



Working Holiday Insurance

STARR
INSURANCE COMPANIES

Living and working abroad can be an adventure with holidays and exciting side-trips.

Don't worry! Starr's Working Holiday Insurance Plus provides 365-day comprehensive travel protection.

Buy before you fly, and you are entitled to these benefits:

- Worldwide coverage for all your trips and adventures when taking time off from work
- Accidental Death & Disablement up to 1 million pesos
- No co-payment or deductible
- Medical Expense coverage of up to 2.5 million pesos
- Up to 10,000 pesos for treatment of 1 Pre-existing Medical Illness per policy year. Max of 30,000 pesos per year.
- No sub-limit on outpatient expenses and number of medical visits for as long as within the policy limit
- Enjoy travel adventures such as scuba diving, skiing and air ballooning with no restrictions on height and depth
- Covers leisure trips outside the working destination

Eligibility

- Departing out of the Philippines
- Purchase before departure
- Ages between 18 – 50 years old

Remarks

- Insured Person must be aged between 18 and 50
- Policy is valid for 365 days straight cover
- Annual Premium inclusive of taxes is PHP 23,000.00
- Any infectious diseases, SARS CoV-2 or Coronavirus, including any variation thereof, pandemic or epidemic as declared by the World Health Organization or any governmental authority are not covered.
- This document provides a summary of plans only and is not a contract of insurance. Please refer to the policy wordings for the complete details of coverage and benefits.

Special Features

- 365 day straight cover
- Includes First Medical Assistance in case of Pre-existing Illnesses
- Covers Amateur Sports
- Has round-the-clock hotline service by ASSIST CARD
- Includes Repatriation and Medical Evacuation

Contacts

24/7 Emergency Hotline
assistances@assistcard.com
+632.8.689.6641

Claim Inquires
claimcare.ph@starrcompanies.com

Customer Care
Monday - Friday 9:00AM - 5:00PM
customercare.ph@starrcompanies.com
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The Enterprise Center, 6766 Ayala
Avenue cor. Paseo de Roxas Legaspi
Village, Makati City 1226, Philippines

Working Holiday Insurance Plus

Coverage	Sum Insured / Person (PHP)
Section 1 - Accidental Death and Disablement Pays for death or permanent disablement arising within 12 months of an incident, includes accident while in a common carrier	1,000,000
Section 2 - Burns Benefit Pays for second or third degree burns as a result of an injury	Up to 300,000
Section 3 - Medical Expenses Benefit Reimburses actual expenses for treatment of injury or sickness	up to 2,500,000
(a) Follow-up Medical Treatment Reimburses medical expenses incurred within 90 consecutive days after returning to the Philippines	Up to 250,000
(b) First Medical Assistance in case of Pre-existing Illness Pays for urgent medical assistance in case of sudden and acute illnesses	10,000 (max of 30,000 per policy year); Maximum of P100,000 lifetime limit
(c) Amateur Sports Pays for medical treatment for injuries sustained from recreational sport activities during a trip abroad	Included
Section 4 - Global Emergency Assistance Services	
(a) Round-the-clock Hotline Service Provides a 24-hour hotline for travel assistance, business concierge and medical assistance	Included
(b) Emergency Medical Evacuation and Repatriation Provides emergency medical evacuation and repatriation due to serious injury or sickness	Included
(c) Compassionate Visit	
1.) Hospitalization of Insured Person Pays for the cost of airfare and accommodation of one relative or friend or immediate family member up to 7 consecutive nights	300,000 (max 6,000 per night)
2.) Death of Insured Person Pays for the cost of airfare and accommodation of one immediate family member up to 5 consecutive nights	300,000 (max 6,000 per night)
3.) Death of Immediate Family Member Pays for the cost of roundtrip airfare returning to the Philippines	300,000
(d) Repatriation of Mortal Remains Benefit Pays for the return of remains to the Philippines of the Insured Person as a result of sickness or injury	Unlimited
Section 5 - Loss or Damage to Baggage & Personal Effects Benefit Pays for the loss or repair of damaged baggage, personal effects	Up to 10,000 / sub-limit of 2,000 per item
Section 6 - Baggage Delay Pays for the emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours while abroad Pays cash benefit for baggage delay after 6 hours upon return to the Philippines	Up to 2,000 Up to 1,000
Section 7 - Loss of Travel Documents Benefit Reimburses replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery, burglary with maximum limit per day for travel and accommodation expenses	Up to 10,000 / (5,000 per day)
Section 9 - Travel Delay 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 10,000
Section 10 - Trip Cancellation Pays for travel and/or accommodation expenses in the event of trip cancellation due to: death, 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 30,000
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 30,000
Section 12 - Personal Liability Benefit Pays for legal cost in respect of accidental bodily injury or property damage to third-party due to negligence	Up to 1,000,000
Section 13 - Rental Vehicle Excess Benefit Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collision	5,000

VALID WORLDWIDE INCLUDING SCHENGEN STATES (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland). The information you find here is a summary of the product features only. The full scope of details and product description are in the Policy Wordings.