



BATAAN PENINSULA STATE UNIVERSITY

CENTRAL OFFICE

Capitol Compound, Tenejero, Balanga City, Bataan

HEALTH SERVICES UNIT



Management
System
ISO 9001:2015

www.tuv.com
ID 9108644336

Terms of Reference for the Selection of BPSU Student Accident Insurance Policy

AY 2022 – 2023

1. Annual Premium per Student – **P75.00** for each student (or lower as proposed by the insurance provider)
2. Terms of Payment of the Premium (by BPSU) – in consideration with the release of UNIFAST Fund.

3. Scope of Coverage

- a) All students, including Graduate school students, who are currently enrolled in the university and not more than 65 years old.
- b) Coverage for faculty and non-faculty members are **FREE**, ages up to 65 years old who are not more than 65 years old.
- c) The insured person shall be covered 24 hours a day, whether at home, travelling or on the job training anywhere in the world.
- d) Aggregate limit of not lower than P 150.0M and per-occurrence limit of not lower than P 200,000.00.
- e) The coverage shall include all kinds of accidents including sports-related injuries due to our students engaging in trainings or during sports competitions, including swimming competition.
- f) The coverage shall include infectious diseases, tropical diseases and vector-borne diseases such as COVID-19 infection, Monkey Pox, Dengue, Chikungunya, Leptospirosis, Malaria, Filariasis, Typhoid, and Yellow Fever.
- g) The coverage shall include animal bite, rabies, and insect bites that may result to anaphylactic shock.
- h) The Period of Coverage shall be One (1) Academic Year (First Semester, Second Semester, Midyear Term).

4. The benefits shall include the following

- a) **Accidental Death and Disablement** – coverage shall not be lower than 75,000.00 php
- b) **Accidental Permanent Total Disablement** - coverage shall not lower than 75,000.00 php
- c) **Unprovoked Murder and Assault** - coverage shall not be lower than 75,000.00 php
- d) **Accidental death while riding as a passenger in any public conveyance** - coverage shall not be lower than 150,000.00 php
- e) **Accident Medical Reimbursement except Motorcycling Risk** - coverage shall not be lower than 10,000 php



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- f) **Accidental Medical Reimbursement due to Motorcycling Risk** - coverage shall not be lower than 5,000 php
- g) **Daily Hospital Cash Assistance for Accidental and Non-accidental cases** - coverage shall not be lower than 300 php / day
- h) **Cash Assistance for non-accidental death, including Covid-related death** - coverage shall not be lower than 10,000.00 php
- i) **Burial Assistance Benefit for Accidental Death** - coverage shall not be lower than 10,000 php
- j) **Fire Cash Assistance** - coverage shall not be lower than 3,000.00 php per occurrence per student/employee
- k) **Non-accidental Medical Reimbursement, including Covid-19** - coverage shall not be lower than 5,000 php
- l) **Benefits (Percentage of the sum) for Permanent Disablement**

entire sight of both eyes	100%	four fingers	35%
both hands or both feet	100%	hearing of one ear	25%
one hand and one foot	100%	all toes on one foot	25%
either hand or foot & sight of one eye	100%	Thumb	15%
arm at or above elbow	70%	index finger	10%
leg at or above knee	60%	middle finger	6%
one hand at or above wrist	50%	ring finger	5%
one foot at or above the ankle	50%	big toe	5%
hearing of both ears	50%	little finger	4%
sight of one eye	50%	metacarpals 1 st or 2 nd (additional)	3%
four fingers and thumb of one hand	50%	metacarpals 3 rd , 4 th or 5 th (additional)	2%
		any toe other than big toe, each	1%

5. Effectivity – Eligibility to avail the program shall take effect upon commencement date indicated in the Notice to Proceed (NTP).

6. Well Defined Benefits – No changes or exclusion of some benefits be made from the Original Policy presented during Bidding.

7. Accessibility of the Company – Preferably, the company is within the province or at least has a branch near BPSU for easy filing and follow up of claims.

8. No Agent or Middle Person Involved – only official or other regular employee in charge should represent the company.

9. The insurance provider has eligibility requirements such as active/valid PhilGEPS Membership Registration, business permits, tax clearance, SEC Certificate, etc.



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10. Presentation of Insurance Policy coverage by the companies shall be done either face to face or online
11. Claims Processing – the company process the claims at least within 7 days after receipt of complete documents.
12. Payment of Claims - the payment of claims to the students be in the form of cash or in the case of check, be it managers check to prevent the students from the hassle of encashment.
13. The Winning Bidder provides orientation about the full program and conduct frequent meetings with the Office in-charge of the insurance claims.
14. **Room for Consideration** - We hope that students who have not submitted completed requirements will still be considered and given the chance to claim at least a portion of the insurance benefits.

Prepared by:

OSAS Technical Working Group for the Selection of Insurance Provider (TWG)

Noted:

DR. RONNELL D. DELA ROSA

Director for Student Affairs and Services