



STANDARD INSURANCE

**NEW AND
IMPROVED**



CASHLESS*



**STANDARD INSURANCE
TRAVEL PROTECT**
THE TOTAL TRAVEL INSURANCE PROGRAM

DIVERSION OF TRIP (OUTBOUND AND INBOUND)

If the carrier contracted were diverted because of a technical failure, meteorological problems or Acts of Nature, intervention by the Authorities or by other people using force, the Company will compensate the Policyholder up to a limit of the plan.

HIJACK

The Company will provide a daily allowance for a maximum of ten (10) days for each full day for the delay or interruption of the journey in excess of a waiting period of twelve (12) hours which prevent the Policyholder from reaching the scheduled destination of the aircraft on which he or she is a passenger as a result of hijack.

LOCATION & FORWARDING OF LOST OR STOLEN LUGGAGE/PERSONAL EFFECTS*

The Company will furnish the Policyholder with advice on reporting the robbery or loss of his/her luggage and personal possessions, and will collaborate in arrangements for locating them.

EMERGENCY DENTAL CARE

The Company will provide the Policyholder with the dental assistance required abroad and meet the cost for strictly necessary emergency dental treatment of natural teeth only for the immediate relief of pain and not occasioned by the previous deteriorated state of the teeth, gums or jaws up to the limit provided in the Policy Schedule.

LOSS OF PERSONAL MONEY

The Company will reimburse the Policyholder up to the maximum benefit amount for replacing the Policyholder's personal money/cash, traveller's cheque, if it is lost or stolen due to robbery, burglary, or Acts of Nature and which were in the Policyholder's care custody or control during a Trip.

ADVANCE OF MONEY*

The Company through its service provider abroad shall advance funds on behalf of the Policyholder up to the limit indicated in the Plan, in respect of actual loss of cash, traveller's cheques, due to robbery, burglary, mugging or Acts of Nature which were in the Policyholder's care custody or control during a Trip.

CAR RENTAL EXCESS PROTECTION*

The Company will reimburse any excess or deductible that the Policyholder becomes legally liable to pay in respect of loss or damage caused by an accident to the rented vehicle during the rental period, up to the limit indicated in the Plan.

DELIVERY OF MEDICINE*

The Company will take charge of delivering the medicines (including medicines for pre-existing illness) prescribed urgently by a doctor for the Policyholder during the trip and which cannot be found in the place where the Policyholder had travelled to or be replaced by medicines that have a similar composition. Cost of medicines is excluded from this guarantee.

RELAY OF URGENT MESSAGES

The Company will reimburse the Policyholder for reasonable communication expenses incurred by the Policyholder to contact the Company's Assistance Center.

EMERGENCY MEDICAL EVACUATION/REPATRIATION*

In the event of an accident or sudden illness, the Company will take charge of transferring or repatriating the Policyholder to a properly equipped health centre or to his/her Usual Country of Residence.

CARE OF MINOR CHILD/REN*

Should the Policyholder be hospitalised due to sudden illness or accident for more than ten (10) days or is deceased, and accompanied by a minor during the event and if no adult accompanies the said minor, the Company will meet the cost in respect of an economy round-trip (inbound and outbound) transfer of one immediate family member, having the same country of residence as the Policyholder to accompany the Policyholder and minor considering this minor is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

REPATRIATION OF MORTAL REMAINS*

In the event of the death of the Policyholder, the Company will make the arrangements necessary for his/her transport or repatriation and will meet the cost of the transfer expenses to the place of interment, cremation or funeral ceremony in the Philippines.

COMPASSIONATE VISIT*

In the event that the Policyholder should be admitted to hospital for more than five (5) days as a result of an accident or illness covered in the policy, the Company will take charge of the transfer of immediate family member from the Philippines, including meeting the cost of the outbound and return journey (economy ticket) to the place of hospitalization and the accommodation expenses there up to a limit indicated in the Plan, maximum of 10 days. This guarantee does not include the maintenance of the person transferred.

MEDICAL TREATMENT*

In the event of illness or injury of the Policyholder occurring outside the Philippines, The Company will meet the usual, customary, necessary and reasonable costs of hospitalisation, surgery, medical fees, professional fees and pharmaceutical products, prescribed by the attending doctor.

PERSONAL ACCIDENT

Bodily injury occurring during the journey caused by violent accidental external and visible means which injury shall solely and independently of any other cause result in accidental death and permanent total disability.

FUNERAL ASSISTANCE

Reimburses the Policyholder for the cost incurred for funeral service, burial or cremation services in the event of loss of life due to an accident.

FIRST MEDICAL ASSISTANCE (IN CASE OF PRE EXISTING ILLNESS)*

Includes Emergency Medical, Surgical and Hospital treatment and ambulance cost. This cover is limited to in-patient cases and subject to the limit provided in the Policy Schedule.

HOSPITAL INCOME

This provides a daily income up to ten (10) consecutive days of your hospitalization in excess of 24 hours from the time of admission.

PERSONAL LIABILITY

This covers expenses the covered person may incur if the covered person causes another person's accidental death, bodily injury or damage to property because of situations beyond the Policyholder's control while travelling.

BAGGAGE DELAY

The Company will pay the Policyholder for the purchase of necessary clothing and toiletries if the checked-in baggage accompanying the Policyholder has been delayed, misdirected or temporarily misplaced in delivery for more than six (6) hours from the time of the arrival at the overseas destination up to twenty four (24) hours. The Policyholder can be compensated only once per covered trip for either Baggage Delay or Inconvenience Cash Assistance for Baggage Delay.

LOSS OR DAMAGE OF BAGGAGE/PERSONAL EFFECTS

CHECKED-IN: The Company will pay for loss or damage to the Policyholder's baggage and personal effects during the period of insurance up to the limits stated in the Schedule of Benefits.

NOT CHECKED-IN: The Company shall indemnify for material losses sustained by the Policyholder's luggage or personal belongings, when travelling outside the Usual Country of Residence, in cases of robbery and burglary within hotel rooms, where these are duly locked.

LOSS OF TRAVEL DOCUMENTS*

The Company through its service provider abroad will settle all reasonable expenses incurred if travel documents were lost due to robbery, burglary, theft or Acts of Nature whilst overseas.

TRIP CANCELLATION

The Company will reimburse up to the limits stated in the Schedule of Benefits the non refundable portion of the travel accommodation expenses, if the trip has to be cancelled due to serious illness, serious bodily accident, or death, sustained by the Policyholder or an immediate family member.

TRIP TERMINATION

The Company will reimburse the Policyholder, up to a limit of the plan, for the proportional part of the value of the journey forfeited (which are non-refundable) if travel has been cut short due to serious illness, serious bodily accident or death sustained by the Policyholder or an immediate family member.

DELAYED DEPARTURE (OUTBOUND AND INBOUND)

The Company will pay for the first part of the Policyholder's booked outward or inbound international journeys (by aircraft, ship, cruise ship, coach or cross-channel train) if delayed by at least six (6) hours because of acts of nature or a mechanical breakdown.

MISSED CONNECTION

The Company will compensate the Policyholder up to a limit of the plan, if the carrier contracted were delayed by six (6) hours because of a technical failure, meteorological problems or Acts of Nature, intervention by the Authorities or by other people using force, or the Policyholder being involved in a vehicular accident or had a mechanical breakdown.

SUMMARY OF BENEFITS AND COVERAGE

BENEFITS	PROTECT PESO 500,000	PROTECT PESO 1,500,000	PROTECT PESO 2,500,000	PROTECT DOLLAR 50,000	PROTECT EURO 35,000
EMERGENCY MEDICAL ASSISTANCE					
CASHLESS BENEFITS:					
Medical Treatment					
Claims outside the Usual Country of Residence	Php 500,000	Php 1,500,000	Php 2,500,000	\$ 50,000	Euro 35,000
First Medical Assistance (in case of Pre Existing Illness)	NIL	NIL	NIL	500	400
BENEFITS FOR REIMBURSEMENT:					
Hospital Income (per day up to 10 days)	1,500 max. of 15,000	2,000 max. of 20,000	2,000 max. of 20,000	90 max. of 900	70 max. of 700
Emergency Dental Care	5,000	15,000	15,000	500	350
EMERGENCY TRAVEL ASSISTANCE					
CASHLESS BENEFITS:					
Emergency Medical Evacuation/Repatriation	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE
Repatriation of Mortal Remains	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE
Care of Minor Child/ren	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE
Compassionate Visit max. of 10 days	Actual expense for transportation 1,000/day max. of 10,000	Actual expense for transportation 1,500/day max. of 15,000	Actual expense for transportation 2,000/day max. of 20,000	Actual expense for transportation 100/day max. of 1,000	Actual expense for transportation 80/day max. of 800
Delivery of Medicine	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
BENEFITS FOR REIMBURSEMENT:					
Relay of Urgent Messages	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE
PERSONAL ACCIDENT BENEFIT					
BENEFITS FOR REIMBURSEMENT:					
Personal Accident	750,000	1,500,000	1,500,000	50,000	30,000
Funeral Assistance					
Accidental Cause	10,000	20,000	20,000	1,000	800
Non-Accidental Cause	10,000	10,000	10,000	250	200
TRAVEL INCONVENIENCE BENEFITS					
BENEFITS FOR REIMBURSEMENT:					
Trip Cancellation	Up to 50,000	Up to 65,000	Up to 80,000	Up to 3,000	Up to 1,500
Trip Termination	Up to 50,000	Up to 65,000	Up to 80,000	Up to 3,000	Up to 1,500
Delayed Departure (Outbound and inbound)	2,000 max. of 8,000	2,500 max. of 10,000	2,500 max. of 10,000	125 max. of 500	90 max. of 360
Missed Connection	2,000	2,500	2,500	200	160
Diversion of Trip (Outbound and inbound)	5,000	15,000	15,000	500	350
Cash Assistance for Delayed Departure, Missed Connection and Diversion of Trip (Not Received)	Fixed at 1,000	Fixed at 1,000	Fixed at 1,000	Fixed at 25	Fixed at 20
Baggage Delay (per 6 hours up to 24 hours)	1,000 max. of 4,000	1,500 max. of 6,000	1,500 max. of 6,000	100 max. of 400	80 max. of 320
Cash Assistance for Baggage Delay (Not Received)	Fixed at 1,000	Fixed at 1,500	Fixed at 1,500	Fixed at 100	Fixed at 80
Loss or Damage of Checked-in Baggage/Personal Effects	15,000	25,000	25,000	1,000	800
Indemnity for theft of luggage or personal belongings not checked-in.	7,500	10,000	12,500	500	400
Hijack (per day maximum of 10 days)	2,000 per day	2,500 per day	2,500 per day	100 per day	80 per day
Loss of Personal Money	15,000	25,000	25,000	1,000	700
CASHLESS BENEFITS:					
Loss of Travel Documents	25,000	50,000	50,000	2,000	1,600
Location & Forwarding of Lost or Stolen Luggage/Personal Effects	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE	ACTUAL EXPENSE
Advance of Money	5,000	15,000	15,000	500	350
Card Rental Excess Protection	10,000	20,000	20,000	1,000	700
PERSONAL LIABILITY BENEFIT					
BENEFITS FOR REIMBURSEMENT:					
Personal Liability	500,000	1,000,000	1,000,000	50,000	30,000

ASIA (EXCLUDING JAPAN)	PROTECT PESO 500K		PROTECT PESO 1.5M		PROTECT PESO 2.5M		PROTECT DOLLAR 50K	
	IN PHP							
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
1-6 days	288	680	310	720	400	1,000	1,035	2,565
7-10 days	445	1,080	610	1,580	900	2,200	1,800	4,455
11-15 days	690	1,480	910	2,480	1,200	3,400	2,295	5,715
16-24 days	897	1,980	1,120	3,200	1,500	5,200	2,790	7,020
25-31 days	1,104	2,480	1,305	3,800	1,750	6,400	3,285	8,415
32-45 days	1,506	3,380	1,644	4,900	3,150	8,200	4,320	11,070
46-60 days	1,920	4,480	2,228	6,150	3,750	10,000	5,265	13,635
61-70 days	2,100	5,280	2,498	6,665	4,900	12,500	6,075	15,660
Each added 10 Days up to 365 Days	180	431	220	515	465	1,100	810	2,025
1 year (max of 90 consecutive days)	5,000	N/A	8,000	N/A	N/A	N/A	11,250	N/A

WORLDWIDE (REST OF THE WORLD EXCLUDING PHILS.)	PROTECT PESO 500K		PROTECT PESO 1.5M		PROTECT PESO 2.5M		PROTECT DOLLAR 50K		PROTECT EURO 35K
	IN PHP								
	IN USD								
INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	INDIVIDUAL
1-6 days	357	770	380	940	420	1,100	1,125	2,745	735
7-10 days	533	1,170	820	2,050	920	2,300	1,845	4,545	980
11-15 days	797	1,570	1,070	2,850	1,500	3,600	2,340	5,850	1,274
16-24 days	1,032	2,170	1,300	3,500	2,000	5,300	2,880	7,200	1,568
25-31 days	1,214	2,970	1,500	4,200	2,500	6,500	3,375	8,595	1,813
32-45 days	1,667	3,770	1,900	5,500	3,400	8,400	4,410	11,340	2,940
46-60 days	2,175	4,870	2,500	6,800	4,300	10,500	5,400	13,950	3,675
61-70 days	2,362	5,970	2,900	7,400	5,000	12,600	6,210	16,020	4,410
Each added 10 Days up to 365 Days	187	468	230	575	600	1,300	810	2,070	637
1 year (max of 90 consecutive days)	6,000	N/A	9,000	N/A	N/A	N/A	13,500	N/A	N/A

EXCLUSIONS:

On a general basis for all the guarantees and coverage, the consequences of the following are excluded from the guarantee object of this Agreement:

- a. Those caused directly or indirectly by the bad faith of the Policyholder, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions. The consequences of the actions of the Policyholder in a state of derangement or under psychiatric treatment is likewise not covered.
- b. Events arising from terrorism, mutiny, large concentrations of people, crowd disturbances and human stampedes. These may be related, but are not limited to entertainment events, sporting events, religious events, funeral processions, riots, power failure, goods distribution, escalators and moving walkways, insurrections, commotions or other similar occurrences.
- c. Events or actions of the Armed Forces or Security Forces in peacetime.
- d. Wars, with or without prior declaration, and any conflicts or international interventions using force or duress.
- e. Those derived from radioactive nuclear energy.
- f. Those caused when the Policyholder takes part in bets, challenges or brawls, save in the case of legitimate defense or necessity.
- g. Illness or injuries existing prior to the claim, unless expressly included in the Specific Conditions and subject to payment of the relevant surcharge premium.
- h. Those that occur as a result of the participation by the Policyholder in competitions, sports, and preparatory or training tests.

- i. Extra Hazardous Sports
- j. Participation in competitions or tournaments organised by sporting federations or similar organisations unless specifically approved by the Company.
- k. The use, as a passenger or crew, of means of air navigation including helicopters not authorised for the public transport of travellers.
- l. The accidents deemed legally to be work or labour accidents, consequence of a risk inherent to the work performed by the Policyholder.

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including, but not limited to, work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery). Policyholder will not be covered when you are working more than three meters above the ground.

IMPORTANT NOTES:

TYPES OF PLANS:

- Individual - individual travelling abroad
- Group - minimum of five (5) individuals travelling with the same itinerary/destination, same travel dates and same conveyance.
- Family - composed of a maximum of five (5) family members; the spouses and children aged 0 to 21 years of age, travelling together to the same destination with the same travel dates and conveyance. In excess of five persons shall be considered as an individual account. The spouse and the children will enjoy 50% of the coverage of the Policyholder each for all benefits except for those indicated as being covered for actual expense. There will be no personal accident cover extended for other members of the family except for the Policyholder.

ELIGIBILITY:

The package is intended for persons travelling on vacation, study or seminars/conferences. This package excludes cover for skilled persons/ skilled laborers when travelling for the purpose of employment or in the course of employment.

- Individuals - travelling for business or leisure
- Group of Individuals - travelling for business or leisure
- Family - travelling for business or leisure

AGE LIMIT:

Individuals from 0 months old up to 85 years old, subject to additional premium/surcharge as follows:
 0-75 years old per table
 76-85 years 150% add-on

PERIOD OF INSURANCE

- Travel Protect Annual Multi Trip (Annual Plan) - Period of coverage for annual plan is for an unlimited number of trips per year, provided each trip does not exceed 90 consecutive days per trip.
- Travel Protect Annual (Single trip) - Period of insurance is up to a maximum of 365 consecutive days per trip.

OTHERS:

- Hazardous sports when approved by the company shall be subject to 100% surcharge
- Participation in competitions or tournaments for regular sports when approved by the company shall be subject to 50% surcharge.

***CASHLESS -**

Applies only to: Medical Treatment, First Medical Assistance, Loss of Travel Documents, Location & Forwarding of Lost or Stolen Luggage/Personal Effects, Advance of Money, Car Rental Excess Protection, Delivery of Medicine, Emergency Medical Evacuation/Repatriation, Care of Minor Children, Repatriation of Mortal Remains, Compassionate Visit



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