

# Group Personal Accident Policy

This is Group Personal Accident Policy No. SPA-2024/121-02 issued by

**Sun Life Grepa Financial, Inc. ("Sun Life Grepa Financial")**

*A joint venture of Sun Life and the Yuchengco Group of Companies*

**To : HC CONSUMER FINANCE PHILIPPINES, INC. (PHASE 8)**

## Summary

### Benefits Payable by Sun Life Grepa Financial, Inc.

Group Standard Personal Accident  
(Accidental Death and Dismemberment)  
Non- Participating

For the amount shown under the  
Amount of Insurance Provision

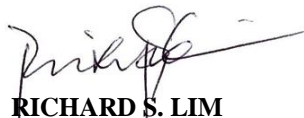
Accidental Medical Reimbursement

As stated in the Supplemental Agreement s  
attached to the Policy


### Premiums payable by Policyholder

Due October 1, 2024 and Monthly thereafter (Premium Due Date).  
A grace period of 60 days is allowed to pay each premium after the first.

**Effective Date : October 1, 2024**



**RICHARD S. LIM**  
President



**SAMUEL V. TORRES**  
Corporate Secretary

## DEFINITIONS

**Actively-At-Work** shall mean performing all the usual and customary duties of his occupation on a regular, full-time basis.

A Member who is not working on a certain day is deemed Actively-At-Work if:

- on that day he is not prevented from performing all of the usual and customary duties of his occupation because of injury or illness; and
- he is not hospital confined.

**Individual** shall mean a member of the Policyholder.

**Member** shall mean an Individual who is eligible, enrolled and insured for the insurance benefits provided for members under this Policy.

**Line of Work** shall mean the performance of the duties of the Member's occupation.

**Policyholder** shall mean the association to whom this Policy is issued and includes any Subsidiary, Affiliated or Associated company named in the Application.

**Policyholder's Application** shall mean the document pertaining to the plan of insurance applied for by the Policyholder. This document is attached to this Policy.

**Office** shall mean the office designated by Sun Life Grepa Financial from time to time as its office for the Philippines.

**Waiting Period** shall mean the period of time during which an Individual must be a member of the Policyholder before he is eligible for insurance.

The use of "he", "his" and "him" refers to both masculine and feminine genders.

## POLICY SPECIFICATIONS

### Eligibility

To be eligible for insurance, an Individual must meet all of the following requirements:

1. are at least 18 years old but not 71 years of age at the inception of the contract.
2. are natural persons.
3. are physically and mentally healthy, have neither been hospitalized, nor treated for any illness in the past 12 months.
4. are Actively-at-Work.

### Conditions:

1. Eligibility and Termination Age:

	<u>Eligibility Age</u>	<u>Termination Age</u>
GPAI	18-70	71
AMR	18-70	71

2. AMR benefit will take effect after deductions from Philhealth.
3. Accidental Medical Reimbursement (AMR) is for reimbursement only.
4. Motorcycling is covered.
5. Standard benefits, provisions, exclusions and limitations shall apply.
6. Enrollment of Members shall be submitted in soft copy, through e-mail, USB or CD.
7. Standard benefit provisions, exclusions and limitations apply.
8. All other terms remains the same from Phase 7.
9. No Claims shall be processed unless all required claims documents are submitted for evaluation. Incomplete claim documents shall be returned to **HC CONSUMER FINANCE PHILIPPINES, INC.**

**POLICY SPECIFICATIONS**

**Amount of Insurance**

Each Individual shall be insured in accordance with the following:

BENEFITS	COVERAGE
Group Personal Accident Insurance (GPAI)	₱50,000
Accidental Medical Reimbursement (AMR)	10,000

## POLICY SPECIFICATIONS

### Date of Eligibility

Each Individual shall become eligible on the following dates:

An Individual who meets the eligibility requirements on the Effective Date of this Policy shall become eligible on the Effective Date of this Policy.

An Individual who shall meet the eligibility requirements subsequent to the Effective Date of this Policy shall become eligible on the day he meets the eligibility requirements.

### Effective Date of Insurance

Subject to the provisions of Evidence of Insurability, the effective date of an Individual's insurance shall be:

1. If no Member's contributions are required, the later of:
  - a. the Effective Date of this Policy; or
  - b. the date he meets the eligibility requirements
2. If Member's contributions are required, the latest of:
  - a. the Effective Date of this Policy;
  - b. the date he meets the eligibility requirements; or
  - c. the date of enrollment provided the date is not more than thirty-one (31) days after the Effective Date of the Policy or the date on which the Individual meets the eligibility requirements, if later

provided he is Actively-At-Work on such effective date, otherwise, his insurance shall take effect on the day he returns to Actively-At-Work status.

### Reinstatement Provision

If this Policy terminates by reason of non-payment of premium, any subsequent acceptance of a premium shall constitute reinstatement of the policy by Sun Life Grepa Financial and shall only cover loss resulting from accidental bodily injury sustained commencing after the date of such reinstatement.

### Changes in Amounts of Insurance

Changes in any amounts of insurance because of a change in a Member's status, added benefits or a change in the benefits affecting his insurance take effect on the day the Member's status changes or on the effective date of the addition of benefits or change in the benefits, subject to Evidence of Insurability.

A Member who is not Actively-At-Work on a date when his insurance under this Policy would otherwise increase, or when a benefit is added or changed, is not insured for such increase, additional benefit or changed benefit, until the day he returns to an Actively-At-Work status.

## POLICY SPECIFICATIONS

### Changes of Occupational Class

If a Member sustains a loss after having changed his occupation to one that is more hazardous as determined by Sun Life Grepa Financial than that stated in the Policy or while performing for compensation anything pertaining to an occupation so classified, Sun Life Grepa Financial will pay only such portion of the benefits provided in this Policy as the premium paid would have purchased at the rates and within the limits fixed by Sun Life Grepa Financial for such more hazardous occupation.

If a Member changes his occupation to one classified by Sun Life Grepa Financial as less hazardous than that stated in the Policy, Sun Life Grepa Financial upon receipt of such change in occupation, will reduce the premium rate accordingly and will return the excess pro-rata unearned premium from the date of change in occupation or from the policy anniversary date immediately preceding receipt of such proof, whichever is more recent. In applying this provision, the classification of occupation risk and premium rates shall be those last made effective by Sun Life Grepa Financial prior to occurrence of the loss or prior to the date of change in occupation.

## BENEFIT PROVISIONS

### Accidental Death and Dismemberment

If Sun Life Grepa Financial receives Notice and Proof of Claim that a Member while the policy is in force sustains accidental bodily injury evidenced by a visible contusion or wound except in the case of drowning or internal injury revealed by a medical examination or an autopsy,

- a. resulting directly and independently of all other causes in any of the losses listed below, and
- b. such loss(es) occurs within one hundred eighty (180) days from the date of the accident;

Sun Life Grepa Financial shall pay to such Member, if living, or to the designated beneficiary, subject to the Exclusions, the corresponding percentage of the Accidental Death and **Dismemberment** Insurance in force for such loss on such date:

life	100%
entire sight of both eyes	100%
both hands or both feet	100%
one hand and one foot	100%
either hand or foot and sight of one eye	100%
either hand or foot or sight of one eye	50%

“LOSS” as used with reference to hand or foot shall mean complete severance at or above the wrist or ankle respectively and as used with reference to eyes means total and irrecoverable loss of sight.

If the Member shall sustain more than one of such losses as a result of one accident, payment of the amounts shown above shall be made only for that one loss for which the largest amount is payable. Losses sustained as a result of any subsequent accident shall be considered for payment separately from and independently of other losses sustained in a previous accident. In any policy year, the aggregate amount of all percentages payable under the Accidental Dismemberment Benefit with respect to any one or more accidents shall not exceed 100%.

The amount of benefit payable for loss of life arising from independent, unrelated accident shall always be 100% of Accidental Death and Dismemberment Insurance regardless of the amount(s) paid under the Accidental Dismemberment Benefit.

If the Member has suffered the loss of one hand, one foot, or sight of one eye prior to the effective date of his insurance, the benefit of any subsequent loss of one hand, one foot, or sight of one eye shall be one-half of the Accidental Death and Dismemberment Insurance.

## EXCLUSIONS PROVISION

The insurance shall not cover loss caused by or occurring in the Line of Work (of Members) with the following occupations: **aviators, construction workers, detectives, divers, professional drivers, explosives makers, firemen, loggers, miners, policemen, sailors, secret service personnel, security guards, underground workers, drivers of trucks with ten (10) wheels or more, acrobats, asylum attendants, boilermen, fishermen, sawmill workers, woodworking machinists, window cleaners, jockeys and athletes.**

Payment of any benefit shall not be made for any loss resulting from or caused directly or indirectly, wholly or partially, by;

- a. bodily or mental infirmity or disease of any kind, hernia, ptomaines, bacterial or viral infection other than infection occurring simultaneously with and in consequence of an accidental cut or wound; or
- b. suicide or attempted suicide while sane or insane, or self-inflicted injuries;
- c. committing or attempting to commit any crime, felony or other illegal act;
- d. killing by another person under any circumstance/s, homicide;
- e. pregnancy, childbirth, miscarriage or any complications thereof; or
- f. poison, carbon monoxide or drug overdose; or
- g. war (declared or undeclared), insurrection, riots, rebellion, civil commotion or hostile action of armed forces; or
- h. earthquake, volcanic eruption or tidal wave; or
- i. atomic explosion, nuclear fission, or radioactive gas; or
- j. any aviation or marine activities, except while the Member is riding as a fare paying passenger in an air or marine device operated by a commercial airline or shipping line on a scheduled passenger trip over its established passenger route, or scheduled air service over an established route; or
- k. while engaging in motor-cycling; or
- l. while engaging in hunting or pillion riding, mountaineering which necessitates the use of ropes or piton, racing of any kind other than on foot; hang gliding, ice or winter sports, water ski-jumping and tricks, yachting beyond five kilometers of a coastline, underwater activities involving the use of underwater apparatus or using woodworking machinery driven by mechanical power other than portable tools applied by hand and used solely for private purposes without reward.



## TERMINATION PROVISIONS

### Termination of Member's Insurance

A Member's insurance shall terminate on the earliest of:

1. the date this Policy terminates;
2. the date he ceases to be eligible for insurance under this Policy;
3. the date of termination of membership within an eligible class;
4. the date he enters military, naval or air service;
5. the date he attains age 71; or
6. the end of the period for which premiums are paid to Sun Life Grepa Financial for the Member's insurance.

### Termination of Policy

This Policy shall terminate on the earliest of:

1. the first day after thirty-one (31) days following Sun Life Grepa Financial's giving of written notice of termination to the Policyholder if the number of insured Members is less than 100% of all eligible Members if no Members' contributions are required, or 75% of all eligible Members if Members' contributions are required, or the number of Members insured is less than 100 .
2. the first day after the end of the grace period if, at that time, any premium remains unpaid; or
3. the date the Policyholder gives Sun Life Grepa Financial a written notice that this Policy is to be terminated. The date of such termination shall be the later of:
  - a. the date specified in the notice, and
  - b. the date Sun Life Grepa Financial receives the notice at its Office.

By giving thirty-one (31) days prior written notice, Sun Life Grepa Financial may terminate this policy on any premium due date.

Termination of the Policy or of Member's insurance shall be without prejudice to any claims arising out of the accident causing such loss prior to such termination.

## GENERAL POLICY PROVISIONS

### Entire Contract

The entire contract with Sun Life Grepa Financial consists of the following:

1. this Policy;
2. the Policyholder's Application, a copy of which is attached;
3. the applications, relating to Members insured; and
4. any riders, endorsements or amendments attached to this Policy.

All statements made in the Policyholder's Application or Members' applications shall be deemed representations and not warranties. No statement of any Member may be used to contest the validity of the insurance unless it is written and signed by him, and a copy furnished to him.

### Amendment of this Policy

This Policy may be amended only by written agreement between Sun Life Grepa Financial and the Policyholder. Any amendment to this Policy shall be binding on all persons, including Members and beneficiaries (both revocable and irrevocable), whether they became insured under this Policy prior to, or on, or after the effective date of the amendment. If circumstance/s require, any amendment of this Policy will be subject to the approval by the Insurance Commission.

There shall be no obligation to obtain the consent of any Member or beneficiary (whether revocable or irrevocable) to any amendment to this Policy. Nor shall there be any obligation to provide any Member or beneficiary with notice of any amendment.

Only the President, a vice president, an actuary or the Secretary of Sun Life Grepa Financial can agree to change this Policy or to waive any of its provisions. No change or waiver shall be valid unless endorsed on or attached to this Policy.

No advisor of Sun Life Grepa Financial has authority to change or amend this Policy or to waive any of its provisions.

### Availability of Master Policy

The Group Master Policy Contract shall be kept in the Policyholder's main Office. It will be made available to the Members for their inspection during the regular office hours of the Policyholder, upon presentation of proof of coverage satisfactory to the Policyholder.

### Member's Proof of Cover

Sun Life Grepa Financial shall send the electronic copy of the proof of cover to the Policyholder via email. The proof of cover shall describe in general the insurance protection under this Policy but shall not form part of or modify this Policy. In the event of discrepancy or dispute, the provision of this Policy shall rule.

## GENERAL POLICY PROVISIONS

### Insurance Data

#### A. Policyholder Records and Reports

The Policyholder shall promptly and in any event at least once per month provide Sun Life Grepa Financial with up-to-date information about the insured Members, new Members to be insured or any Member who is to be terminated and other information as may be required by Sun Life Grepa Financial for the efficient administration of the operation of this Policy, including calculation of premiums.

The Policyholder's payroll and other pertinent records that may have a bearing on the insurance of the Members shall be open for verification by Sun Life Grepa Financial at any reasonable time.

#### B. Duties of the Policyholder

1. Distribute to the enrolled members the proof of cover issued by Sun Life Grepa Financial;
2. If warranted, collect from the enrolled member an amount not higher than the amount of premiums indicated in the policy;
3. Faithfully remit to Sun Life Grepa Financial the amount collected as premium;
4. Maintain the list of enrolled members and proof of membership;
5. Inform enrolled members or their death beneficiary(ies) of basic claim requirements and any additional requirements from Sun Life Grepa Financial while claim is under process;
6. Ensure or facilitate delivery of claim benefit checks(s) to the designated beneficiaries if released through the Policyholder;
7. Inform the enrolled members of the impending termination of the policy upon its receipt of written notice from Sun Life Grepa Financial; and
8. Inform the enrolled members about the issuance and important contents of any endorsement or rider issued after the issuance of the policy.

#### C. Clerical or Other Errors

No clerical or mechanical error by the Policyholder or by Sun Life Grepa Financial shall alter the commencement or termination of any insurance under this Policy.

### Misstatement of Age

Sun Life Grepa Financial may request proof of age of any Member. Benefits payable are suspended until the requested proof is given. If the age of any Member is misstated, there shall be an equitable adjustment of premiums and factors affecting his insurance shall be based on the true age. Refunds or charges shall be made accordingly.

### Non-Participating

This Policy is non-participating and does not share in the divisible surplus of Sun Life Grepa Financial.

## GENERAL POLICY PROVISIONS

### Cancellation Clause

This policy shall not be cancelled by Sun Life Grepa Financial except upon prior notice thereof to the Policyholder, and no notice of cancellation shall be effective unless it is based on the occurrence, after the effective date of the Policy, of one or more of the following:

1. non-payment of premium;
2. conviction of a crime, arising out of acts increasing the hazard insured against;
3. discovery of fraud or material misrepresentation;
4. discovery of willful or reckless acts or omissions increasing the hazard insured against;
5. a determination by the Commissioner that the continuation of the Policy would violate or would place Sun Life Grepa Financial in violation of the Insurance Code.

All notices of cancellation shall be in writing, mailed or delivered to the Policyholder at its current business address, and shall state the ground(s) relied upon and that upon written request of the Policyholder, Sun Life Grepa Financial will furnish the facts on which the cancellation is based.

The Policyholder may cancel this Policy provided written notice is served to Sun Life Grepa Financial.

Whenever the policy is cancelled by either the Policyholder or Sun Life Grepa Financial, earned premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than Sun Life Grepa Financial's customary minimum premiums.

#### Percent of Annual Premium Retained by Sun Life Grepa Financial

2 months (minimum)	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
over 6 months	100%

### Assignment

No assignment of this Policy by the Policyholder shall be binding upon Sun Life Grepa Financial unless filed in a form provided by Sun Life Grepa Financial and received at its Office. The Member's rights, benefits and interests under this Policy are not assignable by the Member.

### Article 1250 (R.A. No. 386)

Article 1250 of the Civil Code of the Philippines (Republic Act No. 386), relating to extraordinary inflation or deflation, shall not apply to any of the payments made or to be made under this Policy.

## **GENERAL POLICY PROVISIONS**

### **Legal Proceedings**

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty days after proof of claim has been filed in accordance with the requirements of the Policy nor shall each action be brought at all unless brought within two years from the expiration of the time within which proof of claim is required by the Policy.

If any provision of this Policy is contrary to any law to which it is subject, such provision is amended to conform to such law.

### **Currency**

Philippine Pesos, lawful money of the Republic of the Philippines.

### **Place of Payment**

Benefits and premiums are payable at Sun Life Grepa Financial's Office in the Philippines (Place of Issue).

### **Notice**

Any notice required or permitted under this Policy shall be sufficiently given if delivered personally or by prepaid registered mail to the Policyholder at its current business address or to Sun Life Grepa Financial at its Office. Any such notice shall be deemed to have been given and received on the date it is personally delivered or on the date it is deemed received thru mail as specified by law.

## CLAIM PROVISIONS

### Notice and Proof of Claim

Written notice of claim must be submitted to Sun Life Grepa Financial within thirty (30) days from date of loss. Such notice given by the beneficiary to Sun Life Grepa Financial, with information sufficient to identify the Member shall be deemed to be notice to Sun Life Grepa Financial. Proof of claim must be submitted not later than ninety (90) days from date of loss. All certificates, information and evidence required by Sun Life Grepa Financial shall be furnished at the expense of the Member or Member's beneficiary.

Failure to submit the written notice and proof of claim within the time limits shall not invalidate or reduce any claim if it shall be shown not to have been reasonably possible and was submitted as soon as was reasonably possible.

### Payment of Benefits

Benefits payable during the lifetime of the Member are payable to the Member.

Benefits payable upon the death of the Member are payable to the designated beneficiary living at that time. Unless otherwise specified, if more than one beneficiary survives the Member, all surviving beneficiaries shall share equally.

If no beneficiary is alive on the date of the Member's death, or if the Member fails to designate a beneficiary, or if the designated beneficiary is disqualified as ordered by law, the insurance proceeds shall be payable to the first surviving class of the following order of classes of beneficiaries deemed named by the Member:

The deceased Member's

- 1) widow or widower;
- 2) surviving legitimate and illegitimate children;
- 3) surviving parents;
- 4) surviving brothers and sisters of the full blood;
- 5) surviving brothers and sisters of the half blood; or
- 6) executors, administrators or assigns.

If two or more beneficiaries belong to the same class entitled to the insurance proceeds, such beneficiaries shall share equally. Any minor's share shall be paid in the manner provided by law.

Any such payment shall discharge Sun Life Grepa Financial to the extent of the amount paid.

## **CLAIM PROVISIONS**

### **Physical Examination and Autopsy**

Sun Life Grepa Financial, at its own expense, has the right to have any person, whose injury or sickness is the basis of a claim examined by a physician of its choice. This right may be used as often as reasonably required.

Sun Life Grepa Financial has the right, in the case of death, to request an autopsy where not prohibited by law.

### **Right to Designate and Change Beneficiary**

A Member may designate a beneficiary or beneficiaries. All designations of beneficiaries are revocable unless otherwise stated by the Member on the form provided by Sun Life Grepa Financial.

The Member may change a beneficiary by filing a written notice with Sun Life Grepa Financial on a form provided by Sun Life Grepa Financial. The change shall then be effective as of the date it was signed, but it shall be subject to any action taken before it was received by Sun Life Grepa Financial at its. If Sun Life Grepa Financial has taken any action or made payment prior to receiving notice of that change, the change of beneficiary will not effect any action or payment made by Sun Life Grepa Financial.

### **Irrevocable Beneficiary Designation**

The exercise by the Member of his privilege to revoke or change the beneficiary shall be subject to the consent of any beneficiaries designated as irrevocable beneficiaries while they exist.

### **Method of Payment**

The death benefit may be payable by a method other than a lump sum. The available methods of payment will be based on the settlement options offered by Sun Life Grepa Financial at the time of election.

## PREMIUMS

### Premium Rates

Premiums for this Policy will be based on Sun Life Grepa Financial's rates, adjusted to reflect Sun Life Grepa Financial's underwriting risk. Sun Life Grepa Financial has the right to establish new premium rates to take effect on any anniversary of the Effective Date or whenever the terms and conditions of this Policy are changed.

Notice of any new premium rates shall be given to the Policyholder before the date specified by Sun Life Grepa Financial for the rates to become effective.

The Schedule of Premium Rates shown below is guaranteed for the first policy year. Thereafter, a new Table of Premium Rates may be computed on any policy anniversary.

\*\*\*\*\*Monthly Gross Rate per P1,000 is inclusive of CGL, CGH, GYRT, ADD, GHCB, GPA and AMR. \*\*\*\*\*  
\*\*\*\*\*REFER TO CGL CONTRACT\*\*\*\*\*

### Renewal

This Policy will have an initial term of one year only. Sun Life Grepa Financial reserves the right to decline renewal of this Policy on any anniversary date upon giving forty-five (45) days prior notice, mailed or delivered to the Policyholder. In the same manner, Sun Life Grepa Financial reserves the right to condition its renewal upon reduction of limits, increase in premium or elimination of coverages.

### Payment of Premiums

All premiums are payable in advance directly to Sun Life Grepa Financial's Office or to a duly authorized agent of Sun Life Grepa Financial. The premium rate does not include the premium and documentary stamp taxes. These taxes shall be paid by the Policyholder together with the insurance premiums.

The Policyholder shall be liable to pay Sun Life Grepa Financial the pro-rata premium corresponding to the time the insurance has been kept in force during the grace period after the premium due date upon which non-payment occurred.

Sun Life Grepa Financial shall furnish the Policyholder with a premium statement for each premium due. The premium statement shall include the particulars about additional Individuals to be insured, Members whose insurance is to be terminated, and/or premium adjustments, if any.

Sun Life Grepa Financial is not required to receive payment of any premium other than in one sum or from any one other than the Policyholder, who is solely responsible for making such payment. Sun Life Grepa Financial is not required to see:

1. that any amount referred to as contributions by Members are, in fact, contributed by Members; or
2. that all or any amounts contributed by Members are applied to the payment of premiums.



## GROUP MEDICAL REIMBURSEMENT BENEFIT

If Sun Life Grepa Financial receives Notice and Proof of Claim that an Employee while insured:

- a) sustains loss from accidental bodily injury as evidenced by an external and visible contusion or wound except in the case of drowning or internal injuries shown by medical examination or autopsy, and resulting directly and independently of all other causes; and
- b) receives treatment commencing within thirty (30) days from the date of such accident from a qualified Physician or while confined in a licensed Hospital; and
- c) incurs expenses for medical, hospital or surgical treatment of such bodily injury only;

Sun Life Grepa Financial shall reimburse the actual, necessary, reasonable and customary expenses which the Employee may have incurred for no more than fifty-two (52) weeks after the injury up to the maximum amounts specified in the Amount of Insurance, subject to the Exclusions and other provisions of Accidental Death and Disablement and this Medical Reimbursement Benefit.

The following Definitions are applicable to the Medical Reimbursement Benefit:

**Hospital** shall mean any private or government institution legally constituted locally and operated hospital or clinic duly registered with the Bureau of Medical Services, Department of Health, and located within the Philippines. It shall have organized facilities providing medical, diagnostic and surgical facilities for the care and treatment of the sick and injured person on an inpatient basis under the supervision of a physician with 24-hours nursing service by registered graduate nurses and which is not, other than incidentally, a place of rest for the aged, drug addicts, alcoholics or convalescent home.

**Physician** shall mean a legally licensed physician or surgeon duly registered and practicing within the scope of his profession. A Physician cannot be the Employee; or the brother, sister, parent, spouse or child of the Employee, unless approved by Sun Life Grepa Financial.

### Coordination of Benefits

This Policy shall not cover hospital confinement, services, supplies, treatment or any other medical care which are furnished or for which benefits are payable under any other in force policy or Plan, or under any extension of benefits provisions of any other such policy or Plan which has been canceled; provided that, if the benefits payable under such other policy or Plan are less than the total expenses incurred by the Employee, Sun Life Grepa Financial shall reimburse an amount up to the benefits provided under this Policy. In no event, however, shall the total payments from this Policy and such other policy or Plan exceed the actual incurred expenses of the insured Employee.

The following are considered Plans:

- 1. this or any other in force policy or plan, contract for group insurance benefits,
- 2. any group insurance, hospital, or medical service organization plan,
- 3. any other service or prepayment plan arranged through any employer, union, employee benefit or professional association, or
- 4. any government sponsored plan or statute providing similar benefits.

**SUN LIFE GREPA FINANCIAL, INC.**  
221 Sen. Gil J. Puyat Ave.,  
P.O Box 2042 MCPO  
Makati City  
TIN 000-460-716

### **IMPORTANT NOTICE**

The Insurance Commission, with offices 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 companies. It is ready at all times to assist the general public in matters pertaining to insurance. For any inquiries or complaints, please contact the Public Assistance and Mediation Division (PAMD) of the Insurance Commission at 1071 United Nations Avenue, Manila with telephone numbers +632-8-5238461 to 70 and email address [publicassistance@insurance.gov.ph](mailto:publicassistance@insurance.gov.ph). The official website of the Insurance Commission is [www.insurance.gov.ph](http://www.insurance.gov.ph).

### **DOCUMENTARY STAMPS PAID**

Revenue stamps have been duly  
affixed on policyholder's record

Policy No. : SPA 2024/121-02

Policyholder : HC CONSUMER FINANCE PHILIPPINES, INC.  
(PHASE 8)