



INTERNATIONAL TRAVEL INSURANCE

Coverage	Sum Insured per person in Php			
	Short Term		Annual	
	Essential Plan	Extra Plan	Essential Plan	Extra Plan
Section 1 - Accidental Death and Disablement Benefit				
Pays for death or permanent disablement arising within 12 months of an incident while in a common carrier	1,000,000	1,200,000	2,500,000	5,000,000
Includes accident while in a common carrier			3,500,000	6,000,000
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	Up to 125,000	Up to 250,000
Section 3 - Medical Expenses Benefit				
Reimburses actual expenses for treatment of injury or sickness	Up to 1,000,000	Up to 2,500,000	Up to 2,500,000	Up to 2,500,000
a.) Follow-up Medical Treatment Benefit				
Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 100,000	Up to 250,000	Up to 250,000	Up to 250,000
b.) Overseas Hospital Cash Benefit				
Pays cash benefit for each day of hospital confinement due to injury or sickness while abroad	500/day 5,000 per trip	1,000/day 10,000 per trip	1,500/day 30,000 per trip	2,500/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	Included	Included
b.) Emergency Medical Evacuation and Repatriation Benefit				
Provides emergency medical evacuation and repatriation due to serious injury or sickness	Included	Included	Included	Included
c.) Hospital Admission Guarantee Benefit				
Provides guaranteed payment of hospital admittance fees	Up to 500,000	Up to 1,000,000	Up to 500,000	Up to 1,000,000
d.) 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 5 consecutive nights	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day
2. Death of Insured Person				
Pays for the 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	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day
3. Death of Immediate Family Member of the Insured				
Pays for the cost of roundtrip airfare returning to the Philippines	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day	Travel expense plus up to 5,000/day
e.) Return of Dependent Child				
Pays for the cost of one way airfare for sending back an unattended child during the hospitalization of the insured person	Travel expense	Travel expense	Travel expense	Travel expense

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f.) Repatriation of Mortal Remains

Pays for the return of remains to the Philippines of the Insured person, as a result of sickness or injury	Covered	Covered	Covered	Covered
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Section 5 - Loss or Damage to Baggage & Personal Effects Benefit

Pays for the loss or repair of damaged baggage, personal effects	Up to 50,000	Up to 50,000	Up to 50,000	Up to 50,000
Sub-limit per item/ pair/ set of articles	7,000	7,000	7,000	7,000
Sub-limit for laptop computer	8,000	10,000	30,000	30,000

Section 6 - Baggage Delay Benefit

Pays for the emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours	Up to 5,000	Up to 5,000	Up to 15,000	Up to 15,000
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Section 7 - Loss of Personal Money Benefit

Pays for loss of cash, signed traveller's cheque or money due to theft, robbery or burglary	Up to 5,000	Up to 10,000	Up to 5,000	Up to 10,000
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Section 8 - Replacement of Document Loss Benefit

Reimburses the cost of lost travel documents, additional travel and/or accomodation expenses due to theft, robbery or burglary with maximum limit per day for travel and accomodation expenses	Up to 50,000/ (8,000 per day)	Up to 50,000/ (10,000 per day)	Up to 30,000/ (8,000 per day)	Up to 50,000/ (10,000 per day)
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Section 9 - Travel Delay or Re-Route Benefits

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 20,000	2,000 per 6 hours up to 20,000	2,000 per 6 hours up to 15,000	2,000 per 6 hours up to 15,000
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Re-Route

Reimburses additional travel expenses incurred for re-routing if the common carrier is cancelled or delay for over 12 hours due to above reasons	Up to 20,000	Up to 20,000	Up to 35,000	Up to 50,000
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Section 10 - Trip Cancellation Benefit

Pays for travel and/or accomodation 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 150,000	Up to 150,000	Up to 150,000	Up to 150,000
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Section 11 - Trip Curtailment Benefit

Pays for travel and/or accomodation 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	Up to 150,000	Up to 150,000
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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 2,000,000	Up to 2,500,000	Up to 1,500,000	Up to 2,500,000
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Section 13 - Rental Vehicle Excess Benefit

Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damage or involved in a collision	Up to 5,000	Up to 10,000	Up to 10,000	Up to 20,000
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Section 14 - Loss of Credit Card Benefit

Reimburses monetary loss of credit card as a direct result of theft, robbery or burglary	Up to 5,000	Up to 10,000	Up to 10,000	Up to 20,000
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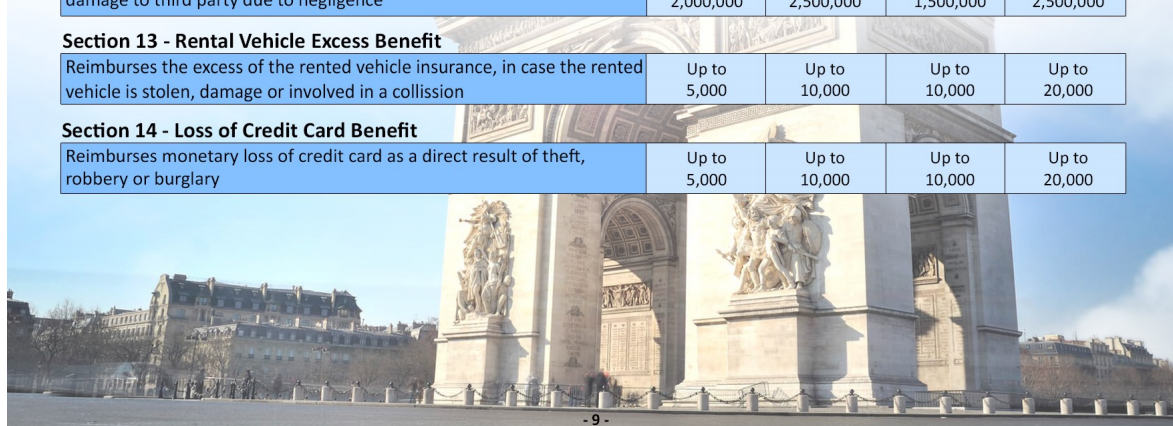


TABLE OF PREMIUMS

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International Travel Insurance Premium in Php		
Short Term (Individual)		
Days	Essential Plan	Extra Plan
1	369	529
2	369	529
3	369	529
4	427	619
5	504	742
6	570	840
7	643	954
8	692	1,032
9	750	1,118
10	794	1,187
11	839	1,257
12	880	1,326
13	925	1,396
14	974	1,469
15	1,028	1,555
16	1,085	1,641
17	1,138	1,727
18	1,195	1,817
19	1,252	1,903
20	1,305	1,989
21	1,363	2,075
22	1,416	2,152
23	1,465	2,234
24	1,518	2,316
25	1,575	2,397
26	1,628	2,475
27	1,677	2,557
28	1,731	2,639
29	1,784	2,720
30	1,833	2,798
each additional day	52	80

International Travel Insurance Premium in Php		
Short Term (Family)		
Days	Essential Plan	Extra Plan
1	983	1,388
2	983	1,388
3	983	1,388
4	1,155	1,658
5	1,388	2,025
6	1,584	2,320
7	1,805	2,663
8	1,952	2,896
9	2,124	3,154
10	2,258	3,362
11	2,393	3,571
12	2,516	3,779
13	2,651	3,988
14	2,798	4,208
15	2,958	4,466
16	3,129	4,724
17	3,289	4,981
18	3,460	5,251
19	3,632	5,508
20	3,791	5,766
21	3,963	6,024
22	4,123	6,257
23	4,270	6,502
24	4,429	6,747
25	4,601	6,992
26	4,760	7,225
27	4,907	7,471
28	5,067	7,716
29	5,226	7,961
30	5,374	8,194
each additional day	156	240

Annual (Individual)	
Essential	Extra
6,743	9,094

Annual (Family)	
Essential	Extra
20,029	27,081

Premium are inclusive of taxes

Essential - Valid for travel in selected countries in Asia - Brunei, Cambodia, China, Hong Kong, Indonesia, Japan, Laos, Macau, Malaysia, Singapore, South Korea, Thailand, Taiwan and Vietnam.
 Extra - Valid for travel worldwide including Schengen States

Family - Legal couple with children aged 18 and below / minimum of 3 members / maximum of 10 members
 Age eligibility - 1 - 70 years old, Annual Policy is renewable up to 75 years old