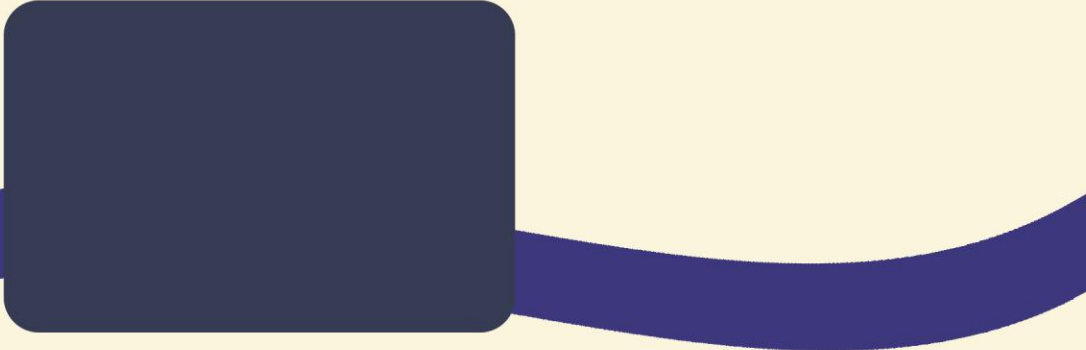


TravelLead Insurance





It should come as no surprise that Filipinos are among Asia's top travelers making almost 6 million trips abroad per year. Even more staggering is that three out of five Filipinos aged 15 or older traveled domestically within the Philippines, averaging two trips per year. As Filipinos grow more affluent, it is abundantly clear that this trend will continue and Filipinos will travel to more exotic destinations.

Going on holiday involves a lot of careful planning from booking flights and hotels to making a list of what you want to see and do. After all, you want to make the most of your holiday. However, sometimes the unexpected happens and you require assistance. It could be anything from lost luggage, to finding the closest clinic, to something even more serious such as being the victim of an accident. During these circumstances, you want someone who is reliable, who has the experience in handling every type of situation and who knows exactly what to do. STARR is that reliable partner.

We have been providing travel protection to travelers for decades, whether for business or pleasure. We, in fact, have a dedicated company whose only purpose is to provide assistance services to travelers.

Our Business and Leisure travel plans range from economical to comprehensive and designed for all age groups for both domestic and international trips. Pick one that fits your needs and be insured with someone who has the expertise of doing it right.

At Starr Philippines, we are constantly looking for ways to help protect you and your family so you can travel worry-free because you know that you will have the full weight of STARR behind you.

www.starrinternational.com.ph

About STARR

STARR Companies is a global insurance and investment organization providing insurance solutions to consumers, businesses and industry. Our talented and experienced associates manage risk and ultimately support the profitable growth of organizations in a dynamic, competitive and ever-changing marketplace. With a presence on five continents; through its operating insurance companies, STARR provides property, casualty, accident & health and travel insurance products as well as a range of specialty coverages including aviation, marine, energy and excess casualty insurance. STARR Companies also provides a broad spectrum of insurance-related services, including claims handling and settlement, reinsurance, risk assessment, and loss control. Our leadership and expertise will help you succeed in an ever-changing world of risk.

STARR
COMPANIES

STARR COMPANIES

1

Domestic Travel Insurance

pages 4 to 7

- Short Term Economy Plan
- Short Term Elite Plan
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- Premium



2

International Travel Insurance

pages 8 to 11

- Short Term Essential Plan
- Short Term Extra Plan
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3

Annual Travel Insurance (Worldwide including Domestic)

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Exclusions & General Conditions

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- Major Exclusions
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5

Emergency Contacts

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- Emergency Hotline Numbers
- Customer Service Number



STARR COMPANIES

DOMESTIC SHORT TERM & ANNUAL TRAVEL INSURANCE

Coverage	Sum Insured per person in Php		
	Short Term Economy Plan	Short Term Elite Plan	Annual Plan
Section 1 - Accidental Death and Disablement Benefit			
Pays for death or permanent disablement arising within 12 months of an accident. Includes accident while in a common carrier	500,000	1,000,000	1,500,000
Section 2 - Burns Benefit			
Pays for second or third degree burns as a result of an injury	Up to 10,000	Up to 20,000	Up to 50,000
Section 3 - Medical Expenses Benefit			
Reimburses actual expenses for treatment of injury or sickness	Up to 250,000 (reimbursement)	Up to 500,000	Up to 1,000,000
a.) Follow-up Medical Treatment Benefit			
Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 25,000	Up to 50,000	Up to 100,000
b.) Hospital Cash Benefit			
Pays cash benefit for each day of hospital confinement due to injury or sickness while on a trip	500/Day Maximum of 8 days	1,500/Day Maximum of 8 days	1,500/Day Maximum of 8 days
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	Not Applicable	Included	Included
b.) Emergency Medical Evacuation and Repatriation Benefit			
Provides emergency medical evacuation and repatriation due to serious injury or sickness	Up to 10,000 (reimbursement)	Actual Cost	Actual Cost
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	Travel expenses plus up to 2,000/day Maximum of 8 days	Travel expense plus up to 3,000/day Maximum of 8 days	Travel expenses plus up to 5,000/day Maximum of 8 days
2. Death of Insured Person			
Pays for the cost of airfare and accommodation of one immediate family member	Travel expenses plus up to 2,000/day Maximum of 8 days	Travel expense plus up to 3,000/day Maximum of 8 days	Travel expenses plus up to 5,000/day Maximum of 8 days
d.) Return of Dependent Child			
Pays for the cost of one way airfare of a relative or immediate family member for sending back an unattended child during the hospitalization of the Insured person	Roundtrip Airfare	Roundtrip Airfare	Roundtrip Airfare
e.) Repatriation of Mortal Remains			
Pays for the return of remains to the usual place of residence of the Insured person, as a result of sickness or injury	Up to 10,000 (reimbursement)	Actual Cost	Actual Cost
Section 5 - Loss or Damage to Baggage and Personal Effects Benefit			
Pays for loss or repair of damaged baggage, personal effects based on the sub-limit per item	Up to 10,000/ sub-limit of 2,000 per item	Up to 25,000/ sub-limit of 5,000 per item	Up to 30,000/ sub-limit of 5,000 per item

DOMESTIC SHORT TERM & ANNUAL TRAVEL INSURANCE

Coverage	Sum Insured per person in Php		
	Short Term Economy Plan	Short Term Elite Plan	Annual Plan
Section 6 - Baggage Delay Benefit			
Pays for emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours	Up to 2,500 after 6 hours delay	Up to 3,500 after 6 hours delay	Up to 3,500 after 6 hours delay
Section 7 - Document Loss Benefit			
Reimburses replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery or burglary with maximum limit per day for travel and accommodation expenses	Up to 10,000 (2,500/day)	Up to 20,000 (5,000/day)	Up to 50,000 (5,000/day)
Section 8 - Travel Delay and Missed Connecting Flight Benefits			
Travel Delay			
Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or airline mechanical fault after 6 hours	Up to 2,000	Up to 3,500	Up to 3,500
Missed Connecting Flight or Airline Mechanical Fault			
Reimburses for the unexpected hotel accommodation and/or restaurant meal expenses incurred, when the insured missed the onward flight, as a result of the late arrival of the incoming flight	Up to Php 5,000 after 6 hours	Up to Php 10,000 after of 6 hours	Up to Php 15,000 after 6 hours
Section 9 - Trip Cancellation Benefit			
Pays for travel 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 10,000	Up to 30,000	Up to 50,000
Section 10 - Trip Curtailment Benefit			
Pays for travel 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 10,000	Up to 30,000	Up to 50,000
Section 11 - Personal Liability Benefit			
Pays for legal cost in respect of accidental bodily injury or property damage to third parties due to negligence	Not Applicable	500,000	1,000,000
Section 12 - Staff Replacement Benefit			
Pays for the cost airfare of a replacement staff if the original insured person is hospitalized during a scheduled business trip	Not Applicable	Up to 10,000	Up to 10,000
Section 13 - Accidental Funeral Benefit			
Reimburses the cost of funeral expenses following an accidental death of the insured person while on trip	Up to Php 10,000	Up to Php 20,000	Up to Php 20,000
Section 14 - Accidental Comatose Benefit			
Pays an additional amount if Insured is in Comatose state as a result of a covered accident	Up to Php 5,000	Up to Php 10,000	Up to Php 10,000
Section 15 - Hotel Cancellation Benefit			
Reimburses the cost of forfeited cash deposit on hotel accommodation 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 Php 3,000	Up to Php 5,000	Up to Php 5,000

TABLE OF PREMIUMS

Domestic Travel Insurance Premium in Php		
Short Term (Individual)		
Days	Economy Plan	Elite Plan
1	200	300
2	200	300
3	200	300
4	200	300
5	308	629
6	308	629
7	408	629
8	408	629
9	408	759
10	408	759
11	508	759
12	508	759
13	508	899
14	508	899
15	608	899
16	608	899
17	608	1,049
18	608	1,049
19	698	1,049
20	698	1,049
21	698	1,219
22	698	1,219
23	698	1,219
24	798	1,219
25	798	1,219
26	798	1,389
27	798	1,389
28	888	1,389
29	888	1,389
30	888	1,389
each additional day	50	80

Annual (Individual)	
Annual Domestic *	5,388

* For multiple trips per policy year wherein a single trip should not exceed 90 days.

TABLE OF PREMIUMS

Domestic Travel Insurance Premium in Php		
Short Term (Family/ Barkada)**		
Days	Economy Family Plan (Minimum 3/Max 6)	Elite Family Plan (Minimum 3/Max 6)
1	558	800
2	558	800
3	558	800
4	558	800
5	918	1,308
6	918	1,308
7	1,218	1,308
8	1,218	1,308
9	1,218	1,788
10	1,218	1,788
11	1,518	1,788
12	1,518	1,788
13	1,518	1,788
14	1,518	1,788
15	1,818	2,088
16	1,818	2,088
17	1,818	2,088
18	1,818	2,088
19	2,088	2,418
20	2,088	2,418
21	2,088	2,418
22	2,088	2,418
23	2,088	2,418
24	2,388	3,258
25	2,388	3,258
26	2,388	3,258
27	2,388	3,258
28	2,658	3,858
29	2,658	3,858
30	2,658	3,858
each additional day	150	240

Premiums are inclusive of taxes.

** For family / barkada travelling together within the Philippines, with the same itinerary. Minimum of 3 members/maximum of 6 members

The age eligibility of children in the Family Plan is 1 to 18 years old; For Barkada Plan, it is 19 to 35 years old.

STARR COMPANIES



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

INTERNATIONAL TRAVEL INSURANCE

Coverage	Sum Insured per person in Php			
	Short Term		Annual	
	Essential Plan	Extra Plan	Essential Plan	Extra Plan

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 accommodation expenses due to theft, robbery or burglary with maximum limit per day for travel and accommodation 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 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 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 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	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

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

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

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

TABLE OF PREMIUMS

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 (Family)	
Essential	Extra
20,029	27,081

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

STARR COMPANIES



ANNUAL TRAVEL INSURANCE (WORLDWIDE TRAVEL INCLUDING DOMESTIC)

Coverage	Sum Insured in Php	
	For International Travel	For Domestic Travel
Section 1 - Accidental Death and Disablement Benefit		
Pays for death or permanent disablement arising within 12 months of an incident. includes accident while in a common carrier	5,000,000	1,500,000
Section 2 - Burns Benefit		
Pays for second or third degree burns as a result of an injury	Up to 250,00	Up to 50,000
Section 3 - Medical Expenses Benefit		
Reimburse actual expenses for treatment of injury or sickness	Up to 2,500,000	Up to 1,000,000
a.) Follow-up Medical Treatment Benefit		
Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 250,000	Up to 100,000
b.) Hospital Cash Benefit		
Pays cash benefit for each day of hospital confinement due to injury or sickness while on trip	2,500/day 50,000/trip	1,500/day 12,000/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 Benefit		
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 1,000,000	Included
d.) Compassionate Visit Benefit		
1. Hospitalization of insured person, maximum of 5 consecutive nights		
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 Maximum of 8 days	Travel expenses plus up to 5,000/day Maximum of 8 days
2. 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 Maximum of 8 days	Travel expenses plus up to 5,000/day Maximum of 8 days
3. Death of immediate family member of the Insured		
Pays for cost of roundtrip airfare returning to the Philippines	Travel expense plus up to 5,000/day Maximum of 8 days	Not Applicable
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 Maximum of 8 days	Travel expenses plus up to 5,000/day Maximum of 8 days
f.) Repatriation of Mortal Remains Benefit		
Pays for returns of remains to the Philippines of the Insured person, as a result of sickness or injury	Actual Cost	Actual Cost

ANNUAL TRAVEL INSURANCE (WORLDWIDE TRAVEL INCLUDING DOMESTIC)

Coverage	Sum Insured in Php	
	For International Travel	For Domestic Travel
Section 5 - Loss or Damage to Baggage and Personal Effects Benefit		
Pays for loss or damage baggage and personal effects based on the sub-limit per item	Up to 50,000/sub-limit of 7,000 per item	Up to 30,000/sub-limit of 5,000 per item
Section 6 - Baggage Delay Benefit		
Pays for emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours	Up to 15,000	Up to 3,500 for a 6 hours delay
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 10,000	Up to 5,000
Section 8 - Loss of Travel Document Benefit		
Reimburses replacement cost of lost travel documents, additional travel and/or accomodation expenses due to theft, robbery or burglary (Maximum per day limit for travel and accomodation expenses	Up to 50,000 (10,000/day)	Up to 50,000 (5,000/day)
Section 9 - Travel Delay or Re-Route or Missed Connecting Flight Benefit		
Travel Delay		
Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours	2,000/6hours up to 15,000	Up to 3,500
Re-Route Benefit		
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 50,000	Not Applicable
Missed Connecting Flight Benefit		
Reimburses the unexpected hotel accomodation and restaurant meals incurred, when the insured missed the onward flight as a result of the late arrival of his incoming flight	2,000/6hours up to 15,000	Up to 15,000
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 50,000
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 50,000
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 2,500,000	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, damage or involved in a collision	Up to 20,000	Not Applicable
Section 14 - Loss of Credit Card Benefit		
Reimburses monetary loss of credit card as a direct result of theft, robbery or burglary	Up to 20,000	Not Applicable
Section 15- Staff Replacement Benefit		
Pays for the cost airfare of a replacement staff if the original insured is hospitalized during a scheduled business trip	Not Applicable	10,000
Section 16 - Accidental Funeral Benefit		
Reimburses the cost of funeral expenses following an accidental death of the insured person while on trip	Not Applicable	Up to Php 20,000
Section 17 - Accidental Comatose Benefit		
Pays an additional amount if Insured is in Comatose state as a result of a covered accident	Not Applicable	Up to Php 10,000
Annual Premium in Php		
Worldwide Travel including Domestic		
14,388		

Major Exclusions (Applicable to all plans)

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government for military power, direct participation in strike, riot and civil commotion;
2. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
3. An insured person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person;
4. An Insured Person not taking all reasonable efforts to avoid injury or to minimize any claim under this Policy;
5. Riding or driving in any kind of motor racing competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as source of income;
6. Any loss which is connected to the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
7. Suicide or attempted suicide or intentional self injury, or self-exposure to needless peril;
8. Any Pre-existing Conditions, health checks-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary;
9. Insured Person's expenses incurred relating to the cost of prosthesis, contact lens, spectacles, hearing aids, dentures and other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an accident;
10. Psychosis, sleep disturbance disorder, mental or nervous disorder, pregnancy, miscarriage or childbirth;
11. AIDS or any injury or Sickness commencing in the presence of a zero positive test for HIV and related diseases and/or sexually transmitted disease;
12. Travel in, to or through Afghanistan, Cuba, Iran, Iraq, North Korea, Sudan, Syria and any country prohibited by the US.

General Conditions

1. The applicant must be between 19 years old to 70 years old. Annual Travel Plans are renewable up to 75 years old.
2. The maximum number of days per trip is 180 days for Short Term Travel Policies.
3. The maximum number of days per trip is 90 days for Annual Plans.
4. Domestic travel is defined as travel within the Philippines to a destination that is at least 100 kms. from the Usual Place of Residence.
5. For an Insured person aged 18 and below, the maximum sum insured for Accidental Death and Disablement (Section 1) shall be subject to 25%.
6. Personal Money coverage is not applicable to an Insured Person aged 10 or below.
7. Short Term Policies coverage will be automatically extended for a maximum of 7 or 10 days at no additional premium, if the return trip is unavoidably delayed due unforeseen circumstances beyond the control of the insured.

This brochure provides a summary of the plans and is not a contract of insurance. Please refer to the policy wordings for the complete details of coverage and benefits.