



SCHEDULE OF BENEFITS FOR INTERNATIONAL

	ASIA / USA and CANADA / WORLDWIDE				Including SCHENGEN	
	Php 500,000	USD 10,000	Php 1,500,000	USD 30,000	Php 2,500,000	USD 50,000
PERSONAL ASSISTANCE						
Medical Expenses & Hospitalization (including follow up treatment)	500,000	USD 10,000	1,500,000	USD 30,000	2,500,000	USD 50,000
First Medical Assistance (in case of Pre-Existing Illness)	10,000	USD 200	10,000	USD 200	10,000	USD 200
Hospital Income	1,000 a day / Maximum of 10,000					
Personal Accident	500,000	USD 10,000	1,500,000	USD 30,000	2,500,000	USD 50,000
Funeral Assistance	10,000	USD 200	10,000	USD 200	10,000	USD 200
Medical Evacuation & Repatriation	Actual Expenses					
Emergency Dental Care	25,000	500	25,000	500	25,000	500
Delivery of Medicines	UNLIMITED					
Repatriation of Family Member Travelling with the Insured	Actual Expenses					
Repatriation of Mortal Remains	Actual Expenses					
Travel of One Immediate Family Member/Compassionate Visit	Travel Costs plus 2,500/day Max of 100,000					
Child Guard	Travel Costs plus 2,500/day Max of 100,000					
Relay of Urgent Messages	UNLIMITED					
Advance of Bail Bond	500,000	10,000	500,000	10,000	500,000	10,000
Advance of Money	50,000	1,000	50,000	1,000	50,000	1,000
Trip Cancellation	50,000	1,000	50,000	1,000	50,000	1,000
Trip Termination	50,000	1,000	50,000	1,000	50,000	1,000
Loss of Passport, Driver's License, National ID Abroad	12,500	250	12,500	250	12,500	250
Misconnecting & Flight Diversion	10,000	200	10,000	200	10,000	200
Aircraft Hijack (12 Hours, maximum of 10 days)	2,000/day, Maximum of 20,000					
Personal Liability	100,000	2,000	100,000	2,000	100,000	2,000
BAGGAGE ASSISTANCE						
Compensation for In-Flight Loss of Checked-In Baggage	12,500	250	12,500	250	12,500	250
Compensation for Delay in the Arrival of Luggage (for outbound trips only)	12,500	250	12,500	250	12,500	250
Location and Forwarding of Baggage/Personal Effects	UNLIMITED					
Delayed Departure (6 hours)	12,500	250	12,500	250	12,500	250



SCHEDULE OF BENEFITS FOR DOMESTIC

REIMBURSEMENT TYPE	Php 500,000	Php 750,000
COVERAGE		
Accidental Death and Disablement	500,000	750,000
Unprovoked Murder and Assault	500,000	750,000
Medical Reimbursement	250,000	500,000
Burial Assistance	10,000	15,000
Daily Hospital Cash (Due to accident and sickness: max. 7 days)	500/day	800/day
Trip Cancellation	20,000	30,000
Trip Curtailment	20,000	30,000
Delayed Departure		
- Food Allowance (min. of 6 hours delay)	500	750
- Hotel Accommodation (min. of 12 hours delay)	1,000	1,800
Flight Diversion	2,000	3,000
Baggage Delay	5,000	7,500
Inconvenience / Cash Assistance (due to Baggage Delay)	1,000	1,500
Loss of Baggage / Damage to Baggage	Max. of 10,000	Max. of 15,000
Loss of Travel Documents	Max. of 10,000	Max. of 15,000
Emergency Medical Evacuation and Repatriation	15,000	20,000
Hijack: max. of 5 days	1,000/day	1,500/day

Important:

- Age eligibility is 1 to 85 years old
- Premium surcharge of 150% will apply for persons ages 76 to 85 years old.

Disclaimer:

This brochure contains a general description of coverage and is not a statement of contract. All coverages are subject to the conditions and exclusions of the actual policy.

Coverage

Personal Assistance

• **Personal Accident and Disablement** covers any accidental injuries or death suffered by the Insured during the travel.

• **Personal Liability** covers the damages and expenses incurred by the insured for bodily injury and property to third parties.

Emergency and Medical Assistance

• **Medical and Hospitalization Expenses** including follow-up treatment covers the payment of hospital expenses in case of medical emergencies during the trip up to the limit indicated in the policy.

• **First Medical Assistance** (in case of Pre-existing illness) covers to pay the initial emergency medical, surgical, hospital treatment and ambulance cost up the limit of the plan.

• **Hospital Income** covers to pay the assured of a fixed amount indicated in the plan for each day of confinement minimum of 18 hours.

• **Medical Evacuation or Repatriation** covers to pay the transfer or repatriation of the Insured to a properly equipped health center or to his/her usual place of residence.

• **Emergency Dental Care** covers the necessary emergency dental treatment of the Insured during the trip.

• **Delivery of Medicines** covers the delivery of medicines prescribed urgently by a doctor to the Insured during the trip.

• **Repatriation of mortal remains** covers the necessary arrangements for the Insured's transport or repatriation of mortal remains to the usual country of residence during the trip in case of death.

• **Repatriation of one family member traveling with the insured / Child Guard** covers the expenses if one of the Insured persons can no longer continue the trip due to accident or illness, the Company will take charge of transferring the other Insured person back to the home country or to the place where the Insured is hospitalized.

• **Compassionate visit** covers the expenses for the transfer of a person chosen by the Insured from the usual country of residence in the event that the Insured is hospitalized as an in-patient for more than five (5) consecutive days as a result of Injury or Sickness during the period of the trip.

Travel Inconvenience Assistance

• **Trip Cancellation** covers to pay the unused and non-refundable portion of travel, accommodation expenses and tours in case that the Insured can no longer proceed with the trip due to unforeseen events indicated in the policy.

• **Trip Curtailment** covers the expenses of the unused portion of the tour or accommodation if the trip needs to be terminated due to the unavoidable events indicated in the policy.

• **Delayed Departure** covers the expenses for meals, tours and accommodation in the event that the trip is delayed at least six (6) hours.

• **Missed Connecting Flight / Flight Diversion** covers the reimbursement of the expenses incurred due to acts of nature or intervention by the Authorities up to the limit indicated in the policy during the trip.

• **Aircraft Hijack** covers to pay the insured to the delay or interruption (minimum of twelve (12) hours waiting period maximum of ten (10) days) as a result of act of aircraft hijacking.

• **Compensation for in-flight loss of checked-in baggage** covers for loss, stolen or damaged baggage of the insured incurred during the trip indicated in the plan

• **Loss of Travel Documents** covers the cost to replace the new Passport or documents as well as the accommodation expenses indicated in the policy.

• **Compensation for delay in the arrival of luggage** (for outbound trips only) covers the expenses for the purchases of basic clothing and toiletries in case of delay of luggage during the trip minimum of six (6) hours.

• **Location & forwarding of baggage & personal effects** covers the advice on reporting the robbery or loss of the insured's luggage and personal effects and for locating or will collaborate arrangements in the recovery of the said baggage.

Others

• **Advance of Money** covers the assistance to arrange / to forward cash up to a limit indicated in the plan in the event of the robbery, loss or stolen of cash or credit cards and accidents.

• **Advance of Bail Bond** covers to advance funds for any legal bond required on behalf of an Insured up to the policy limit.

• **Relay of Urgent Messages** covers the relay of urgent messages to the immediate family of the insured, relating to any of the events covered in the policy.

• **Funeral Assistance** provides financial assistance for funeral expenses of the insured's family due to insured's death caused by accident up to the limit indicated in the policy.



Travel Protector Plus

International

ASIA

(EXCLUDING JAPAN, AUSTRALIA, NEW ZEALAND, MIDDLE EAST)

(IN PHP)	USD 10,000 Php 500,000		USD 30,000 Php 1,500,000		USD 50,000 Php 2,500,000	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Up to 2 days	120.00	420.00	180.00	675.00	360.00	900.00
Up to 4 days	240.00	825.00	330.00	840.00	420.00	1,050.00
Up to 7 days	340.00	1,190.00	365.00	1,275.00	520.00	1,300.00
Up to 10 days	530.00	1,815.00	725.00	1,855.00	1,075.00	2,685.00
Up to 15 days	820.00	2,715.00	1,085.00	2,870.00	1,430.00	3,575.00
Up to 21 days	1,050.00	3,350.00	1,340.00	3,675.00	1,795.00	5,385.00
Up to 31 days	1,300.00	3,900.00	1,560.00	4,550.00	2,095.00	6,285.00
Up to 45 days	1,650.00	5,275.00	2,110.00	5,775.00	3,385.00	8,465.00
Up to 60 days	2,300.00	6,675.00	2,670.00	8,050.00	4,675.00	11,685.00
Up to 75 days	2,600.00	7,735.00	3,095.00	9,100.00	5,830.00	13,410.00
Up to 90 days	2,900.00	8,800.00	3,520.00	12,600.00	6,990.00	17,475.00
Up to 120 days	3,600.00	10,775.00	4,350.00	13,650.00	9,260.00	18,520.00
Up to 150 days	4,200.00	12,750.00	5,100.00	14,700.00	11,535.00	23,070.00
Up to 180 days	4,800.00	14,735.00	5,895.00	16,800.00	12,000.00	25,000.00
Annual Premium	5,800.00	20,300.00	9,000.00	22,500.00	15,400.00	51,000.00
Amt 90 days	3,800.00	12,000.00	4,800.00	13,300.00	7,105.00	18,300.00

USA & CANADA

(IN PHP)	USD 10,000 Php 500,000		USD 30,000 Php 1,500,000		USD 50,000 Php 2,500,000	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Up to 2 days	240.00	720.00	360.00	900.00	378.00	1,135.00
Up to 4 days	450.00	1,350.00	575.00	1,435.00	715.00	1,785.00
Up to 7 days	600.00	1,800.00	760.00	1,900.00	865.00	2,160.00
Up to 10 days	650.00	1,950.00	975.00	2,435.00	1,098.00	2,745.00
Up to 15 days	850.00	2,550.00	1,275.00	3,185.00	1,795.00	4,485.00
Up to 21 days	1,200.00	3,600.00	1,550.00	3,875.00	2,395.00	5,985.00
Up to 31 days	1,450.00	4,350.00	1,795.00	4,795.00	2,995.00	7,485.00
Up to 45 days	1,900.00	5,700.00	2,395.00	5,985.00	4,075.00	10,185.00
Up to 60 days	2,600.00	7,485.00	2,995.00	7,800.00	5,155.00	12,885.00
Up to 75 days	2,950.00	8,775.00	3,510.00	8,850.00	6,295.00	15,735.00
Up to 90 days	3,300.00	9,900.00	4,025.00	10,065.00	7,435.00	18,585.00
Up to 120 days	4,000.00	12,000.00	4,850.00	12,125.00	9,595.00	23,985.00
Up to 150 days	4,600.00	13,800.00	5,680.00	14,200.00	11,755.00	29,385.00
Up to 180 days	5,200.00	15,600.00	6,510.00	16,275.00	13,800.00	34,500.00
Annual Premium	7,500.00	22,500.00	10,200.00	25,500.00	19,100.00	47,750.00
Amt 90 days	4,690.00	11,725.00	6,500.00	19,500.00	7,665.00	19,160.00



Travel Protector Plus

International

WORLDWIDE

(IN PHP)	USD 10,000 Php 500,000		USD 30,000 Php 1,500,000		USD 50,000 Php 2,500,000	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Up to 2 days	230.00	690.00	350.00	875.00	368.00	920.00
Up to 4 days	440.00	1,320.00	565.00	1,415.00	705.00	1,765.00
Up to 7 days	590.00	1,770.00	750.00	1,875.00	855.00	2,135.00
Up to 10 days	640.00	1,920.00	965.00	2,415.00	1,088.00	2,720.00
Up to 15 days	840.00	2,520.00	1,265.00	3,165.00	1,785.00	4,460.00
Up to 21 days	1,190.00	3,570.00	1,540.00	3,850.00	2,385.00	5,960.00
Up to 31 days	1,440.00	4,320.00	1,785.00	4,465.00	2,985.00	7,460.00
Up to 45 days	1,890.00	5,670.00	2,385.00	5,965.00	4,065.00	10,160.00
Up to 60 days	2,590.00	7,465.00	2,985.00	7,770.00	5,145.00	12,860.00
Up to 75 days	2,940.00	8,765.00	3,505.00	8,820.00	6,285.00	15,715.00
Up to 90 days	3,290.00	9,870.00	4,015.00	10,035.00	7,425.00	18,560.00
Up to 120 days	3,990.00	11,970.00	4,840.00	12,100.00	9,585.00	23,960.00
Up to 150 days	4,590.00	13,770.00	5,670.00	14,175.00	11,745.00	29,360.00
Up to 180 days	5,190.00	15,570.00	6,500.00	16,250.00	13,790.00	34,475.00
Annual Premium	7,490.00	22,470.00	10,190.00	25,475.00	19,090.00	47,725.00
Amt 90 days	4,680.00	11,700.00	6,490.00	19,470.00	7,655.00	19,135.00

SCHENGEN

(IN PHP)	USD 50,000 Php 2,500,000	
	INDIVIDUAL	FAMILY
Up to 2 days	345.00	865.00
Up to 4 days	430.00	1,075.00
Up to 7 days	545.00	1,365.00
Up to 10 days	1,005.00	2,510.00
Up to 15 days	1,495.00	4,110.00
Up to 21 days	1,995.00	5,485.00
Up to 31 days	2,495.00	6,865.00
Up to 45 days	3,735.00	9,335.00
Up to 60 days	4,725.00	11,815.00
Up to 75 days	5,770.00	14,425.00
Up to 90 days	6,815.00	17,035.00
Up to 120 days	8,795.00	21,985.00
Up to 150 days	10,775.00	26,935.00
Up to 180 days	12,650.00	31,625.00
Annual Premium	16,250.00	40,625.00
Amt 90 days	7,215.00	18,035.00

Are You Covered?





Travel Protector Plus

Domestic



DOMESTIC

	INDIVIDUAL		GROUPS (10-24 persons)	
	Php 500,000	Php 750,000	Php 500,000	Php 750,000
up to 4 days	98.00	174.00	93.00	167.00
up to 7 days	116.00	285.00	112.00	273.00
up to 10 days	194.00	335.00	185.00	320.00
up to 15 days	233.00	400.00	222.00	382.00
up to 21 days	300.00	511.00	286.00	487.00

	GROUPS (25-39 persons)		GROUPS (40-54 persons)	
	Php 500,000	Php 750,000	Php 500,000	Php 750,000
up to 4 days	92.00	164.00	90.00	161.00
up to 7 days	109.00	277.00	107.00	261.00
up to 10 days	180.00	313.00	177.00	306.00
up to 15 days	217.00	373.00	212.00	364.00
up to 21 days	263.00	476.00	272.00	464.00

	GROUPS (55-59 persons)		GROUPS (70-84 persons)	
	Php 500,000	Php 750,000	Php 500,000	Php 750,000
up to 4 days	86.00	155.00	84.00	152.00
up to 7 days	102.00	249.00	100.00	224.00
up to 10 days	168.00	291.00	164.00	284.00
up to 15 days	201.00	346.00	196.00	338.00
up to 21 days	257.00	441.00	251.00	430.00