

# Travel Insurance with Medical Expense Coverage



**Explore New Horizons with Comprehensive Travel Coverage.**  
**Embarking on a journey abroad to study or advance your career can be a thrilling experience filled with new adventures and captivating excursions. With our Student Insurance, you can put your worries aside with a full year of extensive travel coverage.**

## HIGHLIGHTS

- Personal Accident
- Emergency Treatment
- Emergency Travel Assistance
- Travel Inconvenience Benefits
- Personal Liability

## MAIN EXCLUSIONS

- Persons younger than six years or older than 85 years
- Medical condition existing before the period covered by this insurance or any condition/s arising from or contributed to by such pre-existing medical conditions.
- War and warlike risks, unlawful or criminal acts

BENEFITS	SUM ASSURED
<b>PERSONAL ACCIDENT</b>	
Accidental Death and Disablement	PHP 2,500,000
Permanent Total Disability	PHP 2,500,000
Unprovoked Murder and Assault	PHP 2,500,000
<b>EMERGENCY MEDICAL TREATMENT</b>	
Medical Expenses with Hospitalization including follow up treatments (COVID 19 COVERED UP TO \$ 50,000)	USD 50,000
First Medical Assistance in case of pre-existing illness	USD 500
Hospital Cash Allowance (max of 10 days)	180 maximum of 1,800
Emergency Dental	500 (deductible: 50)
Delivery of Medicines	Actual Expense
<b>EMERGENCY TRAVEL ASSISTANCE</b>	
24/7 Worldwide Travel Assistance Services	Included
Emergency Medical Evacuation / Repatriation	Actual Expense
Repatriation of Mortal Remains	Actual Expense
Return of Minor Children	100 per day max. of 4,000
Compassionate Visit	100 per day max. of 4,000
Extension of period of stay of the Insured as a result of illness or accident (i.e., accommodation expenses only)	500 (Deductible: 50)
Relay of Urgent Messages	Actual Expense
<b>INCONVENIENCE TRAVEL BENEFITS</b>	
Trip Cancellation	2,000 (Deductible: 10)
Trip Curtailment	2,000 (Deductible: 10)
Flight Delay - (12 hours) - outbound and inbound	500
Missed Connecting Flight - 12 hours (outbound and inbound)	
Baggage Loss/Damage Checked-in	200 per item max. of 1,000 (deductible: 10)
Indemnity for robbery of personal items not checked in	200 per item max. of 1,000 (deductible: 10)
Baggage Delay (6 hours)	200
Loss of Travel Documents	600
Loss of Personal Money	Up to 200 (Deductible: 25% of loss amount)
Hijack (Max of 10 days)	100 max of 1,000
<b>PERSONAL LIABILITY</b>	
Personal Liability	25,000

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## PERSONAL ACCIDENT

**ACCIDENTAL DEATH & DISABLEMENT** - Pays the lump sum benefit in case of an accident while traveling which results in permanent disability or loss of life.

**UNPROVOKED MURDER &/ OR ASSAULT** - The coverage is extended to cover death or permanent disablement caused by unprovoked murder or assault, or any attempt on the insured.

## EMERGENCY MEDICAL TREATMENT

**MEDICAL EXPENSES WITH HOSPITALIZATION** - The company will pay up to the amount shown in the Policy for the necessary and reasonable cost of hospitalization, surgery, medical fees, and pharmaceutical products, prescribed by the medical facility incurred outside of the Philippines as a result of the Insured's becoming ill, being injured, or dying during his/her trip. This coverage will be on a cashless basis if done within the accredited network of medical providers. Otherwise, it will be a reimbursement to the insured.

**FIRST MEDICAL ASSISTANCE IN CASE OF PRE-EXISTING ILLNESS-LIMIT: USD500.00** - Includes Emergency Medical, Surgical, and Hospital treatment and ambulance cost up to the USD 500 limit.

**HOSPITAL CASH ALLOWANCE** - When the Insured is admitted to a hospital abroad as an in-patient as a direct result of injury or illness covered by this Policy, the Insurer will compensate the Insured up to the limit stated on the policy, for each period of 24 hours during which the Insured is hospitalized.

**EMERGENCY AND ACCIDENTAL DENTAL EXPENSES** - The Insurer will 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 by the Policy.

**DELIVERY OF MEDICINES** - The Insurer will take charge of delivering the medicines (including those medicines for pre-existing illnesses) prescribed urgently by a doctor for the Insured during the trip and which cannot be found in the place where he/she had traveled to or be replaced by medicines that have a similar composition.

## EMERGENCY TRAVEL ASSISTANCE

**24/7 WORLDWIDE TRAVEL ASSISTANCE SERVICES** - The Company will provide Pre-Trip Assistance or travel-related information to the client.

**EMERGENCY MEDICAL EVACUATION / EMERGENCY MEDICAL REPATRIATION** - In the event of an accident or sudden illness, the Company will take charge of transferring or repatriating the Insured to a properly equipped health center or to his/her usual country of residence.

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**REPATRIATION OF MORTAL REMAINS** - In the event of the death of the Insured, 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 at his/her usual country of residence.

**RETURN OF MINOR CHILDREN** - The Company will provide a suitable person to look after a child of under 15 years of age who is accompanied by the transferred or repatriated insured for the trip going to the hospital where the insured is hospitalized, or to the usual residence in the country of origin.

**COMPASSIONATE VISIT** - if the Insured should be admitted to hospital for more than five days, the Insurer will take charge of the transfer of a person to the latter's choice for a period not more than 14 days and up to the limit stated on the policy.

**EXTENSION OF PERIOD OF STAY** - The Company will meet the cost of the accommodation for the Insured when, as a result of illness or accident during travelling and always subject to medical prescription, it is necessary to extend up to ten (10) days, the period of stay away from the Philippines for medical assistance.

**RELAY OF URGENT MESSAGES** - The Insurer will take charge of relaying the urgent messages of the insured, relating to any of the events covered in the policy.

### **TRAVEL INCONVENIENCE BENEFITS**

**TRAVEL CANCELLATION EXPENSES (TRIP BEFORE DEPARTURE FROM THE PHILIPPINES)** The Company will pay up to the amount shown in the Policy Schedule for unused and non-refundable portion which have been paid in advance for the following:

Travel and accommodation expenses and pre-paid meal expenses which the Insured paid or agreed to pay under a contract and which he/she cannot recover from any source.  
The cost of excursions, tours, and activities which the Insured paid for and which he/she cannot recover from any source.

**TRIP CURTAILMENT** - The Company will reimburse the Insured, up to a limit of the plan, for the proportional part of the value of the journey forfeited (which are non-refundable). For this purpose, the travel must have been cut short for one of the causes as follows:

- • Serious illness, serious bodily accident or death sustained by the Insured, his/her traveling companion and/or the person in charge of minor or disabled children in the Philippines, during Insured's trip object of insurance.
- • When the Insured has to cut short his/her journey because of the death, accident or serious illness of a family member or relative.
- • In the event of a burglary in which doors or windows were forced, fire or explosion in his/her usual place of residence in the Philippines or own or rented business premises that renders them uninhabitable or under serious risk of further damage occurring which warrant indispensably and immediately his/her presence and the need to travel.



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**FLIGHT DELAY - (8 HOURS) OUTBOUND AND INBOUND** – When the departure of the means of public transport contracted by the Insured for travelling is delayed by at least twelve (8) hours, the Company, subject to presentation of the corresponding original invoices, shall reimburse any additional expenses incurred.

**MISSED CONNECTING FLIGHT - (8 HOURS) OUTBOUND AND INBOUND** - If the flight contracted were delayed by twelve (8) hours because of a technical failure, meteorological problems or natural disasters, intervention by the Authorities or by other people using force, and if as a result of this delay it were impossible to connect with the next flight booked and envisaged in the ticket, the Insurer will compensate the Insured up to a limit of the plan.

**FLIGHT DIVERSION - (8 HOURS) OUTBOUND AND INBOUND** - If the flight contracted were diverted because of a technical failure, meteorological problems or natural disasters, intervention by the Authorities or by other people using force, the Insurer will compensate the Insured up to a limit of the plan.

**BAGGAGE LOSS / DAMAGE (COMPENSATION FOR IN-FLIGHT LOSS, ROBBERY OR DESTRUCTION OF BAGGAGE CHECKED-IN)** - The Insurer will compensate for lost checked-in baggage by an airline, only the portion that is not covered by the AIRLINE BAGGAGE LIMIT OF LIABILITY as set by the airline, up to the limit of the plan.

**BAGGAGE DELAY (DELAY IN THE ARRIVAL OF LUGGAGE)** - The Company covers the minimum delay of six (6) hours in the arrival of registered and tagged luggage on an IATA Member Airline in the event the luggage was registered, with as maximum the sum provided by the referred plan, for the purchase of articles of basic necessity (i.e., necessary clothing and toiletries).

**INDEMNITY FOR THEFT OR DESTRUCTION OF LUGGAGE DELIVERED INTO THE SAFEKEEPING OF THE CARRIER** - The Company shall indemnify in the event of theft or destruction during transportation by the carrier company.

**INDEMNITY FOR THEFT OF LUGGAGE OR PERSONAL BELONGINGS NOT CHECKED-IN** - Company shall indemnify for material losses sustained by the Insured's luggage or personal belongings, when travelling outside the locality of their habitual residence, in cases of robbery & burglary within hotel rooms, where these are duly locked.

**LOSS OF TRAVEL DOCUMENTS ABROAD** - The Insurer will meet the cost to replace the documents plus the costs of travel expenses needed to obtain the new Passport or other travel-related documents, as well as the accommodation expenses until it has been obtained.

**LOSS OF PERSONAL MONEY** - The Company will reimburse the Insured up to the maximum benefit amount in respect of actual loss of cash, traveler's cheques, banknotes or credit cards, due to robbery, burglary, theft or natural disasters and which were in the Insured's care custody or control during a Trip.

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AIRCRAFT HIJACKING – the insurer will pay the insured person up to the limits of the policy for every 24 hours delay or interruption of the journey in after a waiting period of 12 hours which prevents the insured from reaching the scheduled destination as a result of an act of Aircraft Hijacking.

### PERSONAL LIABILITY

The Company guarantees the Insured to pay the compensation for which it may be civilly liable by law, for bodily or material damages caused involuntarily to third parties within the limit and conditions specified in the policy, the following are covered, even in the case of groundless claims:

- the furnishing of court bail, to guarantee the civil results of the procedure.
- the legal court costs,
- meet the cost of the legal defense expenses that may arise

### FAMILY PLAN CONDITIONS

- The insured including the wife or husband and maximum of (4) dependent children for a total of (6) insured only.
- The minimum number insured are TWO (2) compose of 1 adult and 1 dependent child
- Husband and wife travelling together is not covered under the family plan
- Dependent child is from 1-18 years old
- Coverage for the spouse and each dependent child is 50% of the following benefits :  
Medical Expenses Personal Accident And Disability, Personal Liability And Unprovoked Assault

**This Brochure is intended only as a general summary. Please refer to the Master Policy Terms and Conditions attached with your Confirmation of Coverage (COC)**