, Unprovoked Murder and Assault, Medical Reimbursement, and Burial Assistance.
2. **Personal Accident** or **Accident** means an event that occurs abruptly, unexpectedly, deriving from outside, violently, unwanted and no elements of intent, which is the direct and major cause of the Accidental Death or dismemberment/disablement or Medical Reimbursement during the period of Protection.
3. **Accidental Death** means a death of Member caused by Accident.
4. **Unprovoked Murder and Assault** means a death of Member caused by unprovoked murder and assault during the period of Protection.
5. **Medical Reimbursement** means a benefit for the Member during In-patient or Out-patient in the Hospital caused by Accident.
6. **Burial Assistance (Due to Accident)** means a benefit for the death of Member due to accident.
7. **Member** means current and future member of Orbix Victus with ages at least eighteen (18) years old to a day before their sixty sixth (66th) birthday (65 years old and 364 days).
8. **Beneficiary** means a person (part of family member of Member) listed by Member that will received the benefit of protection.
9. **Hospital** means an entity that is recognized as a hospital or clinic and operates in accordance with the laws and regulations regarding care and medication of diseased and injured person as a listed inpatient, with diagnostic facilities and major surgeries, under the supervision of one or more doctors, and has 24-hour nursing care professionals. "Hospital" does not include the entity or the divisions of the entity, which is operated as a recovery or treatment place at home, resort, nursing home, a place for alcoholics or drug addicts, or for similar purposes, and is not a clinic, or hydro clinic or the similar treatment which do not have inpatient and surgery permits.
10. **Inpatient** means a continuous stay in a Hospital for at least twenty four (24) hours based on the advice of a doctor and can be proven with a room bill legitimately issued by the Hospital. The minimum treatment period does not apply if (i) the treatment is associated with non-inpatient surgery or (ii) the Hospital charges the room bill to the Member.
11. **Outpatient** means a treatment to Member in a Hospital for less than twenty four (24) hours.
12. **Pre-Existing Condition** means the physical condition, medical or mental or an illness: That already exist; That has been investigated, diagnosed, consulted or treated by a doctor or not; or Signs or symptoms that has started and known or not by the Member.

ADDITIONAL TERMS & CONDITIONS:

1. In the event that any existence of unfairness, fraud or misrepresentations of fact from Member, the Protection shall be deemed void.
2. The coverage covers all classifications of occupations except for the excluded occupations mentioned and specified on the General Exclusions of this protection program. The coverage covers light to heavy manual works as follows provided that the employer, company or project manager is duly registered and compliant to Department of labor and Employment's Occupational Safety and Health Standards of the Philippines:
 - (i) Construction worker, Brick Mason, Foreman, Carpenter, Heavy equipment operator;
 - (ii) Electrician, Line-man;
3. In case the amount of Benefit that had been paid by Orbix Victus is larger than the amount of benefit that stipulated in this Program, then Member or Beneficiary is obliged to pay such excess to the Orbix Victus.
4. The legal heir of Member may receive a benefit in the event that the Beneficiary passed away.
5. Orbix Victus is not responsible of any wrongful actions of the Member.
6. Orbix Victus has the right to cancel this Protection at any time by seven (7) days (seven days) written notice. The cancellation

will not prejudice any claim originating prior to cancellation.

7. This Protection is non-transferable.
8. This Protection does not cover any Pre-Existing Conditions.
9. Table of Benefits Accidental Death, Dismemberment/Disablement

Description	Percentage of Amount of Protection Benefit
Loss of life	100%
Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of both feet	100%
Total loss of sight of both eyes	100%
Injuries resulting from being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss of arm at or above elbow	70%
Loss of arm between elbow and wrist	60%
Loss of hand	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	35%
Loss of thumb	15%
Loss of index finger	10%
Loss of middle finger	6%
Loss of ring finger	5%
Loss of little finger	4%
Loss of metacarpals	
1st and 2nd (addt'l)	3%
3rd, 4th or 5th (addt'l)	2%
Loss of leg at or above knee	60%
Loss of leg below knee	50%
Loss of one foot	50%
Loss of toes-all of one foot	25%
Loss of big toe	5%
Loss of any toe other than big toe, each	1%
Loss of sight of one eye	50%
Loss of hearing - both ears	50%
Loss of hearing - one ear	25%