



Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



Legal Opinion No.:	LO-2017-02
Date:	MAY 23, 2017

ATTY. MARIA CRISTINA R. GIMENEZ
12F Robinsons Summit Center
6783 Ayala Ave., Makati City

SUBJECT: Request for Legal Opinion Regarding Certain Insurance Policies that may be Issued by a Non-Life Insurance Company

Dear Atty. Gimenez:

This refers to your request for opinion regarding certain policies which can be issued by a non-life insurance company.

Specifically, you raised the following issues for this Commission's consideration:

- I. Whether a Philippine Non-Life Insurance Company, authorized to underwrite casualty insurance, can issue an insurance policy that will indemnify the insured for expenses due to hospital confinement including medicine, laboratory and consultation fees as a result of accident and sickness (ex: dengue, flu due to Zika virus); and
- II. Whether a standard personal accident insurance policy of a Philippine Non-Life Insurance Company may include a cover that would entitle the insured to be indemnified for expenses as described above.

Our Opinion

I

On the first issue, the crux of the question is whether a non-life insurance company, authorized to underwrite a casualty insurance policy, may issue a personal accident and health insurance.

This Commission answers in the affirmative.