SUPPLEMENTAL/BID BULLETIN NO. 1

Date: August 25, 2026
Title: IB-2026-08-20 PROCUREMENT OF STUDENT INSURANCE FOR EVSU-MAIN CAMPUS
Reference No.: 55542

This bulletin is being issued to revise/clarify certain portions of the bidding documents. This shall form an integral part of the bidding document for the above-mentioned procurement project.

QUERIES/REFERENCE	AMMENDMENTS/ CLARIFICATIONS
May we ask for a confirmation as to whether our company may validly participate in the subject bidding process notwithstanding that our Head Office is located in Makati City and our branch office is in Cebu City? Given our strong interest in the procurement, we would appreciate your clarification on our eligibility to participate and submit a bid.	The location of the bidder's principal or head office is not, by itself, a ground for disqualification from participating in the procurement. However, the Terms and Conditions require the insurance provider to maintain a regional office or equivalent service facility capable of facilitating efficient, immediate, and accessible transactions for the insured students and employees of Eastern Visayas State University (EVSU). Accordingly, if the bidder's nearest or only branch is located outside Eastern Visayas and the bidder does not maintain a branch, regional office, or equivalent local service facility in Tacloban City or elsewhere in Eastern Visayas, the bidder shall demonstrate in its Technical Proposal how it intends to satisfy the University's requirement for efficient, immediate, and accessible local service support. The bidder may submit appropriate documentary evidence of its proposed service arrangement, including, but not limited to, the location and staffing of designated service personnel, claims representatives, emergency notification and assistance mechanisms, communication and escalation procedures, and other measures demonstrating its capability to provide prompt, accessible, and effective assistance to EVSU students and personnel throughout the contract period. The BAC/TWG shall evaluate the bidder's compliance with the applicable requirements strictly in accordance with the final Philippine Bidding Documents and Terms of Reference. For clarity, the requirement is intended to ensure accessible, responsive, and effective service support for the University's insured students and personnel in Eastern Visayas, and not to restrict participation solely on the basis of the location of the bidder's principal or head office.
May we request clarification on the requirement for an Emergency Response Plan? What does this mean?	The requirement for an **Emergency Response Plan** under the Technical Proposal refers to the insurer's operational mechanism for receiving emergency notifications, providing immediate claims-related assistance and guidance, and coordinating with the insured student and/or authorized University representatives. Considering that several benefits under the Terms of Reference are reimbursement-based, the Emergency Response Plan shall provide a clear and reliable mechanism

QUERIES/REFERENCE	AMMENDMENTS/ CLARIFICATIONS
	through which the insured student, parent/guardian, or authorized University representative may: 1. Notify the insurer of an emergency or covered incident; 2. Obtain immediate guidance on the appropriate reporting and claims procedures; 3. Identify the documentary requirements for the applicable claim; 4. Communicate with a designated claims or emergency assistance officer; 5. Escalate urgent concerns, when necessary; 6. Coordinate, where applicable, with accredited hospitals or healthcare facilities; and 7. Transition the emergency notification into the insurer's regular claims evaluation and reimbursement process. The bidder may demonstrate compliance through its **24/7 hotline or emergency contact mechanism, designated contact persons, incident-reporting procedure, escalation procedure, claims guidance, and coordination mechanism**. The Emergency Response Plan should describe the insurer's actual operational process for responding to emergencies and facilitating the subsequent filing and processing of insurance claims. The primary purpose of this requirement is to ensure that insured students and their authorized representatives have access to a **clear, accessible, and responsive mechanism for assistance during an emergency**, from the occurrence of the incident through the filing and processing of the corresponding insurance claim.
Section VI. Schedule of Requirements	Please see Annex "A" for the amended Schedule of Requirements.
Section VII. Technical Specifications	Please see Annex "B" for the amended Technical Specifications.

All statements and formats referring to this clause should be amended/corrected accordingly.

For guidance and information of all concerned.

For further information, please refer to:

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Section VI. Schedule of Requirements

IB-2026-08-20 PROCUREMENT OF STUDENT INSURANCE FOR EVSU-MAIN CAMPUS				
Lot No.	**Description**	**Unit**	**Qty.**	**Delivered, Weeks/Months**
1	**Procurement of Student Insurance for EVSU-Main Campus for the period of one (1) year:** **No. of Students: 12,000 pax** (see list of benefits below)	Lot	1	*Within one (1) year upon the commencement date indicated in the approved Notice to Proceed (NTP)*

LIST OF PRIORITIES PARTICULAR BENEFITS	CLAIM AMOUNT
Accidental Death Benefit	200,000.00
Accidental Drowning Benefit	
Accidental Food Poisoning Benefit	
Motorcycling Accident Benefit (with valid driver's license and helmet)	
Death due to Acts of Nature Benefit (earthquakes, typhoons, floods, landslides, etc.)	
Athletic and Sports-Related Death Benefit (during PE classes, intramurals, trainings, and official sports events)	
Accidental Death due to land, water, and air transportation	
Natural Death Cash Assistance Benefit, including death due to animal bites (cat, dogs, snake, etc.)	100,000.00
OJT / Internship and Field Activity Death Benefit	
Death Due to Covered Pre-Existing Illness Benefit (excluding pre-critical conditions)	50,000.00
Permanent Total Disability Benefit	80,000.00
Emergency Medical Assistance Benefit:	
Medical Expense Benefit for Animal Bites	50,000.00
Medical Expense Benefit for Dengue	
Medical Expense Benefit for COVID-19	
Medical Expense Benefit due to Mpox	
Medical Expense Benefit for School-Related Accidents and Emergencies, including slips, falls, sports injuries, laboratory accidents, heat exhaustion, fainting, and similar incidents	
Daily Hospital Allowance (DHA) Benefit for ICU confinement (first seven [7] days due to accident or sickness)	500.00
Medical Expense due to Pre-Existing Illness Benefit (excluding pre-critical conditions)	20,000.00
Fire Assistance Benefit	8,000.00/student (One Time Only)
Acts of Nature Assistance Benefit (earthquakes, typhoons, floods, landslides, etc.)	8,000.00/student (One Time Only)
Ambulance Assistance Benefit	5,000.00
Sexual Assault (Rape) Assistance Benefit	30,000.00
Unprovoked murder or assault	50,000.00
Emergency Medical Evacuation	5,000.00
Repatriation of Remains	30,000.00
Other Analogous and School-Related Emergency Benefits as may be allowed under the policy	

____
(Name of Bidder/Company)

____
(Signature Over Printed Name of Authorized Representative)

____
(Designation)

____
(Date)

Section VII. Technical Specifications

IB-2026-08-20 PROCUREMENT OF STUDENT INSURANCE FOR EVSU-MAIN CAMPUS

Lot No.	Description	Statement of Compliance Comply/ Not Comply
1	**Procurement of Student Insurance for EVSU-Main Campus for the period of one (1) year:** **No. of Students: 12,000 pax**	

LIST OF PRIORITIES PARTICULAR BENEFITS	CLAIM AMOUNT
Accidental Death Benefit	200,000.00
Accidental Drowning Benefit	
Accidental Food Poisoning Benefit	
Motorcycling Accident Benefit (with valid driver's license and helmet)	
Death due to Acts of Nature Benefit (earthquakes, typhoons, floods, landslides, etc.)	
Athletic and Sports-Related Death Benefit (during PE classes, intramurals, trainings, and official sports events)	
Accidental Death due to land, water, and air transportation	
Natural Death Cash Assistance Benefit, including death due to animal bites (cat, dogs, snake, etc.)	100,000.00
OJT / Internship and Field Activity Death Benefit	
Death Due to Covered Pre-Existing Illness Benefit (excluding pre-critical conditions)	50,000.00
Permanent Total Disability Benefit	80,000.00
Emergency Medical Assistance Benefit:	
Medical Expense Benefit for Animal Bites	50,000.00
Medical Expense Benefit for Dengue	
Medical Expense Benefit for COVID-19	
Medical Expense Benefit due to Mpox	
Medical Expense Benefit for School-Related Accidents and Emergencies, including slips, falls, sports injuries, laboratory accidents, heat exhaustion, fainting, and similar incidents	
Daily Hospital Allowance (DHA) Benefit for ICU confinement (first seven [7] days due to accident or sickness)	500.00
Medical Expense due to Pre-Existing Illness Benefit (excluding pre-critical conditions)	20,000.00
Fire Assistance Benefit	8,000.00/student (One Time Only)
Acts of Nature Assistance Benefit (earthquakes, typhoons, floods, landslides, etc.)	8,000.00/student (One Time Only)
Ambulance Assistance Benefit	5,000.00
Sexual Assault (Rape) Assistance Benefit	30,000.00
Unprovoked murder or assault	50,000.00
Emergency Medical Evacuation	5,000.00
Repatriation of Remains	30,000.00
Other Analogous and School-Related Emergency Benefits as may be allowed under the policy	

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(Name of Bidder/Company)

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(Signature Over Printed Name of Authorized Representative)

____

(Designation)

____

(Date)

TERMS OF REFERENCE
PROCUREMENT OF COMPREHENSIVE STUDENT INSURANCE
Academic Year 2026–2027

I. OBJECTIVE

Eastern Visayas State University (EVSU) intends to procure a **Comprehensive Student Insurance** that will provide timely financial assistance, medical protection, emergency response services, and efficient claims administration to all officially enrolled students of the University throughout the coverage period.

The insurance program shall provide comprehensive protection against accidents, injuries, illnesses, and other covered contingencies that may occur during academic activities, authorized university functions, internships, field activities, athletic events, official travel, and other school-related undertakings. The program shall likewise ensure immediate access to emergency medical services, hospitalization assistance, financial support, and other benefits that promote the welfare and protection of EVSU students.

In addition, the insurance provider shall extend rider benefits to designated faculty members and non-teaching personnel of the University under the minimum coverage and conditions prescribed herein. The rider coverage shall be limited to personnel officially identified by the University and shall be governed by the approved benefit schedule forming part of the insurance policy.

The contract shall be awarded to the bidder offering the **Most Economically Advantageous and Responsive Bid (MEARB)**, based on an evaluation consisting of **80% Quality Component and 20% Price Component**, in accordance with the Philippine Bidding Documents.

II. MINIMUM ELIGIBILITY REQUIREMENTS

To ensure the financial capability, legal authority, and operational capacity of the prospective insurer, all bidders shall comply with the following mandatory eligibility requirements. Failure to comply with any of these requirements shall constitute a ground for outright disqualification.

The insurance provider shall be duly licensed by the Insurance Commission to transact insurance business in the Philippines and shall possess a valid Certificate of Authority. The bidder shall likewise be duly registered with the Securities and Exchange Commission (SEC), the Bureau of Internal Revenue (BIR), and PhilGEPS, and shall possess the financial capability necessary to undertake the project.

The bidder shall maintain a fully operational regional office capable of providing prompt assistance to EVSU students and personnel. The regional office shall have an authorized Claims Officer, a dedicated customer assistance hotline operating twenty-four (24) hours a day, and sufficient personnel to facilitate claims processing and coordination with the University.

Documentary proof of such arrangements shall be submitted as part of the technical proposal. These requirements strengthen and expand the current qualification provisions in the existing Terms and Conditions.

III. BENEFIT COVERAGE AND BENEFIT ENHANCEMENT

The insurance policy shall provide all mandatory benefits prescribed by this Terms of Reference. A benefit shall be considered compliant only when it is expressly provided in the policy schedule, meets or exceeds the prescribed minimum benefit amount, is free from exclusions inconsistent with this TOR, and is applicable to the intended insured population.

The minimum benefit schedule shall include, at a minimum, accidental death, accidental drowning, accidental food poisoning, motorcycle accident, death arising from acts of nature, athletic and sports-related accidents, transportation accidents, on-the-job training and internship incidents, covered pre-existing illnesses, permanent total disability, natural death assistance, emergency medical assistance, hospitalization, daily hospital allowance, medical expenses for dengue, COVID-19, Mpox, animal bites, school-related accidents, fire assistance, acts of nature assistance, ambulance assistance, sexual assault assistance, unprovoked murder or assault, and other analogous school-related emergencies. These minimum benefits are already identified in the current Terms and Conditions and should be retained as mandatory requirements.

To facilitate objective evaluation under the MEARB, bidders shall submit a detailed Benefit Schedule indicating, for every required benefit, the prescribed minimum coverage and the amount actually being offered. Benefits exceeding the prescribed minimum coverage shall be considered in the evaluation of enhanced benefit limits.

Additional benefits may likewise be offered, provided that they are quantifiable, enforceable under the insurance policy, directly related to student safety and welfare, and clearly identified in the submitted policy schedule. Examples include telemedicine services, mental health counseling, bereavement assistance, scholarship assistance, crisis counseling, internship accident protection beyond the prescribed minimum, expanded athletic coverage, medical transport services, and other similar benefits.

IV. CLAIMS PROCESSING AND SERVICE DELIVERY

The successful bidder shall establish an efficient, transparent, and student-friendly claims administration system.

As part of the Technical Proposal, the bidder shall submit a comprehensive Claims Manual describing the step-by-step claims process, documentary requirements, responsible offices, designated claims personnel, approval procedures, prescribed processing timelines, payment procedures, and communication protocols.

The bidder shall likewise submit an Emergency Response Plan indicating the operation of its twenty-four (24)-hour emergency hotline, emergency contact numbers, regional coordinators, escalation procedures, and emergency claims assistance mechanisms.

Claims payment procedures shall clearly indicate the available payment channels, including check issuance, bank transfer, and authorized electronic payment facilities. The insurer shall also establish an online or structured claims monitoring system capable of providing periodic status updates and claims reports to the University.

These provisions strengthen the existing claims processing requirements, which currently require timely notification, submission of documents, electronic payment when necessary, and formal notice of claim release.

V. LOCAL ACCESSIBILITY AND SERVICE SUPPORT

To ensure prompt and effective assistance, the bidder shall maintain a fully operational regional office staffed with qualified personnel capable of handling claims, emergency coordination, and client assistance.

The bidder shall submit documentary proof of the regional office, including its complete address, business permit, proof of ownership or lease, organizational structure, staffing complement, and office photographs.

A dedicated University Account Management Team shall be assigned throughout the contract period. The bidder shall identify its designated Account Officer, alternate contact person, contact information, response time commitments, communication protocols, and coordination plan with the University.

VI. RELEVANT EXPERIENCE AND PERFORMANCE

To demonstrate institutional capability, the bidder shall submit a list of comparable student insurance contracts completed within the last five (5) years, particularly those involving government agencies, state universities and colleges, or comparable educational institutions.

Supporting documents such as Notices of Award, Contracts, Certificates of Satisfactory Performance, and Certificates of Completion shall be submitted.

The bidder shall likewise disclose its experience in handling group student insurance claims, including the approximate number of claims processed, average settlement period, average claims paid, and the number of educational institutions currently or previously served.

VII. TECHNICAL PROPOSAL AND IMPLEMENTATION PLAN

The bidder shall submit a comprehensive Technical Proposal containing a detailed Implementation Plan for the insurance program. The plan shall include the proposed implementation schedule, enrollment procedures, issuance of insurance certificates or policy documents, orientation activities, claims administration procedures, emergency assistance mechanisms, communication protocols, reporting schedules, and coordination arrangements with the University.

The Technical Proposal shall demonstrate the bidder's capacity to efficiently implement and administer the insurance program throughout the entire contract period.

VIII. PERFORMANCE STANDARDS

The successful bidder shall maintain service standards designed to ensure prompt and efficient assistance to insured students and University personnel.

As a minimum standard, claims shall be acknowledged within twenty-four (24) hours from receipt of complete documentary requirements. Claims shall be evaluated within five (5) working days and settled within ten (10) working days from approval, unless circumstances beyond the control of the insurer justify a longer processing period.

The insurer shall submit monthly claims reports, quarterly performance reports, and participate in periodic coordination meetings and annual performance reviews with the University.

IX. DELIVERABLES

The successful bidder shall provide, at no additional cost to the University, the insurance policy, certificates of coverage, insurance identification cards (when applicable), claims manual, emergency hotline information, designation of the University Account Officer, monthly and quarterly claims reports, and a completion report at the end of the contract period.

X. DOCUMENTARY REQUIREMENTS

For purposes of objective evaluation and verification, bidders shall submit documentary evidence supporting every quality criterion required under this Terms of Reference during the scheduled Bid Opening for the Technical (Quality Component).

Terms of Reference Requirement	Documentary Evidence
Regional Office	Business Permit, Office Address, Proof of Ownership/Lease, Office Photographs
Hospital Network	MOA, Service Agreement, Letter of Intent, or Accreditation Documents
Dedicated Hotline	Hotline Number, Brochure, Screenshot, or System Documentation
Claims Manual	Comprehensive Claims Manual
Emergency Response Plan	Written Emergency Response Plan
Implementation Plan	Technical Proposal
Dedicated Account Officer	Designation Letter with Contact Information
Claims Processing Timeline	Written Service Commitment
Benefit Schedule	Detailed Insurance Proposal indicating Minimum and Offered Benefits
Rider Benefits	Policy Schedule indicating Rider Coverage for Designated Faculty and Non-Teaching Personnel
Relevant Experience	Contracts, Notices of Award, Certificates of Satisfactory Performance, Certificates of Completion

XI. QUALITY EVALUATION CRITERIA (MEARB)

MEARB Score = Quality Score + Price Score

I) QUALITY COMPONENT — 80%

where:

$$\text{Quality Score} = \frac{\text{Quality Points Obtained}}{80} \times 80$$

Criteria	Maximum Points
A. Benefit Coverage and Benefit Enhancement	**30**
A.1. Compliance with Required Benefit Coverage	12
A.2. Enhanced Benefit Limits	14
A.3. Benefit Equivalency for University Personnel	4
B. Claims Processing and Service Delivery Capability	**20**
B.1. Claims Processing System and Turnaround Time	6
B.2. Emergency Response and Assistance Mechanism	5
B.3. Claims Settlement and Payment Capability	5
B.4. Claims Tracking and Reporting	4
C. Local Accessibility and Service Support	**20**
C.1. Accessibility and Capacity of Local/Regional Office	12
C.2. Dedicated University Account Management	8
D. Relevant Experience and Performance	**6**
D.1. Relevant Experience	3
D.2. Similar Contract Performance	2
D.3. Claims Handling Experience	1
E. Quality of Technical Proposal and Implementation Plan	**4**

II) PRICE COMPONENT — 20%

where:

$$\text{Price Score} = \frac{\text{Lowest Calculated Bid}}{\text{Bidder's Calculated Bid}} \times 20$$

TERMS AND CONDITIONS FOR PROCUREMENT OF STUDENT INSURANCE A.Y 2026-2027

Introduction

The Student Insurance is intended to those students who are entitled in priority response of being casualty in different accidents. The Insurance company is obliged to deliver an immediate response taking the liabilities of the injured party. Moreover, the Insurance company may state the contract policy to assure that the end user knows all the process and conditions of releasing.

1. **Insurance Company Qualification:** The insurance company must be a duly licensed provider, authorized by the Insurance Commission to operate in the Philippines, and preferably maintain a regional office to facilitate efficient and immediate transactions for insured students and employees of Eastern Visayas State University.

2. **Policy Coverage:** The insurance policy should provide coverage for ALL STUDENTS (approximately 12,000 pax) and EMPLOYEES (as riders with approximately 700 pax) who are officially connected with Eastern Visayas State University against specified risks and incidents as detailed in the policy documentation.

3. **Coverage Period:** The insurance coverage should commence on the effective date specified in the policy documentation and terminate on the expiration date, unless otherwise stated.

4. **Covered Risks:** Covered risks may include, but are not limited to, accidents, illnesses, medical expenses, emergency medical evacuation, repatriation of remains, and other risks as specified in the list of priority particular benefits.

5. **Exclusions:** This policy does not cover self-inflicted injuries, injuries sustained while participating in illegal activities, acts of war, intentional acts of self-harm, or any other exclusions as outlined in the policy documentation.

6. **Claims Process:** In the event of a covered incident, the insured student/employee or their authorized representative is encouraged to promptly notify the insurer and submit the required claim documents to facilitate timely evaluation and processing. Whenever practicable, the notice of claim and supporting documents should be submitted within fifteen (15) calendar days from the date of the incident or from the time the claimant becomes reasonably able to do so. In cases where submission within the prescribed period is not feasible due to reasonable or justifiable circumstances, the claimant shall submit the notice and supporting documents as soon as practicable to ensure proper evaluation and accurate processing of the claim.

    6.1 . The insurance company shall evaluate, approve, and release the corresponding insurance claim proceeds to the insured student/employee or their authorized representative within fifteen (15) calendar days from receipt of the complete claim requirements, subject to the terms and conditions of the insurance policy. Payment of approved claims shall be made through cheque, bank transfer, or other authorized electronic payment channels. In instances where the issuance or release of a cheque cannot be completed within the prescribed period, the Insurance Company shall facilitate payment through bank transfer or other authorized electronic banking transactions to ensure the prompt, efficient, and convenient release of the claim proceeds without unnecessary delay.

    6.2 The insurance company is required to formally notify the first party regarding the release of the claim. This notification serves as an official acknowledgment that the claim has been approved and that the necessary documents and requirements have been completed. The notice should clearly state the status of the claim, the details of the release, and any further actions required from the first party, if applicable, to ensure proper documentation and record-keeping.

7. **Policy Renewal:** The policy may be renewed subject to the terms and conditions set forth by the University.

8. **Cancellation:** The University may cancel the policy at any time by providing written notice to the insurer. Refunds, if applicable, will be issued in accordance with the insurer's cancellation policy. If the Insurer fails to pay the claimant within 15 regular days after processing and submitting the requirements, the University may cancel the said policy.

9. **Policy Amendments:** Any amendments to the policy must be agreed upon by both the insured and the insurer in writing.

10. **Dispute Resolution:** Any disputes arising from this policy shall be resolved through arbitration in accordance with the arbitration rules specified in the policy documentation.

11. **Interpretation:** In the event of any discrepancies or inconsistencies between the terms and conditions outlined herein and the policy documentation, the terms and conditions specified in the policy documentation shall prevail.

LIST OF PRIORITIES PARTICULAR BENEFITS

I. Accidental Death

1. **Accidental Drowning**: Accidental Drowning refers to death or serious injury resulting from unintended submersion in water or another liquid, where the event is sudden, unforeseen, and not caused by an underlying medical condition or intentional act.

2. **Accidental Food Poisoning**: Accidental food poisoning refers to the unexpected and unintended illness caused by the ingestion of contaminated, spoiled, or toxic food or beverages, resulting in bodily injury, hospitalization, or death.

3. **Motorcycling Accident (w/driver's license and helmet)**: The student or employee was involved in a motorcycling accident while riding a motorcycle either as a driver or passenger.

4. **Death due to Acts of Nature**: The student's and employee's death was caused by a natural calamity or event beyond human control, such as a typhoon, earthquake, flood, landslide, lightning strike, or other similar acts of nature.

5. **Death during Athletic and Sports-Related events**: The student or employee passed away while actively participating in an officially sanctioned athletics event organized or supervised by the school.

6. **Accidental Death aboard common carrier (land, water and air transportation)**: The employee and/or student died as a result of an unforeseen and sudden incident caused by external, violent, and accidental means, without any intention or pre-existing condition contributing to the event. The fatality occurred despite reasonable precautionary measures and was not due to any willful misconduct.

7. **Cash Assistance Due to Natural Death including death due to animal bites (cat, dogs, snake)**: The student or employee passed away due to natural causes, which may include medically confirmed illnesses or health conditions not caused by accidents. This also covers death resulting from complications caused by animal bites (e.g., cat, dog, or snake), such as infections or diseases like rabies, provided these were not self-inflicted and occurred despite reasonable efforts to seek medical care.

8. **Death during OJT/Internship**: The student passed away while undergoing On-the-Job Training (OJT) or internship as part of their academic requirements. The incident occurred during official training hours and within the premises or approved site of deployment. The activity was under the supervision of the host institution and/or the school.

9. **Death due to pre-existing illness covered except those already suffering from pre-critical condition**: The student's and employee's death was caused by complications arising from a medically diagnosed pre-existing illness that existed prior to the effectivity of the insurance coverage. Despite medical attention and management, the condition progressed and led to the untimely passing of the student/employee.

II. **Permanent Total Disability**: The student and employee sustained an injury or illness resulting in the complete and irreversible loss of physical or mental ability to engage in any gainful occupation or perform daily activities essential to independent living. The condition has been medically assessed as permanent and total in nature, rendering the student/employee incapable of resuming academic duties or future employment.

III. **Accidental Medical Reimbursement**: Accidental Medical Reimbursement refers to the medical expenses incurred due to an accident. This benefit applies to injuries caused by sudden, external, and unintentional events, not by illnesses or pre-existing conditions. (Example: the student accidentally strikes by lightning or the student was injured during typhoon evacuation etc.)

1. **Animal Bites (expenses for reimbursement)**: The student or employee sustained injuries resulting from an animal bite, such as from a dog, cat, snake, or other animals. The incident was unprovoked and occurred during the course of normal activities. Medical attention was sought immediately, especially in cases where there was a risk of infection or exposure to diseases such as rabies.

2. **Medical Reimbursement due to Dengue**: The student or employee was diagnosed with dengue fever, a mosquito-borne viral illness confirmed through medical examination and laboratory tests.

3. **Medical Reimbursement due to Covid 19**: The student or employee tested positive for COVID-19, as confirmed by an accredited RT-PCR or antigen test. The condition required medical intervention, which may have included home isolation with prescribed medications, outpatient consultation, or hospitalization depending on the severity of symptoms.

4. **Medical Reimbursement due to Mpox**: The student or employee underwent medical treatment for a condition diagnosed as Mpox, an infectious/inflammatory or immunological illness confirmed by a licensed medical professional. The treatment included necessary diagnostic tests, medications, and follow-up consultations.

5. **Athletic and School-Related Accidents Medical Expenses**: The student incurred medical expenses due to an injury or illness sustained while participating in an officially sanctioned athletic activity, such as training, practice, or competition, under the supervision of the school or a recognized sports organization.

IV. Daily Hospital Allowance

1. **DHA due to accident or sickness**: The student or employee was confined in a licensed hospital for medical treatment due to illness or injury covered by the insurance policy.

2. **DHA for ICU (1st 7 days for ICU confinement due to accident/sickness)**: The student or employee was confined in the Intensive Care Unit (ICU) of a licensed hospital due to a critical medical condition requiring continuous monitoring and specialized treatment.

V. **Fire Assistance**: The student or employee suffered loss or damage to personal belongings, residence, or property due to an accidental fire.

VI. **Ambulance Assistance**: The student or employee required emergency medical transportation via ambulance due to a critical illness or injury.

VII. **Special benefit for Rape**: The student or employee was a victim of rape, a traumatic and criminal act of sexual violence.

VIII. **Unprovoked Murder and Assault**: The student or employee was a victim of an unprovoked act of violence, such as murder or physical assault, which resulted in serious injury or death. The incident occurred without the victim initiating or participating in any hostile or unlawful activity.

IX. **Emergency Medical Evacuation**: Emergency Medical Evacuation refers to the necessary transportation or transfer of an insured student or employee who suffers a covered accident, injury, or sudden illness requiring immediate medical attention to the nearest appropriate medical facility or hospital capable of providing the required treatment. Coverage shall be limited to actual and necessary expenses incurred, up to a maximum benefit of Five Thousand Pesos (₱5,000.00) per insured person per covered incident, subject to the terms, conditions, exclusions, and documentary requirements of the insurance policy.

X. **Repatriation of Remains**: Repatriation of Remains refers to the transportation of the remains of an insured student or employee who dies due to a covered incident while away from his/her usual place of residence, including during authorized OJT/internship, educational tours, fieldwork, athletic activities, or other official University activities. Coverage shall be limited to actual and necessary expenses incurred for the transportation of the remains, up to a maximum benefit of Thirty Thousand Pesos (₱30,000.00) per insured person, subject to the terms, conditions, exclusions, and documentary requirements of the insurance policy.

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