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: SOCORRO y DELA ROSA, CESO VI
       Schools Division Superintendent

SUBJECT: CEBUANA LHUILLIER INSURANCE SOLUTION CONFERENCE

Date: July 24, 2018

1. Attached is an invitation from CEBUANA LHUILLIER 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.
SOCORRO V. DELA ROSA, CESO VI  
School Division Superintendent  
CATANDUANES

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

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 PILI 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 adrobinjo@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. Brete Jr.  
SMC 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

<table>
<thead>
<tr>
<th>BASIC</th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
<th>Plan 4</th>
<th>Plan 5</th>
<th>Plan 6</th>
<th>Plan 7</th>
<th>Plan 8</th>
<th>Plan 9</th>
<th>Plan 10</th>
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</thead>
<tbody>
<tr>
<td>Accident Death and Disability</td>
<td>20,000.00</td>
<td>30,000.00</td>
<td>40,000.00</td>
<td>50,000.00</td>
<td>60,000.00</td>
<td>70,000.00</td>
<td>80,000.00</td>
<td>90,000.00</td>
<td>100,000.00</td>
<td>150,000.00</td>
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<tr>
<td>Accident Medical Reimbursement</td>
<td>4,000.00</td>
<td>6,000.00</td>
<td>8,000.00</td>
<td>10,000.00</td>
<td>12,000.00</td>
<td>14,000.00</td>
<td>16,000.00</td>
<td>18,000.00</td>
<td>20,000.00</td>
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<tr>
<td>Murder and Assault</td>
<td>20,000.00</td>
<td>30,000.00</td>
<td>40,000.00</td>
<td>50,000.00</td>
<td>60,000.00</td>
<td>70,000.00</td>
<td>80,000.00</td>
<td>90,000.00</td>
<td>100,000.00</td>
<td>150,000.00</td>
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<tr>
<td>Accident Burial Expense</td>
<td>2,000.00</td>
<td>4,000.00</td>
<td>6,000.00</td>
<td>7,500.00</td>
<td>9,000.00</td>
<td>10,500.00</td>
<td>12,000.00</td>
<td>13,500.00</td>
<td>15,000.00</td>
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<td>Bereavement Assistance due to Natural Death</td>
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<td>3,000.00</td>
<td>4,000.00</td>
<td>5,000.00</td>
<td>6,000.00</td>
<td>7,000.00</td>
<td>8,000.00</td>
<td>9,000.00</td>
<td>10,000.00</td>
<td>15,000.00</td>
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<tr>
<td>Daily In Hospital Benefit up to 60 days, due to accident</td>
<td>200.00/day</td>
<td>225.00/day</td>
<td>250.00/day</td>
<td>275.00/day</td>
<td>325.00/day</td>
<td>350.00/day</td>
<td>400.00/day</td>
<td>425.00/day</td>
<td>500.00/day</td>
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<tr>
<td>100% Motorcycle Riding Cover</td>
<td>20.00</td>
<td>30.00</td>
<td>40.00</td>
<td>50.00</td>
<td>60.00</td>
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<td>2.51-500</td>
<td>17.00</td>
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<td>34.00</td>
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<td>501-1,000</td>
<td>12.50</td>
<td>18.75</td>
<td>25.00</td>
<td>31.25</td>
<td>37.50</td>
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<td>1,001 - up</td>
<td>11.00</td>
<td>16.50</td>
<td>22.00</td>
<td>27.50</td>
<td>33.00</td>
<td>38.50</td>
<td>44.00</td>
<td>49.50</td>
<td>55.00</td>
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Automatic extensions of cover:

1. Tutor 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

2. Ambulance Service Fee - with Official Receipt (Cover
   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

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

PHP50,000.00 per extension for Plan 1 to 4
PHP30,000.00 per extension for Plan 5 to 9
PHP50,000.00
### 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 the total number of insured students.

2. 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.

3. Students over 23 y/o and taking up Masteral Degrees or vocational courses are included.

4. Accidental food poisoning is covered.

### Conditions:

1. Qualification - The total no. of Insured students should not be less than 80% of the school's 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 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