



Republic of the Philippines
Department of Education
Region III
SCHOOLS DIVISION OF PAMPANGA

ADVISORY NO. 001, s. 2024
January 09, 2024

In compliance with DepEd Order No. 8, s. 2013 this advisory is issued not for endorsement per DO 28, s. 2001 but only for the information of DepEd officials, personnel/staff, as well as the concerned public

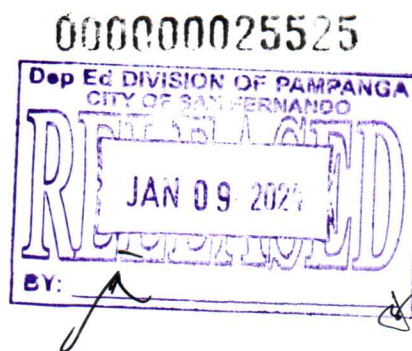
PALAWAN PAWNSHOP-PALAWAN EXPRESS ProtekTODO

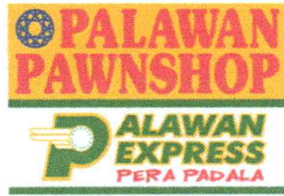
Attached herewith is the letter from Jr Jose Arnie Bonifacio, Marketing Officer, Palawan Pawnshop-Palawan Express offering insurance plans at an affordable options/amounts and offers 10% discount on premium account for organizations to avail group enrollment with minimum of thirty (30) enrollees.

For concern you may contact Area Officer Mrs. Jan Carlzen at 09663728475 or Mr. Jr Jose Arnie Bonifacio at 09369663810.

Participation of the activity is purely VOLUNTARY.

For your information and guidance.





Palawan Pawnshop Building, 170 Rizal Avenue,
Brgy. Masikap, Puerto Princesa City, 5300

www.palawanpawnshop.com

www.facebook.com/palawan.pawnshop

+63 48 433-4110

January 9, 2024

Romeo M. Alipio, PhD CESO V
School Division Superintendent
City of San Fernando, Pampanga

Dear Ma'am/Sir,

Greetings from Palawan ProtekTODO!

ProtekTODO is Palawan Pawnshop-Palawan Express Pera Padala's Personal Accident Insurance. It was launched in 2014 to offer insurance plans at affordable options.

We are pleased to offer twelve (12) of our policies that would best fit your requirements, as follows:

Policy Name	Premium Amount	Validity
Premium Solo ProtekTODO	₱ 50.00	1 year
Premium Pamilya ProtekTODO	₱ 100.00	1 year
ProtekTODO Eskwela MAX 50 (for student)	₱ 50.00	1 year
ProtekTODO Premium Pamilya MAX 300	₱ 300.00	1 year
Premium Solo Plus ProtekTODO	₱ 99.00	1 year
Dengue Basic ProtekTODO	₱ 99.00	1 year
Dengue Plus ProtekTODO	₱ 199.00	1 year
ER ProtekTODO	₱ 599.00	1 year
ER ProtekTODO	₱ 699.00	1 year

Kindly note that Palawan Pawnshop offers 10% discount on premium amount for organizations that will avail the group enrollment with a minimum of thirty (30) enrollees.

We would be very glad to address your questions and further explain the benefits of the insurance at a time most convenient for you.

For your concerns, please free to contact our Area Officer, Mrs. Jan Carlzen D. thru +639663728475 and/or our Marketing Officer, Mr. Jr Jose Arnie Bonifacio thru +639369663810.

Sincerely,

Jr Jose Arnie Bonifacio
Marketing Officer



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Sincerely,


Jr Jose Arnie Bonifacio
Marketing Officer



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ProtekTODO is Palawan Pawnshop-Palawan Express Pera Padala's Personal Accident Insurance. It was launched in 2014 to offer insurance plans at affordable options.

Thank you for availing our ProtekTODO Eskwela MAX 50 here are the coverage and some of the inclusions and requirement in getting the insurance policy.

ProtekTODO Eskwela MAX 30

BENEFIT	Max Eskwela 50
Accidental Death	P20,000
Accidental Disablement & Dismemberment	Up to P20,000
Unprovoked Murder & Assault	P20,000
Accidental Medical Reimbursement	Up to P2,500
Burial Benefit	P2,000
Daily hospital Confinement due to accident (max 15 days)	P100/day
Death due to Motorcycling	P10,000
Death due to COVID 19	---
Educational Assistance due to accidental death	---
Cash assistance due to residential fire	P2,000

TERMS and CONDITIONS

- Maximum of 5 policies per Insured.
- Age limit: Principal: 5 to 70 years old.
- Medical Reimbursement and Daily Hospital Confinement Allowance as a result of an Accident.
- Burial Benefit as a result of an Accidental Death.
- Fire Assistance Benefit-pays a lump sum of benefits for the residential fire caused by accidental in nature.
- Scale of Benefits-Permanent Disablement or Dismemberment as a result of an accident:



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DESCRIPTION	BENEFITS
Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of both feet	100%
Total loss of sight of both eyes	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss of arm at or above elbow	70%
Loss of arm between elbow and wrist	50%
Loss of hand	42.50%
Loss of four fingers and thumb on one hand	42.50%
Loss of four fingers	35%
Loss of thumb	15%
Loss of index finger	10%
Loss of middle finger	6%
Loss of ring finger	5%
Loss of little finger	4%
Loss of metacarpals – 1st or 2nd (additional)	3%
Loss of metacarpals – 3rd, 4th or 5th (additional)	2%
Loss of leg at or above knee	60%
Loss of leg below knee	40%
Loss of one foot	40%
Loss of toes – all of one foot	15%
Loss of big toe	5%
Loss of any toe other than big toe, ach	1%
Loss of sight of one eye	30%
Loss of hearing – both ears	50%
Loss of hearing – one ear	25%

- Total Permanent loss of the use of a member shall be treated as loss of such member.
- Motorcycling is covered except under any of the following instances: for racing purposes, under the influence of drugs or alcohol; driving without a crash helmet and driving without a valid driver's license.

EXCLUSIONS

The policy will not cover any loss or expense caused by or resulting from:

1. The injuries from any hazardous/professional sports except for student competitions like intramurals etc.



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2. Injuries arising out of the insured engaging in Dangerous sports which means fighting or self-defense sports, (semi) professional sports, racing of any kind other than on foot, mountaineering expeditions and any other sport involving an exceptional risk of accidents are NOT COVERED under the proposed plan.
 3. Work related Injuries/Disabilities of Persons who belong under the following categories are NOT covered under the proposed plan: Security/Military personnel, people in the Police force, Barangay Tanods, crew members of vessels/aircraft, professional, athletes, professional entertainers (including actors), window cleaners, divers, loggers, and fireman. public utility drivers, pilots, rangers, acrobats/stuntmen, national journalists/news reporters, off-shore oil or gas rig worker, tree teller, politicians, other known celebrities/personalities, asylum attendants, aviators, boiler men, detectives, explosive makers, fishermen, loggers, miners, sailors, sawmill workers, secret service personnel, wood .working machinists, and underground workers, while performing their task as such
 4. Provoked Assault.
 5. Seaman/vessel crewmembers and any off shore activities/trainings.
 6. Total Asbestos Exclusion Clause.
 7. Death or disablement of bodily injury, occasioned by or happening through:
 - War, Invasion, Act of Foreign Enemy, Hostilities(whether war be declared or not),Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Riots, Strikes, Military or Popular Rising:
 - Suicide or Attempted Suicide (whether felonious or not, sane or insane), Hernia, Alcoholism, Intoxications, Drugs, Intentional Self-injury, Insanity, Diseases Bacterial or Viral infections (except pyogenic infections which shall occur through an accidental cut or wound and due to coronavirus (COVID19).);
 - Poison or any poisonous substances accidentally or otherwise taken, administered, absorbed, or inhaled;
 8. Death or disablement or bodily injury occurring whilst the Insured is travelling in an aircraft other than those licensed for public passenger service and operated by a regular Air Line on a published schedule flight over a regular air route between two definitely established airports and in which the Insured is travelling as a ticket-holding passenger.
 9. Death or disablement or bodily injury, consequent upon the Insured engaging in the making or handling of explosives or upon being engaged as a custodian of explosives.
 10. Death or disablement or bodily injury, consequent upon the Insured's commission of or attempt to commit a felony or consequent upon the Insured's being engaged in an illegal occupation or performing an unlawful act.
 11. Arson
- *These are only some of the exclusions. Complete listings are in the issued policy.

NOTICE OF CLAIM

Should be reported within thirty (30) days from the date of the accident. Original copies of the following documents must be submitted for fast evaluation of the claim:

For General requirements: Original copy of Confirmation of Cover

- Confirmation of Cover
- Police/Incident report
- PSA Marriage/Birth Certificate
- Any other document/s in support of the claim
- Medical Certificate (if applicable)
- BFP and Barangay Certificate for fire incident
- Valid ID (Insured & Beneficiary)

DISCLAIMER

In case of conflict, the Master Policy shall prevail over the Confirmation of Cover. By signing this confirmation, customer acknowledges that he/she has read, understood and accepted voluntarily the terms and conditions of this policy.



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Thank you for availing our ProtekTODO Eskwela MAX 50 here are the coverage and some of the inclusions and requirement in getting the insurance policy.

ProtekTODO Eskwela MAX 50

BENEFIT	Max Eskwela 50
Accidental Death	P30,000
Accidental Disablement & Dismemberment	Up to P30,000
Unprovoked Murder & Assault	P30,000
Accidental Medical Reimbursement	Up to P4,000
Burial Benefit	P3,000
Daily hospital Confinement due to accident (max 15 days)	P100/day
Death due to Motorcycling	P15,000
Death due to COVID 19	---
Educational Assistance due to accidental death	---
Cash assistance due to residential fire	P2,000

TERMS and CONDITIONS

- Maximum of 5 policies per Insured.
- Age limit: Principal: 5 to 70 years old.
- Medical Reimbursement and Daily Hospital Confinement Allowance as a result of an Accident.
- Burial Benefit as a result of an Accidental Death.
- Fire Assistance Benefit-pays a lump sum of benefits for the residential fire caused by accidental in nature.
- Scale of Benefits-Permanent Disablement or Dismemberment as a result of an accident:

DESCRIPTION	BENEFITS
Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of both feet	100%
Total loss of sight of both eyes	100%
Injuries resulting in being permanently bedridden	100%



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Any other injury causing permanent total disablement	100%
Loss of arm at or above elbow	70%
Loss of arm between elbow and wrist	50%
Loss of hand	42.50%
Loss of four fingers and thumb on one hand	42.50%
Loss of four fingers	35%
Loss of thumb	15%
Loss of index finger	10%
Loss of middle finger	6%
Loss of ring finger	5%
Loss of little finger	4%
Loss of metacarpals – 1st or 2nd (additional)	3%
Loss of metacarpals – 3rd, 4th or 5th (additional)	2%
Loss of leg at or above knee	60%
Loss of leg below knee	40%
Loss of one foot	40%
Loss of toes – all of one foot	15%
Loss of big toe	5%
Loss of any toe other than big toe, ach	1%
Loss of sight of one eye	30%
Loss of hearing – both ears	50%
Loss of hearing – one ear	25%

- Total Permanent loss of the use of a member shall be treated as loss of such member.
- Motorcycling is covered except under any of the following instances: for racing purposes, under the influence of drugs or alcohol; driving without a crash helmet and driving without a valid driver's license.

EXCLUSIONS

The policy will not cover any loss or expense caused by or resulting from:

1. The injuries from any hazardous/professional sports except for student competitions like intramurals etc.
2. Injuries arising out of the insured engaging in Dangerous sports which means fighting or self-defense sports, (semi) professional sports, racing of any kind other than on foot, mountaineering expeditions and any other sport involving an exceptional risk of accidents are NOT COVERED under the proposed plan.
3. Work related Injuries/Disabilities of Persons who belong under the following categories are NOT covered under the proposed plan: Security/Military personnel, people in the Police force, Barangay Tanods, crew members of vessels/aircraft, professional, athletes, professional entertainers (including actors), window cleaners, divers, loggers, and fireman. public utility drivers, pilots, rangers, acrobats/stuntmen, national journalists/news reporters, off-shore oil or gas rig worker, tree teller, politicians, other known celebrities/personalities, asylum attendants, aviators, boiler men, detectives, explosive makers, fishermen, loggers,



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- miners, sailors, sawmill workers, secret service personnel, wood .working machinists, and underground workers, while performing their task as such.
4. Provoked Assault.
 5. Seaman/vessel crewmembers and any off shore activities/trainings.
 6. Total Asbestos Exclusion Clause.
 7. Death or disablement of bodily injury, occasioned by or happening through:
 - War, Invasion, Act of Foreign Enemy, Hostilities(whether war be declared or not),Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Riots, Strikes, Military or Popular Rising:
 - Suicide or Attempted Suicide (whether felonious or not, sane or insane), Hernia, Alcoholism, Intoxications, Drugs, Intentional Self-injury, Insanity, Diseases Bacterial or Viral infections (except pyogenic infections which shall occur through an accidental cut or wound and due to coronavirus (COVID19).);
 - Poison or any poisonous substances accidentally or otherwise taken, administered, absorbed, or inhaled;
 8. Death or disablement or bodily injury occurring whilst the Insured is travelling in an aircraft other than those licensed for public passenger service and operated by a regular Air Line on a published schedule flight over a regular air route between two definitely established airports and in which the Insured is travelling as a ticket-holding passenger.
 9. Death or disablement or bodily injury, consequent upon the Insured engaging in the making or handling of explosives or upon being engaged as a custodian of explosives.
 10. Death or disablement or bodily injury, consequent upon the Insured's commission of or attempt to commit a felony or consequent upon the Insured's being engaged in an illegal occupation or performing an unlawful act.
 11. Arson
*These are only some of the exclusions. Complete listings are in the issued policy.

NOTICE OF CLAIM

Should be reported within thirty (30) days from the date of the accident. Original copies of the following documents must be submitted for fast evaluation of the claim:

For General requirements: Original copy of Confirmation of Cover

- Confirmation of Cover
- Police/Incident report
- PSA Marriage/Birth Certificate
- Any other document/s in support of the claim
- Medical Certificate (if applicable)
- BFP and Barangay Certificate for fire incident
- Valid ID (Insured & Beneficiary)

DISCLAIMER

In case of conflict, the Master Policy shall prevail over the Confirmation of Cover. By signing this confirmation, customer acknowledges that he/she has read, understood and accepted voluntarily the terms and conditions of this policy.

Premium Pamilya Policy - ₱ 100.00

Coverages	Principal	Spouse/Parents	Children/Siblings
Accidental Death or Loss of Life including Unprovoked Murder and Assault	Php 30,000.00	Php 15,000.00	Php 10,000.00
Loss of Life Due to Motorcycle Accident	Php 5,000.00	Php 5,000.00	Php 2,500.00
Permanent Disablement or Dismemberment Due to Accident	Up to Php 30,000.00 (subject to schedule)	Up to Php 15,000.00 (subject to schedule)	Up to Php 10,000.00 (subject to schedule)
Permanent Disablement or Dismemberment Due to Motorcycle Accident	Up to Php 10,000.00 (subject to schedule)	Up to Php 5,000.00 (subject to schedule)	Up to Php 5,000.00 (subject to schedule)
Burial Benefit for Accidental Death	Php 10,000.00	Php 5,000.00	Php 2,500.00
Cash Assistance due to Natural Death/Death due to Sickness	Php 5,000.00	Php 2,500.00	Php 2,500.00
Fire Assistance	Php 5,000.00	-	-
Educational Assistance for Beneficiary Due to Accidental Death	-	-	Php 2,500.00

POLICY CONDITIONS

SCOPE OF COVERAGE:

Protection against loss of life or bodily injury, resulting solely, directly and independently of all other causes from an accident caused by external, violent, and visible means. These include:

- Acts of Nature:
- Dog bites and Snake bites;
- Accidental food poisoning;
- While riding as a passenger of any type of public conveyance licensed to carry passenger-sea, air or land.
- Death loss or injuries resulting whilst driving/operating any two-wheeled Motorized vehicle including pillion rider.

CONDITIONS

- Maximum of 5 units Confirmation of Cover per pawn ticket/customer/Insured.
- Age limit: Principal/Spouse/Parents-17 to 70 years old.
- Motorcycling risk is covered except engaged in racing, under the influence of drugs or alcohol, and driving without a crash helmet and driving without valid driver's license.
- Permanent Disablement or Dismemberment as a result of an accident refer to table:
 - Loss of Finger/Toes (regardless of length) ----- 5% per finger/toe
 - Loss of Hand/Forearm/Foot/Calf ----- 50%
 - Loss of Arm/Leg/Loss of Sight ----- 50%
- Cash Assistance Death benefit due to Natural Death-except pregnancy related causes, AIDS and suicidal cases. Death due to Pre-existing conditions will be covered after Six (6) months of continuous cover.
- Educational Assistance due to Accidental Death-pays the lump sum benefits to qualified dependent who at the time of Insured's death is a full-time student of any institution or learning or education.
- Fire Assistance Benefit-pays a lump sum benefits in the event of losses or damage to property of the Insured caused by or resulting from fire and lightning.

DECLARATION OF WORDINGS

Claim arises directly or indirectly as a result of Pre-existing condition is not covered.

A Pre-existing condition is an illness, injury, condition or symptom:

- A. That is known to the Insured and/or policy owner one (1) year prior to the commencement of the policy or
- B. For which the Insured had consulted a medical practitioner prior to the commencement of the policy, or
- C. For which the reasonable person in the Insured position would have consulted a medical practitioner prior to the commencement of the policy.

Pre-existing condition may be covered under non-accidental death with 180 days waiting period.

Waiting Period-is defined as the period from inception of initial policy or reinstatement date whichever is later.

EXCLUSIONS:

The Policy will not cover any loss or expense caused by or resulting from:

1. Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane.
2. War, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, conspiracy, rebellion, revolution, insurrection or military or usurped power.
3. Provoked Assault.
4. Congenital defects and conditions.
5. Engaged in any military duties or naval operations, police and civilians with peace and order duties or combatant duties or trainings.
6. Motorcycle related injuries or loss of life with expired or invalid drivers licensed.
7. Driving under the influence of prohibited drugs or alcohol.
8. Sabotage and Terrorism is not covered.
9. Major disease outbreak, epidemic or pandemic (SARS, CORONA, EBOLA, BIRD FLU, and other dreaded diseases).

NOTICE OF CLAIM

Should be reported within thirty (30) days from the date of the accident. Original copies of the following documents must be submitted for fast evaluation of the claim:

1. For Personal Accident claims to be submitted together with the original Confirmation of Registration
 - Police/incident report
 - Birth/Death Certificate
 - Medical Certificate
 - Marriage License
 - Valid ID with Beneficiary's picture
 - Clinical Abstract
2. For Cash Fire Assistance claims to be submitted together with the original Confirmation of Registration
 - Barangay Certificate that Insured is a fire victim
 - Fire report from Bureau of Fire Protection
 - Insured's Valid Id with signature.
 - Picture of Fire Loss
 - Other documents that may be required by Insurance Company



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Premium Solo Policy - ₱ 50.00

Coverages	Benefits
Accidental Death or Loss of Life including Unprovoked Murder and Assault	Php 20,000.00
Loss of Life Due to Motorcycle Accident	Php 5,000.00
Permanent Disablement or Dismemberment Due to Accident	Up to Php 15,000.00 (subject to schedule)
Permanent Disablement or Dismemberment Due to Motorcycle Accident	Up to Php 7,500.00 (subject to schedule)
Cash Assistance due to Natural Death/Death due to Sickness	Php 5,000.00
Educational Assistance for Beneficiary Due to Accidental Death	Php 2,500.00
Burial Benefit for Accidental Death	Php 5,000.00

TERMS & CONDITIONS

SCOPE OF COVERAGE:

Protection against loss of life or bodily injury, resulting solely, directly and independently of all other causes from an accident caused by external, violent, and visible means. These include:

Acts of Nature;

Dog bites and Snake bites;

Accidental food poisoning;

While riding as a passenger of any type of public conveyance licensed to carry passenger-sea, air or land.

Death loss or injuries resulting whilst driving/operating any two-wheeled Motorized vehicle including pillion rider.

CONDITIONS

Maximum of 5 units Confirmation of Cover per Insured.

Age limit: Principal/Spouse/Parents-17 to 70 years old.

Motorcycling risk is covered except engaged in racing, under the influence of drugs or alcohol, and driving without a crash helmet and driving without valid driver's license.

Permanent Disablement or Dismemberment as a result of an accident refer to table:

Loss of Finger/Toes (regardless of length) ----- 5% per finger/toe

Loss of Hand/Forearm/Foot/Calf ----- 50%

Loss of Arm/Leg/Loss of Sight ----- 50%

Cash Assistance Death benefit due to Natural Death-except pregnancy related causes, AIDS and suicidal cases.

Death due to Pre-existing conditions will be covered after Six (6) months of continuous cover.

Educational Assistance due to Accidental Death-pays the lump sum benefits to qualified dependent who at the time of Insured's death is a full-time student of an institution or learning or education.

DECLARATION OF WORDINGS

Claim arises directly or indirectly as a result of Pre-existing condition is not covered.

A Pre-existing condition is an illness, injury, condition or symptom

That is known to the Insured and/ r policy owner one (1) year prior to the commencement of the policy or
For which the Insured had consulted a medical practitioner prior to the commencement of the policy, or
For which the reasonable person in for which the reasonable person insulted a medical practitioner prior to the
commencement of the policy.

EXCLUSIONS:

The Policy will not cover any loss or expense caused by or resulting from:

- Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane.
 - War, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, conspiracy, rebellion, revolution, insurrection or military or usurped power.
 - Provoked Assault.
 - Congenital defects and conditions.
 - Engaged in any military duties or naval operations, police and civilians with peace and order duties or combatant duties or trainings.
 - Motorcycle related injuries or loss of life with expired or invalid drivers licensed.
 - Driving under the influence of prohibited drugs or alcohol.
 - Sabotage and Terrorism is not covered
 - Major disease outbreak, epidemic or pandemic (SARS, CORONA, EBOLA, BIRD FLU, and other dreaded diseases).
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- Police/incident report
- Birth/Death Certificate
- Medical Certificate
- Marriage License
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- Clinical Abstract

DISCLAIMER

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