



West Visayas State University

JANIUAY CAMPUS

(Formerly Janiuay Polytechnic College, Don Tiburcio A. Luterio National Comp. High School, Janiuay Nat'l Comp. High School, Janiuay National Vocational High School, Janiuay High School)

Office of Student Affairs

Janiuay, Iloilo, Philippines

*Trunkline: (063) (033) 330-3485

* Website: www.wvsu.edu.ph *Email Address: osa.jc@wvsu.edu.ph



TITLE OF INSURANCE SCHEME : STUDENTS' PERSONAL ACCIDENT INSURANCE

PERIOD OF INSURANCE : November 2023 – November 2024

INSURED AGENCY : West Visayas State University-Janiuay Campus

COLLABORATING OFFICES : Office of the Campus Administrator
Finance Office, Instruction Division,
Registrar's Office

PROPONENT : Office of the Student Affairs

TOTAL PERSONS COVERED : 1st to 3rd Year Students & MAED ESL (1st-2nd
Year Students)

SUM INSURED : Php. 51, 275.00

SOURCE OF FUND : Administration-STO

WVSU - JANIUAY CAMPUS
OFFICE OF THE CAMPUS ADMINISTRATOR
RECEIVED OCT 27 2023

I. Rationale

The West Visayas State University-Janiuay Campus, is one of the Higher Education Institutions that ensure sustainable teaching and learning process through the conduct of, on & off-campus activities. These are the activities conducted by the campus to supplement and facilitate a more meaningful learning in addition to the regular classroom instructional programs that are in accordance with specific degree program requirements. These also include non-curricular activities. They are intended to broaden the students' learning opportunities and allow them a feel of the real world, and therefore serve as powerful motivator to strengthen the academe-industry linkage. These learning situations include: internships, educational tours or field trips, field studies, educational linkages, student development activities, non-curricular-based activities such as mission-based, immersion/reach-out programs, conventions, conferences, trainings, volunteer work, interschool competitions, cultural performances and team developments activities among others.

Although the campus has the authority to design, determine and approve the conduct of such activities, such authority shall be exercised with paramount consideration given to the safety and welfare of the student participants. Moreover, these activities entail high risk chance for students to be involved in accidents. Thus, it is necessary that the campus should adopt mechanisms for the well-being and welfare of all student participants. Such mechanisms would include the enrollment of all the students in an insurance program that provides cover against accidents that may occur during the conduct of such activities.

CHED Memorandum Order No. 63 series of 2017 also known as *Policies and Guidelines on Local Off-Campus Activities* considers such insurance provision as one of the major requirements as to the approval of any Off-Campus activities of the campus by the Commission of Higher Education. Therefore, it necessitates that students should be enrolled

II. Objectives

This insurance provision aims to:

1. insure students for the costs of medical care as a consequence of accidents and identified illness brought by on or off campus activities
2. provide compensation for accidental injury or death of student and medical assistance
3. serve as support to CHED requirements in and off campus activities

III. Table of Benefits

BODILY INJURY caused by violent accidental external and visible means which injury shall solely and independently of any cause result in:

- A. Death – P25, 000.00/person
- B. Permanent & Total Disablement – P25, 000.00/person
- C. Accidental Medical Reimbursement – P 5, 000.00
- D. Murder & Assault - P25, 000.00
- E. Accident Daily Hospital
 - Due to Accident - P250.00 daily (maximum of 30 days)
 - Due to Natural Causes- P 75. 00 daily (maximum of 15 days)
- F. Accident Burial Assistance – P2, 500.00/person
- G. Dengue Medical Assistance – P 5,000.00/person
- H. COVID-19 Hospitalization- P 5, 000.00/person
- I. Double indemnity for Accidental death cover in a public conveyance
- J. Comprehensive General Liability (premises & operation only)
- K. Ambulance Assistance- P 700.00
- L. Fire Assistance- P1, 500.00/ person
- M. Natural Death Cash Assistance- P 2,500.00

IV. Process of Claiming

- a. *Notice of Claim* – Written notice of claim must be given to the Company immediately but in any event not later than twenty days (20) after the occurrence or commencement of any loss covered by this policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the insured or the beneficiary, if any, to the Company at its Home Office either in person or in writing or to any authorized agent of the company with information sufficient to identify the insured shall be deemed notice to the company.
- b. *Physical Examination & Autopsy*- The company at its own expense shall have the right and opportunity to examine the person of the insured when and as often as it may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death where it is not forbidden by the law.
All certificates, information and evidence required by the Company shall be furnished at the expense of the insured on his personal legal representatives and shall be at such form as the Company may prescribe.
The insured shall as soon as possible after then occurrence of any injury, obtain and follow the advice of a licensed medical practitioner and the Company shall not be liable for any consequence arising from the insured's failure to obtain and follow such advice and use such appliance or follow such remedy as may be prescribed.
- c. *Payment of Claims*. Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the insured. Any other accrued indemnities unpaid at the insured's death may, at the

option of the Company be paid either to such beneficiary or to such estate. All other indemnities will be payable to the insured.

Indemnities payable under this policy will be paid immediately after the entire amount of the claim shall have been ascertained and proven to the satisfaction of the company, except all accrued indemnities for loss for which this policy provides periodic payments which will be paid after every four (4) weeks and any balance remaining unpaid upon termination of liability will be paid immediately upon ascertainment by the company.

V. Proposed Budget

Total number of Beneficiaries = 2, 051 Students (1st-3rd Year Students & MAED
ESL 1st-2nd Year)

<u>Premium per student</u>	= P25.00
Sum Insured	= Php. 51, 275.00

Prepared by:


MARIE ROSETTE L. CAINDAY, Ph. D.
Head, Office of student Affairs

OK as to fund:


RIZA LYN M. JAULA
Budget Officer

Recommending Approval:


LENY A. QUINTILLA, Ed. D.
Director, Academic Affairs

Approved:


GUILLER P. PENDON, Ed. D.
Campus Administrator