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

ADVISORY NO.038 s. 2026
July 13, 2026

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

FABIA PRIME INSURANCE AGENCY

Attached herewith is the letter from Aimee L. Fabia, Licensed Insurance Agent, Fabia Prime Insurance Agency offering a comprehensive insurance packages designed to protect the school community from financial burdens of unexpected medical emergencies and accidents.

Moreover, participation of the activity is purely VOLUNTARY.

For your information and guidance.

DO. 17170

JUL 13 2026

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July 7, 2026

Dep Ed DIVISION OF PAMPANGA
CITY OF SAN FERNANDO
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BY: 12:22

DR. ROMEO M. ALIP, CESO V
Schools Division Superintendent
Department of Education - Schools Division Office of Pampanga
High School Blvd., Brgy. Lourdes,
City of San Fernando, Pampanga

Thru: The School Governance and Operations Division (SGOD)

Subject: Request for Permission and Endorsement to Present Student and Faculty Personal Accident Insurance Programs to School Heads

Dear Dr. Alip:

Greetings!

Fabia Prime Insurance Agency is a committed partner in promoting safety, security, and peace of mind within our local community. Recognizing that the safety and well-being of both learners and educators are paramount, we have developed comprehensive insurance packages designed to protect the school community from the financial burdens of unexpected medical emergencies and accidents.

We respectfully request permission and an official endorsement from your good office to present two specialized programs to the school heads and principals under the Schools Division of Pampanga:

1. Student Personal Accident Insurance Program: An affordable safety net for learners covering accidental injuries, medical reimbursements, and emergency care both inside and outside school premises, operating 24/7.

2. Group Personal Accident Insurance for Teachers and Staff: A dedicated protection plan tailored for our hardworking educators. Please note that the final premium structure and matrix for this faculty plan will depend entirely on how many teachers choose to avail, allowing us to customize a scaled group rate per school.

We would like to explicitly emphasize that both programs are designed to be implemented on a purely voluntary basis and are entirely optional for those who wish to secure this extra protection. There will be absolutely no mandatory enforcement, no financial liability or administrative cost on the part of the Department of Education or the individual school administrations, and zero disruption to regular class hours.

For your initial review, we have attached our complete student product package and premium structures. The premium matrix for the faculty group insurance will be presented and finalized directly with interested schools based on their specific headcount. We assure your office that our engagement will strictly adhere to all Department of Education guidelines.

Thank you very much for your time, consideration, and continuous dedication to the welfare of the learners and educators of the Province of Pampanga. We look forward to your favorable response.

Sincerely yours,

Aimee L. Fabia
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STUDENT PERSONAL ACCIDENT
LIMIT OF COVERAGE BY MEMBERSHIP TIER

TIER 1: Coverage for Minimum of 50–250 Students

PERILS COVERED	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E
Accidental Death / Accidental Permanent Disability	25,000.00	50,000.00	80,000.00	100,000.00	150,000.00
Unprovoked Murder and Assault	25,000.00	50,000.00	80,000.00	100,000.00	150,000.00
Accidents Due to Motorcycling	12,500.00	25,000.00	40,000.00	50,000.00	75,000.00
Accidental Burial Expense	2,000.00	7,500.00	12,000.00	15,000.00	22,500.00
Accidental Medical Expense Reimbursement	4,000.00	10,000.00	16,000.00	20,000.00	30,000.00
Daily Hospital Assistance due to Acute Physical Illness max of 30 days	200/day	275/day	350/day	425/day	500/day
Daily Hospital Assistance due to Accident max of 30 days	200/day	275/day	350/day	425/day	500/day
Emergency Medical Repatriation (Ambulance Service Fee - covers injuries related to school activities.	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Burns Benefit	1,000.00	2,500.00	4,000.00	5,000.00	7,500.00
PREMIUM (Per Student)	**49**	**75**	**105**	**115**	**155**

TIER 2: Coverage for Minimum of 251–500 Students

PERILS COVERED	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E
Accidental Death / Accidental Permanent Disability	25,000.00	50,000.00	80,000.00	100,000.00	150,000.00
Unprovoked Murder and Assault	25,000.00	50,000.00	80,000.00	100,000.00	150,000.00
Accidents Due to Motorcycling	12,500.00	25,000.00	40,000.00	50,000.00	75,000.00
Accidental Burial Expense	2,000.00	7,500.00	12,000.00	15,000.00	22,500.00
Accidental Medical Expense Reimbursement	4,000.00	10,000.00	16,000.00	20,000.00	30,000.00
Daily Hospital Assistance due to Acute Physical Illness max of 30 days	200/day	275/day	350/day	425/day	500/day
Daily Hospital Assistance due to Accident max of 30 days	200/day	275/day	350/day	425/day	500/day
Emergency Medical Repatriation (Ambulance Service Fee - covers injuries related to school activities.	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Burns Benefit	1,000.00	2,500.00	4,000.00	5,000.00	7,500.00
PREMIUM (Per Student)	**45**	**70**	**95**	**110**	**140**

TIER 3: Coverage for Minimum of 501–1,000 Students

PERILS COVERED	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E
Accidental Death / Accidental Permanent Disability	25,000.00	50,000.00	80,000.00	100,000.00	150,000.00
Unprovoked Murder and Assault	25,000.00	50,000.00	80,000.00	100,000.00	150,000.00
Accidents Due to Motorcycling	12,500.00	25,000.00	40,000.00	50,000.00	75,000.00
Accidental Burial Expense	2,000.00	7,500.00	12,000.00	15,000.00	22,500.00
Accidental Medical Expense Reimbursement	4,000.00	10,000.00	16,000.00	20,000.00	30,000.00
Daily Hospital Assistance due to Acute Physical Illness max of 30 days	200/day	275/day	350/day	425/day	500/day
Daily Hospital Assistance due to Accident max of 30 days	200/day	275/day	350/day	425/day	500/day
Emergency Medical Repatriation (Ambulance Service Fee - covers injuries related to school activities.	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Burns Benefit	1,000.00	2,500.00	4,000.00	5,000.00	7,500.00
PREMIUM (Per Student)	**42**	**60**	**85**	**90**	**122**

TIER 4: Coverage for Minimum of 1001 and above Students

PERILS COVERED	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E
Accidental Death / Accidental Permanent Disability	25,000.00	50,000.00	80,000.00	100,000.00	150,000.00
Unprovoked Murder and Assault	25,000.00	50,000.00	80,000.00	100,000.00	150,000.00
Accidents Due to Motorcycling	12,500.00	25,000.00	40,000.00	50,000.00	75,000.00
Accidental Burial Expense	2,000.00	7,500.00	12,000.00	15,000.00	22,500.00
Accidental Medical Expense Reimbursement	4,000.00	10,000.00	16,000.00	20,000.00	30,000.00
Daily Hospital Assistance due to Acute Physical Illness max of 30 days	200/day	275/day	350/day	425/day	500/day
Daily Hospital Assistance due to Accident max of 30 days	200/day	275/day	350/day	425/day	500/day
Emergency Medical Repatriation (Ambulance Service Fee - covers injuries related to school activities.	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Burns Benefit	1,000.00	2,500.00	4,000.00	5,000.00	7,500.00
PREMIUM (Per Student)	**40**	**56**	**78**	**83**	**111**

Subjectivity

1. An annual master policy shall be issued on a named basis.
2. Students, Faculty, & Staff's age must be between 4-70 years old, renewable up to 75 only (subject to 100% surcharge).
3. Compulsory declaration of qualified enrollees, based on declared minimum persons.
4. Name listing, unique identifier (e.g. employee number), occupation/position, beneficiary/ies of the persons and other details based on the standard uploading format shall be required.
5. Inclusion and tagging of inactive/resigned employees shall be done monthly based on the policy inception date.
6. Subject to standard terms and conditions.

Premium Payment Warranty:
It is agreed and understood that the total gross premium must be paid to Oona Insurance within 30 'days from policy inception.