

We are Starr Companies, a global insurance organization that stands by those who dream of soaring higher, going further, and pushing against the largest obstacles.

With offices throughout the world, Starr provides an unparalleled level of risk expertise across a broad spectrum of industries and disciplines. By putting our name on the bottom line, in ink, for the whole world to see, we help the great achievers in our society actually achieve—and build something better for all of us: the future.



To see how Starr can help underwrite your future, visit
www.starrcompanies.com

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**Travel
Lead
Insurance**

SHORT TERM TRAVEL

Coverage	Sum Insured / Person	
	Essential	Extra
Section 1 – Accidental Death and Disablement		
Pays for death or permanent disablement arising within 12 months of an incident	1,000,000	1,200,000
Includes accident while in a common carrier		
Section 2 – Burns Benefit		
Pays for second or third degree burns as a result of an injury	up to 100,000	up to 120,000
Section 3 – Medical Expenses		
Reimburses actual expenses for treatment of injury or sickness	up to 1,000,000	up to 2,500,000
Follow up Medical Treatment		
Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	up to 100,000	up to 250,000
Overseas Hospital Cash		
Pays cash benefit for each day of hospital confinement due to injury or sickness while abroad	500 Per Day/ 5,000 Per Trip	1,000 Per Day/ 10,000 Per Trip
Section 4 – Starr Global Emergency Assistance Services		
(a) Round-the-clock Hotline Service		
Provides 24-hour hotline for travel assistance, business concierge and medical assistance	Included	Included
(b) Emergency Medical Evacuation and Repatriation		
Provides emergency medical evacuation and repatriation due to serious injury or sickness	Included	Included
(c) Hospital Admission Guarantee		
Provides guaranteed payment of hospital admittance fees	500,000	1,000,000
(d) Compassionate Visit		
(i) Hospitalization of Insured Person		
Pays for cost of airfare and accommodation of one relative or friend up to 5 consecutive nights	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day
(ii) Death of Insured Person		
Pays for cost of airfare and accommodation of one immediate family member up to 5 consecutive nights	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day
(iii) Death of Immediate Family Member of the Insured		
Pays for cost of round trip airfare returning to the Philippines	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day
(e) Return of Dependent Child		
Pays for cost of one way airfare for sending back an unattended child during the hospitalization of the insured person	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day
(f) Repatriation of Mortal Remains		
Pays for return of remains to the Philippines of the Insured person, as a result of sickness or injury	Covered	Covered
Section 5 - Personal Baggage		
Pays for loss of or damage to baggage and personal effects.	up to 50,000	up to 50,000
Sub-limit per item / pair / set of articles	7,000	7,000
Sub-limit for lap-top computer	8,000	10,000
Section 6 – Baggage Delay		
Pays for emergency purchase of necessary clothings or toiletries due to baggage delay after 6 hrs.	up to 5,000	up to 5,000
Section 7 – Personal Money		
Pays for loss of cash, signed traveller's cheque or money order due to theft, robbery, or burglary.	up to 5,000	up to 10,000

Coverage	Sum Insured / Person	
	Essential	Extra
Section 8 – Document Loss	up to 50,000	up to 50,000
Reimburses replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery, or burglary (Maximum per day limit for travel and accommodation expenses).	up to 8,000 Per Day	up to 10,000 Per Day
Section 9 – Travel Delay and Re-Route		
Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours	2,000 per 6 hours up to 20,000	2,000 per 6 hours up to 20,000
Reimburses additional travel expenses incurred for re-routing if the common carrier is cancelled or delayed for over 12 hours due to above reasons	up to 20,000	up to 30,000
Section 10 – Trip Cancellation		
Pays for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious injury, serious sickness of insured person/immediate family member/travel companion/business partner; witness summons, compulsory quarantine or jury service of an insured person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the insured person's residence from fire or flood	up to 150,000	up to 150,000
Section 11 – Trip Curtailment		
Pays for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury, serious sickness of an insured person/immediate family member/travel companion/business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	up to 150,000	up to 150,000
Section 12 – Personal Liability		
Pays for legal cost in respect of accidental bodily injury or property damage to third parties due to negligence.	up to 2,000,000	up to 2,500,000
Section 13 – Rental Vehicle Excess		
Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collision	up to 5,000	up to 10,000
Section 14 – Loss of Credit Card		
Reimburses monetary loss of credit card as a direct result of theft, robbery or burglary	up to 5,000	up to 10,000

Major Exclusions:

War, suicide, pregnancy, childbirth, HIV-related illness including AIDS, professional sport, jewelry or accessories, mobile phone, antique, fragile article. Travel in, to or through Afghanistan or Iraq, unlawful acts, pre-existing conditions

General Conditions:

1. An individual applicant must be between 19 years old to 70 years old.
2. For an insured person aged 18 and below, the maximum sum insured for accidental death and disablement is 25% of the sum insured.
3. Personal money is not applicable to insured person aged 10 or below.
4. Coverage is up to 180 days per trip.
5. Cover will automatically be extended up to a maximum of 7 days at no additional premium in the event a journey is unavoidably delayed upon the Insured's advice to STARR.
6. This brochure provides a summary of the plan only and is not a contract of insurance. Please refer to the policy wordings for the complete details of the benefits.

ANNUAL TRAVEL

Coverage	Sum Insured / Person	
	Essential	Extra
Section 1 – Accidental Death and Disablement		
Pays for death or permanent disablement arising within 12 months of an accident.		
(a) Accident in common carrier	3,500,000	6,000,000
(b) Other accidents	2,500,000	5,000,000
Section 2 – Burns Benefit		
Pays for second or third degree burns as a result of an injury	up to 125,000	up to 250,000
Section 3 – Medical Expenses		
Reimburses actual expenses for treatment of injury or sickness	up to 2,500,000	up to 2,500,000
Follow up Medical Treatment		
Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	up to 250,000	up to 250,000
Overseas Hospital Cash		
Pays cash benefit for each day of overseas hospital confinement due to injury or sickness while abroad	1,500 Per Day, 30,000 Per Trip	2,500 Per Day, 50,000 Per Trip
Section 4 – Starr Global Emergency Assistance Services		
(a) Round-the-clock Hotline Service		
Provides 24-hour hotline for travel assistance, business concierge and medical assistance	Included	Included
(b) Emergency Medical Evacuation and Repatriation		
Provides emergency medical evacuation and repatriation due to serious injury or sickness	Included	Included
(c) Hospital Admission Guarantee		
Provides guaranteed payment of hospital admittance fees	up to 500,000	up to 1,000,000
(d) Compassionate Visit		
(i) Hospitalization of Insured Person		
Pays for cost of airfare and accommodation of one relative or friend up to 5 consecutive nights	Travel expense plus up to 5,000 per day	Travel expense plus up to 5,000 per day
(ii) Death of Insured Person		
Pays for cost of airfare and accommodation of one immediate family member up to 5 consecutive nights	Travel expense plus up to 5,000 per day	Travel expense plus up to 5,000 per day
(iii) Death of Immediate Family Member of the Insured		
Pays for cost of round trip airfare for returning to the Philippines	Travel expense plus up to 5,000 per day	Travel expense plus up to 5,000 per day
(e) Return of Dependent Child		
Pays for cost of one way airfare for sending back an unattended child during the hospitalization of the insured person	Travel expense plus up to 5,000 per day	Travel expense plus up to 5,000 per day
(f) Repatriation of Mortal Remains		
Pays for return of remains to the Philippines of the Insured person, as a result of sickness or injury	Covered	Covered
Section 5 - Personal Baggage		
Pays for loss of or damage to baggage and personal effects.	up to 30,000	up to 50,000
Sub-limit per item / pair / set of articles	7,000	7,000
Sub-limit for lap-top computer	30,000	30,000
Section 6 – Baggage Delay		
Pays for emergency purchase of necessary clothings or toiletries due to baggage delay after 6 hrs.	up to 15,000	up to 15,000

Coverage	Sum Insured / Person	
	Essential	Extra
Section 7 – Personal Money		
Pays for loss of cash, signed traveller's cheque or money order due to theft, robbery, or burglary.	up to 5,000	up to 10,000
Section 8 – Document Loss		
Reimburses replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery, or burglary (Maximum per day limit for travel and accommodation expenses).	up to 8,000 Per Day	up to 10,000 Per Day
Section 9 – Travel Delay and Re-Route		
Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours	2,000 per 6 hours up to 15,000	2,000 per 6 hours up to 15,000
Reimburses for additional travel expenses incurred for re-routing if the common carrier is cancelled or delayed for over 12 hours due to above reasons	up to 35,000	up to 50,000
Section 10 – Trip Cancellation		
Pays for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious injury, serious sickness of insured person/immediate family member/travel companion/business partner; witness summons, compulsory quarantine or jury service of an insured person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the insured person's residence from fire or flood	up to 150,000	up to 150,000
Section 11 – Trip Curtailment		
Pays for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury, serious sickness of an insured person/immediate family member/travel companion/business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	up to 150,000	up to 150,000
Section 12 – Personal Liability		
Pays for legal cost in respect of accidental bodily injury or property damage to third parties due to negligence.	up to 1,500,000	up to 2,500,000
Section 13 – Rental Vehicle Excess		
Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collision	up to 10,000	up to 20,000
Section 14 – Loss of Credit Card		
Reimburses monetary loss of credit card, as a direct result of theft, robbery or burglary	up to 10,000	up to 20,000

Major Exclusions:

War, suicide, pregnancy, childbirth, HIV-related illness including AIDS, professional sport, jewelry or accessories, mobile phone, antique, fragile article. Travel in, to or through Afghanistan or Iraq, unlawful acts, pre-existing conditions

General Conditions:

1. An individual applicant must be between 19 years old to 70 years old. The policy is renewable up to 75 years old.
2. For an insured person aged 18 and below, the maximum sum insured of accidental death and disablement shall be subject to 25% of the sum insured.
3. Personal money is not applicable to insured person aged 10 or below.
4. The maximum number of days per trip is 90.
5. This brochure provides a summary of the plan only and is not a contract of insurance. Please refer to the policy wordings for the complete details of the benefits.

TABLE OF PREMIUMS

Short Term Travel - (Per Trip - Peso)

Individual			Family		
Days	Essential	Extra	Days	Essential	Extra
1	369	529	1	983	1,388
2	369	529	2	983	1,388
3	369	529	3	983	1,388
4	427	619	4	1,155	1,658
5	504	742	5	1,388	2,025
6	570	840	6	1,584	2,320
7	643	954	7	1,805	2,663
8	692	1,032	8	1,952	2,896
9	750	1,118	9	2,124	3,154
10	794	1,187	10	2,258	3,362
11	839	1,257	11	2,393	3,571
12	880	1,326	12	2,516	3,779
13	925	1,396	13	2,651	3,988
14	974	1,469	14	2,798	4,208
15	1,028	1,555	15	2,958	4,466
16	1,085	1,641	16	3,129	4,724
17	1,138	1,727	17	3,289	4,981
18	1,195	1,817	18	3,460	5,251
19	1,252	1,903	19	3,632	5,508
20	1,305	1,989	20	3,791	5,766
21	1,363	2,075	21	3,963	6,024
22	1,416	2,152	22	4,123	6,257
23	1,465	2,234	23	4,270	6,502
24	1,518	2,316	24	4,429	6,747
25	1,575	2,397	25	4,601	6,992
26	1,628	2,475	26	4,760	7,225
27	1,677	2,557	27	4,907	7,471
28	1,731	2,639	28	5,067	7,716
29	1,784	2,720	29	5,226	7,961
30	1,833	2,798	30	5,374	8,194
Each Additional Day	52	80	Each Additional Day	156	240

Essential - Valid for travel in Asia - Brunei, Cambodia, Hong Kong, Indonesia, Laos, Malaysia, Singapore, Thailand, Vietnam

Extra - Valid for travel Worldwide including Schengen countries

Family - Legal couple with any number of children aged 18 and below

Age eligibility - 1 - 70 years old

Premiums are inclusive of taxes

ANNUAL TRAVEL

(Per Year - Peso)

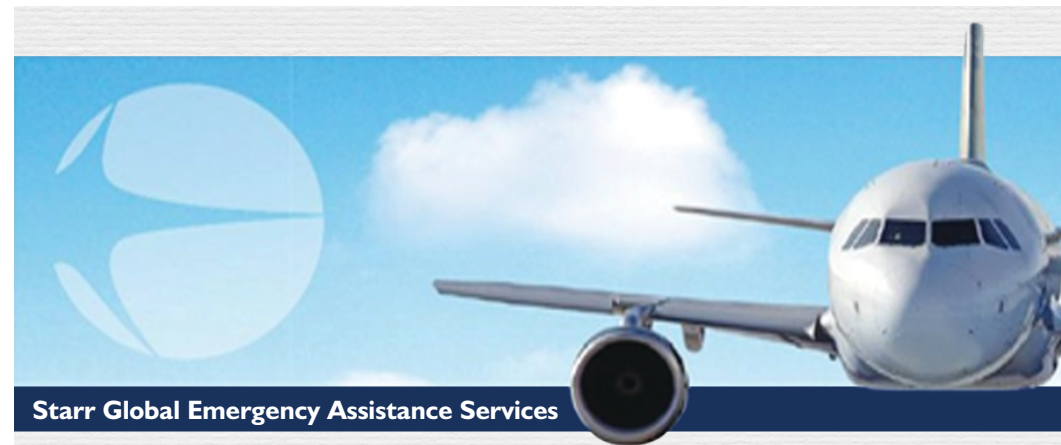
Essential		Extra	
Worldwide		Worldwide	
Individual	Family	Individual	Family
6,743	20,029	9,094	27,081

Essential/Extra - Valid for travel Overseas including Schengen countries

Family - Legal couple with any number of children aged 18 and below

Age eligibility - 1 - 70 years old, renewable up to 75 years old

Premiums are inclusive of taxes



Starr Global Emergency Assistance Services

Whenever you need any information or any emergency assistance service while travelling abroad, simply call our 24-hour hotline. Have your name, policy number and contact number ready.

Emergency Hotline Abroad: (632) 395-3323

Major Services:

Travel and Medical Assistance

Concierge Services

Emergency Medical Evacuation and Repatriation

Compassionate Visit

Burns Benefit

Customer Service Number: (632) 395-3328

Monday to Friday 9:00 AM to 5:00 PM

Email: customercare.ph@starrcompanies.com

claimcare.ph@starrcompanies.com



**STARR
COMPANIES**

GLOBAL INSURANCE & INVESTMENTS



**SKYNET TRAVEL
CORPORATION**

G/F & 2/F TSE & Sons Bldg., 1743 A. Mabini St., Malate Manila

Tel: (632) 400 0509 to 10, 521 7596 Fax: (632) 526 6364

Email: info@skynettravel.ph Website: www.skynettravel.ph