

PROTECTION

GROUP LIFE CLASSIC



We provide comprehensive protection for your employees.

Customizable benefits that work hard for your people.



**THE REAL LIFE
COMPANY**



Anong plano mo? Usap tayo.
Call (02) 528-5566.
philamlife.com

Taking care of your people goes beyond providing them fair and attractive compensation.

Give your employees peace of mind and security with life, accident, disability, and health protection from Philam Life.

Comprehensive Employee Protection

Provide life insurance protection anytime, anywhere and against any cause of death* with Group Yearly Renewable Term (GYRT) Life Insurance.

*Except for suicide during the first year of coverage

Customizable Benefits

Increase your employees' protection with the following riders:

- **Accidental Death, Dismemberment & Disability (ADD&D)** provides additional benefits in case of untimely loss of life or dismemberment due to accident.
- **Total & Permanent Disability (TPD)** advances the life insurance benefit through a monthly income in case of total and permanent disability.
- **Terminal Illness Benefit (TIB)** advances 50% of the life insurance benefit up to a maximum of P500,000 if your employee is found to be terminally ill.
- **Hospital Income Benefit (HIB)** provides a fixed daily benefit to supplement income lost for each day of hospital confinement due to illness or accident.
- **Critical Illness Benefit (CIB)** pays a pre-determined amount if your employee is diagnosed with any critical illness covered under your chosen plan.

Eligible Groups

- Employer-Employee groups; Labor Unions; Cooperatives; Associations
- Groups should have at least 26 eligible individuals comprising 100% of the group members

Eligible Insureds

- For Employer groups: Regular, full-time, and actively-at-work employees, ages 18-64
- For Non-Employer groups: Bonafide members actively performing the normal chores of life, ages 18-64

Let us help you secure the welfare of your employees. Please call:

This document is for illustration purposes only. The final interpretation of any specific provision or its applicability is subject to the Master Policy issued by the Philippine American Life & General Insurance Company as accepted by the Assured Company.