



# TRAVEL PROGRAM

|   | WORLDWIDE/SCHENGEN  |               | ASIA  |               |
|---|---|---------------|---|---------------|
|   | Individual  | Family        | Individual  | Family        |
| <b>1 Medical &amp; Hospitalization</b>                                |   |               |   |               |
| Medical Expenses (in excess of \$60.00/claim)                         | 2,500,000   |               | 100,000   |               |
| Treatment for Pre-existing Conditions                                 | First Medical Treatment covered up to Php. 33,500.00 (in excess of \$60.00/claim) |               | First Medical Treatment covered up to Php. 33,500.00 (in excess of \$60.00/claim) |               |
| Emergency Dental Care (in excess of \$50.00/claim)                    | 22,500  |               | 22,500  |               |
| Follow-up home care   | 22,500  |               | 22,500  |               |
| Daily In-Hospital Income, rate per day up to 15 days                  | 2,500   |               | 2,500   |               |
| <b>2 24-Hour Emergency Assistance</b>                                 |   |               |   |               |
| Medically Supervised Repatriation                                     | Actual Expense  |               | Actual Expense  |               |
| Emergency Services  | Actual Expense  |               | Actual Expense  |               |
| Care for Minor Children   | Actual Expense  |               | Actual Expense  |               |
| Compassionate Visit (max of 1 person)                                 | Round Trip Fare +3,500/day up to 10 days  |               | Round Trip Fare +3,500/day up to 10 days  |               |
| Repatriation of Mortal Remains  | Actual Expense  |               | Actual Expense  |               |
| <b>3 Travel Inconveniences</b>  |   |               |   |               |
| Location & Forwarding of Baggage & Personal Effects                   | Actual Expense  |               | Actual Expense  |               |
| Flight Delay/Missed Connection - 4 hours onwards                      | 5,000   |               | 2,000   |               |
| Baggage Loss - 48 hrs. onwards  | 25,000  |               | 15,000  |               |
| Baggage Delay - 6 hrs onwards   | 5,000   |               | 2,000   |               |
| Relay of Urgent Messages  | Actual Expense  |               | Actual Expense  |               |
| Advance of Money up to  | 50,000  |               | 25,000  |               |
| Trip Cancellation/Curtailment   | 50,000  |               | 50,000  |               |
| Aircraft Hijacking, rate per day up to 7 days                         | 2,000   |               | 2,000   |               |
| <b>4 Personal Accident</b>  |   |               |   |               |
| Accidental Death  | 1,500,000   |               | 1,000,000   |               |
| Permanent Disablement/Dismemberment due to accident                   | 1,500,000   |               | 1,000,000   |               |
| - Dependent Spouse/Parent(s) not above 60 years old                   |   | 1,500,000     |   | 1,000,000     |
| - Each Dependent Children 1 to 17 years old -max of 2                 |   | 500,000       |   | 500,000       |
| Additional Burial Benefit   | 10,000  |               | 10,000  |               |
| <b>5 Loss of Personal Property/Money (in excess of \$60.00/claim)</b> | 50,000  |               | 25,000  |               |
| <b>6 Personal Liability</b>   | 1,000,000   |               | 1,000,000   |               |
|   | <b>WORLDWIDE/SCHENGEN</b>   |               | <b>ASIA</b>   |               |
| Duration of Travel  | <b>Ind. Only</b>  | <b>Family</b> | <b>Ind. Only</b>  | <b>Family</b> |
| up to 7 days  | 1,093.40  | 2,728.15      | 584.92  | 1,675.32      |
| up to 14 days   | 1,597.75  | 3,982.15      | 847.81  | 2,415.74      |
| up to 21 days   | 2,054.80  | 5,133.35      | 1,102.21  | 3,125.81      |
| up to 30 days   | 2,495.10  | 6,211.05      | 1,340.84  | 3,810.86      |
| up to 45 days   | 2,975.50  | 7,404.25      | 1,590.77  | 4,510.57      |
| up to 60 days   | 3,478.65  | 8,638.40      | 1,842.71  | 5,170.26      |
| up to 90 days   | 4,511.50  | 11,182.05     | 2,307.61  | 6,387.60      |
| up to 120days   | 4,896.05  | 12,132.05     | 2,510.47  | 6,945.24      |
| up to 150 days  | 10,180.80   | 25,068.70     | 4,669.44  | 12,257.73     |
| up to 180 days  | 11,371.50   | 28,060.05     | 5,212.21  | 13,679.04     |
| One Year  | 17,803.80   | 42,979.40     | 7,674.81  | 19,624.73     |

\* Limits and Premium are all in Php currency. Premium are inclusive of 2.45% taxes.

|                                   |  |
|-----------------------------------|--|
| <b>Geographical Limits</b>        | Anywhere in the world except in the Philippines  |
| <b>Period of Insurance</b>        | During the duration of the scheduled travel which commence upon departure from the usual residence or workplace (whichever is later)   |
| <b>Family Coverage/Limits:</b>    | (Dependent Spouse) coverage is equal to the Principal Insured's Limit<br>Each Dependent Children is covered up to Php 500,000.00 coverage for Accidental Death & Disablement; No coverage for Personal Liability & Personal Property/Money; Other benefits remains the same. |
| <b>Qualified Dependents are</b>   | Spouse/Parent(s) not above 60 years old<br>Children max of 2 who are aged 1 to 17 years old  |
| <b>Age Limit:</b> Maximum         | <b>up to 80 years old subject to applicable loading factors</b>  |
| <b>Loading Factor</b>             | 70 to 75 years old + 100% of the Premium<br>76 to 80 years old + 150% of the Premium   |
| <b>Maximum Duration of Travel</b> | up to 90 consecutive days per trip for Annual Travel Policy; &<br>up to 180 consecutive days per trip for Regular Travel or Short Term Travel  |