



COCOGEN INSURANCE, INC.

Cocogen has consistently been among the Philippines' leading non-life insurance companies. With more than five decades of distinctive leadership and commitment to the industry, it has earned the trust and loyalty of its valued clients.

With branches located in key cities and localities nationwide, Cocogen aims to maintain a culture of distinctive excellence by attaining customer satisfaction with our innovative insurance solutions and outstanding service.

**COMMITTED.
COMPASSIONATE.
GENUINE.**

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The information presented in this brochure is intended as a guide to coverage benefits only. Kindly refer to the details of the policy for the complete terms and conditions.

THE FINANCIAL PRODUCTS OF COCOGEN INSURANCE, INC. ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY LAND BANK OF THE PHILIPPINES.

MKT094-2109-03



**HOME EXCEL
PLUS**

Full Coverage Plus More *we got you!*



Insure your home with a replacement value plan.



Scan here to know more about **Home Excel Plus**





Get more of what's best for your home.

COCOGEN HOME EXCEL PLUS

is what you need for your residence. It's a comprehensive replacement value coverage that will help you rebuild your home whatever happens.

HOME

Your Home includes the building, as well as the outbuildings or the structures detached from it such as garage, perimeter fence, guard house, gates, overhead tanks, and swimming pool.

COVERAGE



Fire and/or Lightning



Earthquake



Typhoon



Flood



Extended Coverage
 • smoke damage
 • explosion
 • vehicle impact
 • falling aircraft



Riot and/or Strike



Malicious Damage



Broad Water Damage



Robbery and/or Burglary

Note: Outbuildings are not covered with Natural Catastrophic Perils but may be insured subject to additional premium.

THE PLUSES

Home Excel Plus comes with the following benefits to provide maximum protection.

Household Contents

Your protection for loss or damage to:

- clothes, and other personal items
- furniture, appliances, electrical fixtures, and other household contents

Limits

10% of Sum Insured

Lodging and Rental Allowance

Your allowance for rental expenses for alternative accommodation if your home is rendered unlivable (for 6 months)

Php 10,000 per month

Personal Liability

Your legal cover for possible lawsuits in case:

- someone gets accidentally injured on your property; or
- if your family member unintentionally breaks your neighbor's window, or damages their property in another way

Limits

Php 100,000

Kasambahay Cover

Your additional benefit for your househelp covering their:

- clothing and other personal belongings
- medical expenses due to accidental bodily injury (per kasambahay; up to 2 kasambahay)

Php 5,000

Php 5,000

ADD MORE LIMITS

Increase your coverage up to the maximum limit.

	Maximum Limit
Lodging and Rental Allowance Php 10,000/month* (12 months) Php 20,000/month* (6 months) Php 20,000/month* (12 months)	Php 40,000 Php 40,000 Php 40,000
Household Contents Php 10,000*	Php 1M
Personal Liability Php 100,000*	Php 2M

ADD MORE BENEFIT

Secure Personal Accident Insurance for you and your family for a nominal premium.

	Limits	Maximum Limit
Family Personal Accident Your protection for your family in case of accident sustained anywhere in the world	Php 100,000*	Php 1M
Accidental Death & Disablement	Php 100,000	Php 1M
Unprovoked Murder & Assault	Php 100,000	Php 1M
Medical Expenses	Php 10,000	Php 100,000
Burial Expenses	Php 10,000	Php 100,000
Principal Spouse Children/Parent	100% of Benefits 50% of Benefits 25% of Benefits	Maximum Limit of Php 500,000

*limit per unit of coverage