

## InLife, IHC offer 3-in-1 coronavirus cover

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INSULAR LIFE (InLife) and its HMO subsidiary, InLife Health Care (IHC), recently launched a total protection plan that combines term life insurance, hospital income and healthcare solutions.

Called Total ProtectER, it is a timely insurance package with three main benefits: six-month term life insurance, daily hospital income for six-months and a one-time emergency care health plan.

For the emergency care element, although pandemic diseases such as Covid-19 are not coverable under standard insurance policies, IHC has taken this on under an ex-gratia basis at least until Aug. 31, 2020.

Total ProtectER provides life insurance benefits upon death due to natural or accidental causes; hospitalization income for up to 15 days if confinement is at

least four days due to accidental injury or sickness — up to 15 days per hospital confinement and a maximum of 90 days total hospitalization — within the six-month coverage period; and a one-time coverage on outpatient and inpatient care for emergency cases due to accidents, viral and bacterial illnesses and specific conditions.

The emergency care benefit is valid for one year or up until it is used, whichever comes first. Since no medical exams are required — just a health declaration — to purchase the product, customers may get it directly from IHC's online store at <https://shop.insularhealthcare.com.ph/total-protect-er.html>.

On its 110th anniversary, InLife continues to offer products and services that are relevant to its customers' needs.

## 3-in-1 Covid-19 cover launched by Insular Life, HMO subsidiary

THE Insular Life Assurance Co. Ltd. (InLife) and its HMO subsidiary InLife Health Care (IHC) Inc. announced they launched a product that combines term life insurance, hospital income and health care solution.

"Called 'Total ProtectER,' it is a timely insurance package with three main benefits: six-month term life insurance, daily hospital income for six-months and a one-time emergency care health plan," the 110-year-old insurer said in a statement.

"While it is true that the government continues to foot hospital bills of Covid-19 [coronavirus disease 2019] patients through PhilHealth, there is a limit to these benefits," InLife Senior Executive Vice President and Chief Distribution Officer Raoul Antonio E. Littaua was quoted in the statement as saying. "Therefore, if you are a breadwinner, self-employed, a freelancer, or someone who just started to work, it is advisable to get 'Total ProtectER' as a safety precaution because Covid-19 is covered under the term insurance and hospital income benefit of this product."

For the emergency care element, although pandemic diseases such as Covid-19 are not coverable under standard insurance policies, IHC has taken this on under an ex-gratia basis at least until

August 31, 2020.

"I hope our kababayans will take advantage of this opportunity while it is still available," Littaua added. "This is a good way to take charge of one's health needs at a time like this."

InLife said Total ProtectER provides life insurance benefits of P500,000 upon death due to natural or accidental causes, a P3,000-daily hospitalization income for up to 15 days if confinement is at least four days due to accidental injury or sickness (up to 15 days per hospital confinement, and a maximum of 90 days total hospitalization) within the six-month coverage period, and a one-time coverage of up to P100,000 on outpatient and inpatient care for emergency cases due to accidents, viral and bacterial illnesses, and specific conditions.

The emergency care benefit is valid for one year or up until it is used, whichever comes first, InLife said. Since no medical exams are required — just a health declaration — to purchase the product, customers may get it directly from IHC's online store, the insurer added.

The company said there are two "Total ProtectER" premium rates to choose from: P11,750 or P12,450, with the latter including emergency care in Metro Manila's top 6 hospitals. It is for individuals aged 18 to 64 years old.

### Press briefing on June 3, 2020

More 'All digital' banking players seen setting up shop in PH, Market Edge hosted by Cathy Yang, reported by Bruce Rodriguez

Youtube: : <https://www.youtube.com/watch?v=G-oOfONAhDI&feature=youtu.be>

June 3, Super Balita Cagayan, Life Insurance, Mutual firm remains optimistic on '20 biz, Page 7

June 5, Edge Davao, Life insurance, mutual firm remains optimistic on '20 biz, Page 4

Online:

June 4, [Resurgent.ph](https://resurgent.ph/articles.aspx?id=1187) <https://resurgent.ph/articles.aspx?id=1187>

June 11, <https://mnlitoday.ph/2020/06/11/insular-life-eyes-digital-services-with-p-500-m-budget/>

### Chain of Protection

May 31, SunStar Pampanga, InLife offers free life insurance to 110K essential workers, Page 2

June 7, The Voice Pampanga, InLife offers free life insurance to 110K essential workers, Page 2

Online:

May 29 <https://punto.com.ph/inlife-offers-free-life-insurance-to-110k-essential-workers/>

### Prime Care

Online:

June 10, <https://pampanganewsnow.com/inlife-launches-prime-care-renewable-term-plan-for-critical-illness/>

### Total ProtectER

Online:

<http://businessmirror.com.ph/2020/06/23/3-in-1-covid-19-cover-launched-by-insular-life-hmo-subsiary/>

<https://www.manilatimes.net/2020/06/28/public-square/inlife-ihc-offer-3-in-1-coronavirus-cover/735993/>