

RISK MANAGEMENT ADVISORY:

REMAIN READY EVEN AS WEATHER CONDITIONS IMPROVE

We're relieved to share that the super typhoon has **downgraded to a typhoon** and is not currently expected to make landfall in the Philippines. Although this is welcome news, the strengthened southwest monsoon (**Habagat**) could still bring spells of heavy rainfall, powerful winds, flooding in low-lying areas, and travel disruptions across several regions.



THIS IS AN IMPORTANT MOMENT TO STAY ALERT AND
FOLLOW **THESE SAFETY PRECAUTIONS:**



1. MONITOR OFFICIAL WEATHER UPDATES

Keep track of the newest bulletins issued by PAGASA and your local government office, since conditions can shift quickly.



2. PREPARE YOUR EMERGENCY PLAN

Go over your emergency response steps, refresh your list of emergency contacts, and make sure staff and household members understand what to do if the situation worsens.



3. REVIEW WORK ARRANGEMENTS

Stay ready to shift to remote or flexible work setups whenever needed, to protect employee wellbeing while keeping operations running smoothly.



4. SECURE YOUR PROPERTY AND PREPARE ESSENTIAL SUPPLIES

Check and safeguard your home or office, shield key documents and equipment from possible water damage, fully charge your devices, and stock up on necessities like food, water, medicine, flashlights, and portable chargers.



5. REVIEW YOUR INSURANCE AND HMO COVERAGE

Take time to review your insurance plans and HMO benefits — including what's covered, exclusions, deductibles, emergency medical access, teleconsultation options, HMO hotlines, and partner hospitals. Knowing your benefits ahead of time helps you act faster when it counts.



Let's keep ourselves
updated, ready, and
watch out for one another.

**YOUR WELL-BEING
COMES FIRST.**

