



Republic of the Philippines
Department of Education
Region V (Bicol)
DIVISION OF CATANDUANES
Virac, Catanduanes



RELEASED

DepEd, Division of Catanduanes
RECORDS SECTION
Date: JUL 24 2018
Time: 1:45 P.M.
Initial/Signature: [Signature]

Division Memorandum
no. 178 s.2018

TO : Public Schools District Supervisor
Secondary School Heads
SGOD Chief
Project Development Officer I (YFD)
SEPS -Social Mobilization and networking
Education Program Specialist II

FROM : *[Signature]* **SOCORRO DELA ROSA, CESO VI**
Schools Division Superintendent

SUBJECT : *[Signature]* **CEBUANA LHULLIER INSURANCE SOLUTION CONFERENCE**

Date : July 24, 2018

1. Attached is an invitation from CEBUANA LHULLER INSURANCE SOLUTION received last July 10,2018.
2. Relative to this an orientation will be conducted at Rhaj Inn Gogon, Virac, Catanduanes on July 31,2018 @ 9:00 in the morning.
3. This orientation is free of charge a snack and lunch will be provided by the sponsoring company however other expenses relative to this conference will be charge to school MOOE.
4. For information , dissemination and compliance.



CEBUANA LHUILLIER
INSURANCE SOLUTIONS
An Insurance Agency

Sa CLIS, Mas Masaya ang buhay!

G/F Cebuana Lhuillier Building, 821 A, Spring cor. J. P. Rizal Streets, Makati City
Telefax: (+63 2) 895-1093 / 899-6305 • Trunk Line: (+63 2) 897-9194 / 897-6197 loc 229 / 230

www.clis.com.ph

RECEIVED

DepEd, Division of Catanduanes

RECORDS SECTION

Date JUL 10 2018

Time 10:55 AM

Initial/Signature: [Signature]

SOCORRO V. DELA ROSA, CESO VI
School Division Superintendent
CATANDUANES

Attn: EVA T. CARINO Jra.
Project Development Officer - Youth Formation Coord.

Dear Ma'am/Sir,

**"Over 7 million Filipinos insured and more than P175 million claims settled through us".
That's reliability! We call it advocacy.**

We from **CEBUANA LHUILLIER INSURANCE SOLUTIONS (CLIS)** are grateful for this opportunity to introduce to you our company, our products and services.

CLIS is a proud subsidiary of the PJI Group of Companies—operator of **Cebuana Lhuillier Pawnshop** chain, the largest pawnshop network in the country. CLIS has been with the insurance industry for over 17 years, providing quality non-life insurance products and insurance risk consultancy services. Since then, CLIS has maintained its leadership and innovation in crafting customized insurance products at very reasonable premiums for individuals and corporate/institutional accounts. As the first and only ISO-certified insurance agency in the country, CLIS is accredited with no less than the Top 10 non-life insurance players known for their industry leadership, financial stability and solid claims reputation. CLIS offers non-life traditional (fire, motorcar, bonds, personal accident, among others) and non-traditional insurance under its microinsurance basket of products.

With the imminent accidents that our students are exposed all day, parents are very cautious in choosing the best institution for their kids not just for academic concerns but primarily for the safety and welfare of their kids, in or outside school premises. In this regard, we developed an insurance product that will ease away the worries of both parents and the school. We take pride in promoting your school our **STUDENTCARE** insurance. The complete details and premium options are attached for your easy reference.

Our Account Officer **Arvin Jim Robiso** will get in touch with your Secretary/Assistant to arrange for a possible meeting. Your Secretary/Assistant may also get in touch with us at direct line **0975 879 3439** or email at adrobis@pjlhuillier.com. We shall be more than glad to discuss with you details of our insurance products.

This is certainly the best insurance offer that your school could ever get!

Thank you and we look forward to establishing a mutually beneficial partnership with your organization.

Sincerely,


Oscar P. Breis Jr.
SME Manager & Department Head
Bicol Region

CONFORME:

Please issue the Group Personal Accident Insurance effective _____

Authorized Signatory
Signature over Printed Name / Date

ANNEX A

STUDENTCARE PROPOSAL:

Please allow us to offer and present our unique insurance program, the **STUDENTCARE**, which has the following guaranteed benefits:

ACCIDENTAL DEATH/DISABLEMENT

A 24/7 protection against the misfortunes of accidents, anywhere in the world.

ACCIDENTAL MEDICAL REIMBURSEMENT

Pays the actual cost up to the amount stated in the benefit for the medical or surgical treatment including trained nurses and hospitalization incurred within 52 weeks from the date of the accident.

UNPROVOKED MURDER & ASSAULT

Covers DEATH or PERMANENT DISABLEMENT caused by MURDER or ASSAULT or any attempt thereat.

BURIAL ASSISTANCE

Provides bereavement assistance in addition to all other benefits the amount selected in the event of death due to illness or injury.

DAILY HOSPITAL INCOME

Pays a fixed benefit for each day the insured is confined in a hospital due to accident, for a maximum of 30 days / confinement.

ACTS OF GOD

Policies issued under STUDENTCARE extends to cover Acts of God i.e. Flood, Typhoon, Hurricane, Volcanic Eruption or Tidal Wave.

MOTORCYCLING CLAUSE

Motorcycling is covered for 100% of the Total Sum Insured (TSI)

TABLE OF PREMIUM / BENEFITS

BASIC	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10
BENEFITS	MAXIMUM LIMITS PER STUDENT									
Accidental Death and Disablement	20,000.00	30,000.00	40,000.00	50,000.00	60,000.00	70,000.00	80,000.00	90,000.00	100,000.00	150,000.00
Accident Medical Reimbursement	4,000.00	6,000.00	8,000.00	10,000.00	12,000.00	14,000.00	16,000.00	18,000.00	20,000.00	30,000.00
Murder and Assault	20,000.00	30,000.00	40,000.00	50,000.00	60,000.00	70,000.00	80,000.00	90,000.00	100,000.00	150,000.00
Accident Burial Expense	3,000.00	4,500.00	6,000.00	7,500.00	9,000.00	10,500.00	12,000.00	13,500.00	15,000.00	22,500.00
Bereavement Assistance due to Natural Death	2,000.00	3,000.00	4,000.00	5,000.00	6,000.00	7,000.00	8,000.00	9,000.00	10,000.00	15,000.00
Daily In Hospital Benefit up to 60 days, due to accident	200.00/day	225.00/day	250.00/day	275.00/day	300.00/day	325.00/day	350.00/day	400.00/day	425.00/day	500.00/day
100% Motorcycle Riding Cover										
No. of Students:										
I. 50 - 250	20.00	30.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00	150.00
II. 251-500	17.00	25.50	34.00	42.50	51.00	59.50	68.00	76.50	85.00	127.50
III. 501 - 1,000	12.50	18.75	25.00	31.25	37.50	43.75	50.00	56.25	62.50	93.75
IV. 1,001 - up	11.00	16.50	22.00	27.50	33.00	38.50	44.00	49.50	55.00	82.50
Automatic Extensions of cover:										
I. 50 - 250 Students										
1. Tutorial Fees (Reimbursement)	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
2. Ambulance Service Fee - with Official Receipt (Covered inside the school premises and school related sports activities outside premises)	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
3. Financial Assistance due to dengue (Medical Reimbursement)	1,000.00	1,500.00	2,000.00	2,500.00	3,000.00	3,500.00	4,000.00	4,500.00	5,000.00	7,500.00
Policy Aggregate Limit	PHP15,000.00 per extension for Plan 1 to 4				PHP30,000.00 per extension for Plan 5 to 9					PHP50,000.00

II. 500 Students										
1. Tutorial Fees (Reimbursement)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
2. Ambulance Service Fee - with Official Receipt (Covered inside the school premises and school related sports activities outside premises)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
3. Financial Assistance due to dengue (Medical Reimbursement)	1,000.00	1,500.00	2,000.00	2,500.00	3,000.00	3,500.00	4,000.00	4,500.00	5,000.00	7,500.00
Policy Aggregate Limit	PHP20,000.00 per extension for Plan 1 to 4				PHP40,000.00 per extension for Plan 5 to 9					
4. Cash Assistance (Death due to insect bites, animal sexual assault)	2,000.00	3,000.00	4,000.00	5,000.00	6,000.00	7,000.00	8,000.00	9,000.00	10,000.00	15,000.00
Policy Aggregate Limit : Up to 10 qualified claimants only										
III. 501 - 1,000 Students										
1. Tutorial Fees (Reimbursement)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
2. Ambulance Service Fee - with Official Receipt (Covered inside the school premises and school related sports activities outside premises)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
3. Financial Assistance due to dengue (Medical Reimbursement)	1,000.00	1,500.00	2,000.00	2,500.00	3,000.00	3,500.00	4,000.00	4,500.00	5,000.00	7,500.00
Policy Aggregate Limit	PHP25,000.00 per extension for Plan 1 to 4				PHP50,000.00 per extension for Plan 5 to 9					
4. Cash Assistance (Death due to insect bites, animal sexual assault)	2,000.00	3,000.00	4,000.00	5,000.00	6,000.00	7,000.00	8,000.00	9,000.00	10,000.00	15,000.00
Policy Aggregate Limit : Up to 10 qualified claimants only										
5. Fire Assistance - per student Maximum limit per dwelling - PHP 10,000.00 Policy aggregate limit - PHP 50,000.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
IV. 1,001 - up Students										
1. Tutorial Fees (Reimbursement)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
2. Ambulance Service Fee - with Official Receipt (Covered inside the school premises and school related sports activities outside premises)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
3. Financial Assistance due to dengue (Medical Reimbursement)	1,000.00	1,500.00	2,000.00	2,500.00	3,000.00	3,500.00	4,000.00	4,500.00	5,000.00	7,500.00
Policy Aggregate Limit	PHP30,000.00 per extension for Plan 1 to 4				PHP60,000.00 per extension for Plan 5 to 9					
4. Cash Assistance (Death due to insect bites, animal sexual assault)	2,000.00	3,000.00	4,000.00	5,000.00	6,000.00	7,000.00	8,000.00	9,000.00	10,000.00	15,000.00
Policy Aggregate Limit : Up to 10 qualified claimants only										
5. Fire Assistance - per student Maximum limit per dwelling - PHP 10,000.00 Policy aggregate limit - PHP 50,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
6. Hospital Cash Assistance - Daily In Hospital Benefit (sickness, maximum of 15 days - excluding pre-existing conditions)	200.00/ day	225.00/ day	250.00/ day	275.00/ day	300.00/ day	325.00/ day	350.00/ day	400.00/ day	425.00/ day	500.00/ day
PLUS: For 10,000 and up students										
7. Comprehensive General / Personal Liability - PHP10,000.00 per student (within school premises only subject to a policy aggregate limit of PHP 100,000.00)	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
8. Double Indemnity Benefit for Accidental Death - Admitted (While within school premises only)	20,000.00	30,000.00	40,000.00	50,000.00	60,000.00	70,000.00	80,000.00	90,000.00	100,000.00	150,000.00

Additional Extensions of Cover:

1. a.) For 50 to 500 no. of students - Free coverage for the school's teaching and non-teaching staffs (at 50% coverage of the students basic benefits).
The no. of covered schools staffs should not be more than 10% of to total number of insured students.
- b.) For 501 and above no. of students - Free coverage for the school's teaching and non-teaching staffs (at 100% coverage of the students basic benefits).
The no. of covered schools staffs should not be more than 10% of the total number of insured students.
2. Students over 23 y/o and taking up Masteral Degrees or vocational courses are included.
3. Accidental food poisoning is covered.

Conditions:

1. Qualification - The total no. of Insured students should not be less than 80% of the schools' total student population.
2. Above plans are subject to a loss limit per occurrence equivalent to the TSI or PHP50,000,000.00 whichever is lower.

REMARKS:

Applicable also to renewal accounts provided the expiring loss ratio is not be more than 20% and will take effect upon the renewal date of the policy.

CLAIMS PROCESSING

- ✓ Fastest institutionalized claims processing in the country
- ✓ Uses Cebuana Pera Padala (money remittance) for pay-out
- ✓ Available in 2,000 Cebuana Lhuillier branches nationwide
- ✓ Any regular working day (Mondays thru Fridays)
- ✓ Free of charge