



**ARMED FORCES AND POLICE  
GENERAL INSURANCE CORPORATION**  
SAGOT KA NAMIN 24/7



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AFP GENERAL INSURANCE CORPORATION (AFPGEN) and Philippine Life Financial Assurance Corporation (PhilLife)  
(Herein called the Insurer)  
COMPULSORY INSURANCE COVERAGE FOR AGENCY-HIRED MIGRANT WORKER

**PROOF OF COVER**

Payor/Policyholder	Name of Insured Migrant Worker
LANDBASE HUMAN RESOURCES COMPANY	RUSELL P. FERNANDO
Period of Coverage	From: January 21, 2016 To : July 21, 2016
Issue Date	February 22, 2016
Name of Beneficiaries	Relationship to Insured
Castle Lorem Fernando	Son
<b>Amount of Insurance</b>	
AFPGEN Group Master Policy Number	OF-OFW-HO-16-0000998-00
Accidental Death Benefit	US\$ 15,000.00
Total Permanent Disablement (Due To Accident)	US\$ 7,500.00
Repatriation Costs	
Financial Assistance Benefits	
A) In Case Of Death	Actual Cost (As provided under RA 10022)
B) Termination Of Employment	Actual Cost (As provided under RA 10022)
C) Medical Repatriation	Actual Cost (As provided under RA 10022)
Subsistence Allowance	\$100.00 per month (maximum 6 months)
Money Claims Benefit	\$1,000.00 per month (maximum 3 months)
Compassionate Visit	Actual Cost (As provided under RA 10022)
Medical Evacuation	Actual Cost (As provided under RA 10022)
<b>PhilLife Master Policy Number</b>	
	G-TLI-OFW-HO-003
<b>Amount of Insurance</b>	
Non-Accidental Death Benefit	\$10,000.00
Non-Accidental Total Permanent Disability	\$7,500.00
<b>Employer Details</b>	
Name of Employer	QCON
Address	QATAR

Term of Insurance: Coverage starts upon departure from the Philippines for a period of 6 months/years.

(Signed)

**LTGEN ALAN R LUGA AFP(RET)**  
President and CEO

**AFP GENERAL INSURANCE CORPORATION**

(Signed)

**JOSEPH AUGUSTIN L. TANCO**  
President and CEO

**Philippine Life Financial Assurance Corporation**

**INSURANCE BENEFIT.** The Insurer shall pay the benefits as determined in accordance with the provisions of the Policy immediately upon the receipt and approval of due proof of loss.

**BENEFICIARY.** An Insured shall have the right to designate anybody, not disqualified by law, as his beneficiary or beneficiaries, and may at anytime, designate new beneficiary or beneficiaries by filing through the Policyholder a properly completed written request on a form satisfactory to the Insurer. Such change shall take effect only when recorder in writing by the Insurer at its Home Office but without prejudice to the Insurer on any payment made before receipt of such notice.

The indemnity for the loss of life of an Insured shall be payable to his designated beneficiary or beneficiaries, if surviving; or if there be no beneficiaries designated or surviving at the death of the Insured, to the surviving class of the following classes of successive preference beneficiaries:

the Insured's:

- widow or widower
- surviving children born to or legally adopted by the member

- surviving parents
- surviving brothers and sisters
- executors and administrators

If there be two or more beneficiaries, they shall share equally on the proceeds unless otherwise specified by the Insured. All other indemnities under the Policy shall be payable to the Insured.

**NOTICE OF CLAIM.** Written notice of claim must be given to the Insurer within thirty (30) days after the occurrence or commencement of any loss covered by the Policy or as soon thereafter as is reasonably possible. Failure to comply within the time provided shall not invalidate nor reduce the claim if it is given as soon as was reasonably possible.

**AVAILABILITY OF THE POLICY.** The Policy shall be kept in the main office and in the custody of an officer of the Policyholder. It will be available to the Insured's for their inspection during regular business hours of the Policyholder.

This Policy may be viewed at and printed thru any of the websites of the Insurance Commission [www.insurance.gov.ph](http://www.insurance.gov.ph), the Philippine Overseas Employment Administration [www.poea.gov.ph](http://www.poea.gov.ph), insurance provider and recruitment agencies [www.afpgen.com/](http://www.afpgen.com/)

**IMPORTANT NOTICE.** The Insurance Commission, with officers in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws related to insurance and has supervision over insurance providers and intermediaries. It is ready at all times to assist the general public in matters pertaining to insurance. For any inquiries or complains, please contact the Public Assistance and Mediation Division (PAMD) of the Insurance Commission at 1071 United Nations Ave., Ermita, Manila with telephone numbers +6322-5238461 to 70 and with email address [pubassist@insurance.gov.ph](mailto:pubassist@insurance.gov.ph). The official website of the Insurance Commission is [www.insurance.gov.ph](http://www.insurance.gov.ph)