

MPIONEER
INSURANCE



*A reliable all-in-one insurance
for your household*



Your home has sheltered you through life's highs and lows. Make sure to return the favor.

Home Safe Home is a comprehensive insurance plan that offers you a reliable financial lifeline in case an accident befalls any of these home types:



Single detached



Townhouse



Condominium



Apartment

House to be insured must be under Class A construction: made of concrete, brick, stone, galvanized iron, steel, etc.

FOR YOUR PROPERTY

Coverage	Maximum Benefit Amount
<p>Property Insurance: We'll pay for loss or damages to your house and belongings if a peril* strikes.</p> <p>Covered Perils of Home Safe Home Basic: Fire and Lightning, Burglary/Housebreaking, Extended Cover (Smoke, Explosion, Vehicle Impact, Falling Aircraft), Bursting or overflowing of tanks, apparatus, and pipes (BOWTAP), Broad Water Damage (BWD), Extended Cover (Smoke, Explosion, Vehicle Impact, Falling Aircraft), Riot, strike, or malicious damage (RSMD), Sprinkler Leakage</p> <p>Covered Perils of Home Safe Home Comprehensive: All perils covered in Home Safe Home Basic plus Earthquake, Typhoon, and Flood</p>	Total Sum Insured (TSI)
Cost of Living Allowance: If your house burns down, we will reimburse the rental expenses should you need to move to a temporary residence (<i>not more than 6 months</i>).	Up to 10% of Property Insurance TSI (max of P50,000)
Debris Removal: Should a covered peril* happen in your premises, we'll cover the expenses for the removal of debris.	1% of Property Insurance TSI (max of P100,000)
Professional Fees: Should a covered peril* happen and your house needs to be rebuilt, we'll pay for the fees of the architect and surveyor.	1% of Property Insurance TSI (max of P100,000)
Transit Cover for Contents: We'll pay for loss or damage to your household contents while being transported inland to a permanent location.	10% of Household Contents TI (max of P100,000) Hijacking and Robbery will be subject to deductible of 80/20 of TSI

FOR YOUR EMPLOYEES *(Residence Employee must be 18-60 years old)*

Residence Employee Personal Accident and Hospital Income Plan	Maximum Benefit Amount
If a covered peril strikes, your employee's clothing and personal effects are insured.	P2,500
Cash benefit in case of permanent and total disability, dismemberment, or even death due to accident	P25,000
Reimbursement of medical expense due to accident	P2,500
We'll provide cash benefit in case of illness or accident related hospital confinement (3 days per confinement, 1 confinement in a year)	P125/day

FOR YOUR FAMILY

Family Personal Accident and Hospital Assistance Plan <i>(Applicable 24/7 anywhere in the world, for you and your immediate family members between 1-60 years old)</i>	Maximum Benefit Amount		
	Principal Insured	Spouse	Each Child <i>(up to 2 unmarried children)</i>
Cash benefit in case of permanent & total disability, dismemberment, or even death due to accident	P200,000	P100,000	P50,000
Reimbursement of medical expense due to accident	P20,000	P10,000	P5,000
Income replacement due to hospital confinement due to illness or accident <i>(maximum 10 days per confinement)</i>	P500/day	P250/day	P150/day

FOR OTHERS

Personal Liability Insurance	Maximum Benefit Amount
If you are legally liable for a bodily injury or property damage to a third party that occurred within your premises, we will cover both actual damage caused and legal expenses to defend you.	Comprehensive Personal Liability Max. Benefit of P100,000 First Aid Expenses P10,000 per occurrence, Aggregate of P25,000 Fire Legal Liability Food Poisoning

M PIONEER INSURANCE INC.

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