



TRAVELSAFE TRIPGUARD

Travel Insurance for business or pleasure with Benefits and Premiums on a per trip basis

TRAVELSAFE ANNUAL

(unlimited number of trips per year, 90 days per trip)
Travel Insurance for the frequent traveler, with Premiums on an annual basis and Benefits on a per trip basis

BENEFITS as of 1 June 2018		EXECUTIVE PESO	DE LUXE PESO	PRIVILEGE PESO	EXECUTIVE DOLLAR	EXECUTIVE DE LUXE DOLLAR	PRESTIGE EURO	PRESTIGE PLUS	EXECUTIVE PESO	DE LUXE PESO	EXECUTIVE DOLLAR	DE LUXE DOLLAR	
Medical Treatment		PhP 500,000	PhP 1,500,000	PhP 2,500,000	\$ 25,000	\$ 60,000	€ 40,000	€ 60,000	PhP 500,000	PhP 1,000,000	\$ 25,000	\$ 50,000	
Inclusions:	In-Patient and Out-Patient care, surgery, doctors' consultation, prescribed medicines and ambulance due to covered illness or injury	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	
	Emergency dental treatment (i) for immediate relief of pain, restoration and replacement of natural or unnatural teeth due to accident or (ii) immediate relief of pain caused by tooth sensitivity, infection or decay	up to 100,000	up to 100,000	up to 100,000	up to 2,500	up to 2,500	up to 2,000	up to 2,000	up to 100,000	up to 100,000	up to 2,500	up to 2,500	
	30 days automatic extension for treatment abroad or at the point of origin, not limited to Room and Board expenses	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	
	Emergency Room availment and In-Patient reimbursement for Pre-Existing Conditions <i>Not available for Philippine Travel Only Plans</i>	n.a.	n.a.	n.a.	n.a.	up to 500	up to 400	up to 400	n.a.	n.a.	n.a.	up to 500	
	Recreational activities and sports coverage such as archery, badminton, baseball, basketball, cycling, jogging, running, fun run, marathon, fishing, golf, tennis, squash, racquetball, banana boat or flyfish, frisbee, hiking/trekking/mountain climbing with elevation below 2,000 meters, indoor ice skating, island hopping, helmet diving or reef walking, jet skiing, kayaking, recreational scuba diving, snorkeling, surfing, swimming, wakeboarding, water skiing, whitewater rafting (grades 1-4), windsurfing, zipline	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	Recreational extreme sports coverage for bungee jumping, deep diving, licensed dirt road motorcycling within formed/defined tracks, guided ATV riding, hot-air ballooning, paragliding, parasailing, rock climbing/trekking/mountain climbing with elevation beyond 2,000 meters, sky diving, triathlon, including coverage for winter sports <i>Not available for Philippine Travel Only Plans</i>	n.a.	n.a.	n.a.	n.a.	up to 600	up to 500	up to 500	n.a.	n.a.	n.a.	up to 600	
	Implants coverage necessitated by a covered Accident <i>Not available for Philippine Travel Only Plans</i>	n.a.	n.a.	n.a.	n.a.	up to 2,500	up to 2,000	up to 2,000	n.a.	n.a.	n.a.	up to 2,500	
Hospital Income <i>(Daily cash allowance for up to 10 consecutive days as a hospital-confined patient after a minimum of 18 hours admission due to a covered illness or injury)</i>		1,000 max of 10 payments	1,500 max of 10 payments	1,500 max of 10 payments	45 max of 10 payments	60 max of 10 payments	40 max of 10 payments	40 max of 10 payments	1,500 max of 10 payments	2,000 max of 10 payments	60 max of 10 payments	120 max of 10 payments	
Funeral and Burial Expenses <i>(Reimbursement for expenses incurred overseas or at the Point of Origin if the Insured dies during the Period of Insurance due to a covered Accident)</i>		10,000	20,000	20,000	750	1,000	650	650	20,000	30,000	1,000	2,000	
Personal Accident <i>(Lump sum cash for death, total and permanent disability including loss of sight or loss of limb)</i>													
Limits per Age Range:	Insured 16 to 70 years old	750,000	1,500,000	1,500,000	40,000	50,000	30,000	30,000	1,000,000	1,500,000	50,000	100,000	
	Insured 15 days to 5 years old and 71 years old and above	100,000	100,000	100,000	5,000	5,000	3,000	3,000	100,000	100,000	5,000	5,000	
	Insured 6 to 15 years old	750,000	1,000,000	1,000,000	20,000	20,000	15,000	15,000	1,000,000	1,000,000	20,000	20,000	
Not covered:	<i>Recreational Extreme Sports</i>												
Personal Liability <i>(Reimbursement of expenses incurred for causing another person's accidental death, bodily injury, or damage to property)</i>		500,000	1,000,000	1,000,000	40,000	50,000	30,000	30,000	500,000	1,000,000	40,000	50,000	
Land Vehicle Rental Excess Protection <i>(Reimburses the excess of the rented land vehicle insurance, in case the rented land vehicle is damaged due to collision, fire or involvement in fire, external explosion, self-ignition or lightning)</i>		50,000	50,000	50,000	1,000	1,000	850	850	50,000	50,000	1,000	1,000	
Baggage Delay <i>(Lump sum cash benefit per occurrence, non-receipted)</i>													
Inclusions:	Minimum of 6 hours delay of checked-in baggage	2,000	3,000	3,000	100	150	100	100	2,000	3,000	100	200	
	After 48 hours of continuous delay in a foreign destination	2,000	3,000	3,000	100	150	100	100	2,000	3,000	100	200	



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BENEFITS as of 1 June 2018		EXECUTIVE PESO	DE LUXE PESO	PRIVILEGE PESO	EXECUTIVE DOLLAR	EXECUTIVE DE LUXE DOLLAR	PRESTIGE EURO	PRESTIGE PLUS	EXECUTIVE PESO	DE LUXE PESO	EXECUTIVE DOLLAR	DE LUXE DOLLAR
Loss or Damage to Baggage and Personal Effects		PhP 15,000	PhP 25,000	PhP 25,000	\$ 800	\$ 1,000	€ 650	€ 650	PhP 20,000	PhP 50,000	\$ 2,000	\$ 3,000
Inclusions:	Cost of repair of damaged baggage or cost of the damaged or lost baggage, subject to depreciation	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	Cost of clothing, prescribed medicines, bags, footwear and other personal effects subject to per item, pair or set limit of	up to 5,000	up to 5,000	up to 5,000	up to 150	up to 150	up to 95	up to 95	up to 5,000	up to 5,000	up to 150	up to 150
Loss of Laptop		n.a.	n.a.	n.a.	n.a.	220	180	180	n.a.	n.a.	n.a.	220
Inclusions:	Cost of lost laptop not more than 3 years old, up to the limit											
	More than 3 years but less than 6 years old, subject to 50% depreciation but not exceeding the limit											
Not covered:	Netbook, portable telecom equipment and handheld computer such as tablet and palmtop, other electronic and technical equipment and accessories; lost laptop more than 6 years old Not available for Philippine Travel Only Plans											
Theft of Cash		n.a.	n.a.	n.a.	n.a.	220	180	180	n.a.	n.a.	n.a.	220
Inclusions:	Reimbursement equivalent to the amount of cash stolen while being physically carried by the Insured, up to the limit											
	Reported to police within 48 hours from occurrence											
Not covered:	Not applicable for children 15 years old and younger Unknown reason of loss or unexplained disappearance of cash Not available for Philippine Travel Only Plans											
Loss of Travel Documents		20,000	50,000	50,000	2,000	3,000	2,000	2,000	20,000	50,000	2,000	3,000
Inclusions:	Cost of the replacement fee of lost passport including unused visa and re-issuance of travel tickets or cost of the new return flight tickets of the same class	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	Reimbursement of travel and unplanned accommodation expenses incurred during the 2 days after the original date of supposed departure which was necessarily abandoned, up to a combined daily limit of	5,000 not exceeding MBL	5,000 not exceeding MBL	5,000 not exceeding MBL	110 not exceeding MBL	110 not exceeding MBL	90 not exceeding MBL	90 not exceeding MBL	5,000 not exceeding MBL	5,000 not exceeding MBL	110 not exceeding MBL	110 not exceeding MBL
Not covered:	Communication and other related incremental charges while obtaining replacement travel documents											
Trip Cancellation		40,000	50,000	60,000	2,000	3,000	2,000	2,000	20,000	50,000	2,000	4,000
Inclusions:	Reimbursement for unused and non-refundable portion of travel fare, accommodation expenses, penalties and other irrecoverable pre-paid charges related to the trip according to the contract with Insured's Provider (e.g., hotel, airline), Travel Agency and/or Tour Operator	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	Due to death, life threatening condition, serious illness/injury of the Insured or Immediate Family member											
	Due to these circumstances happening to Insured or his Immediate Family who is traveling on the same itinerary and who is also insured under the Company's Travel Policy: (i) sickness resulting to the doctor's declaration of patient being unfit to travel for the past 7 days immediately before or on the scheduled departure date (ii) sickness resulting to compulsory quarantine or denied boarding or (iii) lost travel documents											
	Due to severe weather conditions; natural catastrophe; unexpected outbreak of strike; riot or civil commotion; technical failure of aircraft; or technical failure or mechanical fault of the airport facility (e.g., runway obstruction, airport traffic or congestion)											
	Due to sudden acts of terrorism causing an immediate release of the highest travel advisory level of "Do not travel" at the place of departure or at the planned destination up to the limit of	20,000 not exceeding MBL	25,000 not exceeding MBL	30,000 not exceeding MBL	1,000 not exceeding MBL	1,500 not exceeding MBL	1,000 not exceeding MBL	1,000 not exceeding MBL	10,000 not exceeding MBL	25,000 not exceeding MBL	1,000 not exceeding MBL	2,000 not exceeding MBL
Limitation:	Pre-Existing Condition exclusion does not apply											
Insured can claim from only 1 of these benefits namely, (i) Flight Delay (ii) Trip Postponement or (iii) Trip Cancellation or (iv) Trip Termination for the same occurrence												



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Trip Termination		PhP 40,000	PhP 50,000	PhP 60,000	\$ 2,000	\$ 3,000	€ 2,000	€ 2,000	PhP 20,000	PhP 50,000	\$ 2,000	\$ 4,000
Inclusions:	Reimbursement for unused and non-refundable portion of travel fare, accommodation expenses, penalties and other irrecoverable pre-paid charges related to the trip according to the contract with Insured's Provider (e.g., hotel, airline), Travel Agency and/or Tour Operator	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	Cost of unplanned accommodation for Insured's extended overseas stay if medical assistance is necessary or after hospital discharge											
	Due to death, life threatening condition, serious illness/injury of the Insured or Immediate Family member											
	Due to these circumstances happening to Insured or his Immediate Family who is traveling on the same itinerary and who is also insured under the Company's Travel Policy: (i) sickness resulting to the doctor's declaration of patient being unfit to travel for the past 7 days immediately before or on the scheduled departure date (ii) sickness resulting to compulsory quarantine or denied boarding or (iii) lost travel documents											
	Due to severe weather conditions; natural catastrophe; unexpected outbreak of strike; riot or civil commotion; technical failure of aircraft; or technical failure or mechanical fault of the airport facility (e.g., runway obstruction, airport traffic or congestion)											
	Due to sudden acts of terrorism causing an immediate release of the highest travel advisory level of "Do not travel" at the place of departure or at the planned destination up to the limit of	20,000 not exceeding MBL	25,000 not exceeding MBL	30,000 not exceeding MBL	1,000 not exceeding MBL	1,500 not exceeding MBL	1,000 not exceeding MBL	1,000 not exceeding MBL	10,000 not exceeding MBL	25,000 not exceeding MBL	1,000 not exceeding MBL	2,000 not exceeding MBL
	Pre-Existing Condition exclusion does not apply											
Limitation:	Insured can claim from only one (1) of these benefits namely, (i) Flight Delay (ii) Trip Postponement or (iii) Trip Cancellation or (iv) Trip Termination for the same occurrence											
Flight Delay (Lump sum cash benefit per occurrence, non-receipted, for outbound, inbound and in-between destinations)												
Inclusions:	Minimum of 6 hours delay	2,000	3,000	3,000	100	150	100	100	2,000	3,000	100	200
	After 48 hours of continuous delay from a place of departure that is not the place of origin	2,000	3,000	3,000	100	150	100	100	2,000	3,000	100	200
	Due to severe weather conditions, natural catastrophes, technical failure of aircraft, or technical failure or mechanical fault of the airport facility (e.g., runway obstruction, airport traffic or congestion)											
	Due to late arrival at the airport as a result of the same circumstances affecting the preceding public conveyance such as bus line, shipping line or rail transit											
Limitations:	Insured can claim from only 1 of these benefits namely, (i) Flight Delay (ii) Trip Postponement or (iii) Trip Cancellation or (iv) Trip Termination for the same occurrence											
	Insured can only claim for either Alternative Means of Transportation or Flight Delay for the same leg of trip											
Not covered:	Delays of chartered flights											
Missed Connecting Flight (Lump sum cash benefit per 6 consecutive hours maximum of 96 hours)		2,000 max of 16 payments	3,000 max of 16 payments	3,000 max of 16 payments	100 max of 16 payments	150 max of 16 payments	100 max of 16 payments	100 max of 16 payments	1,000 max of 16 payments	2,000 max of 16 payments	75 max of 16 payments	100 max of 16 payments
Inclusions:	For missed onward connecting flight due to the late arrival of the Insured Person's incoming flight and no alternative onward transportation is made available after arriving at the overseas or domestic transfer point											
	Due to severe weather conditions, natural catastrophe, technical failure of aircraft, technical failure or mechanical fault of the airport facility (e.g., runway obstruction, airport traffic or congestion), organized industrial action (e.g., strike), or hijack											
Limitation:	Insured can only claim for either Alternative Means of Transportation or Missed Connecting Flight for the same occurrence											



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Strikes or Hijack (Daily allowance per each full day up to 10 days that the travel is delayed from reaching the scheduled destination for a minimum of 12 hours)		PhP 1,000 max of 10 payments	PhP 2,000 max of 10 payments	PhP 2,000 max of 10 payments	\$ 75 max of 10 payments	\$ 100 max of 10 payments	€ 70 max of 10 payments	€ 70 max of 10 payments	PhP 2,000 max of 10 payments	PhP 3,000 max of 10 payments	\$ 100 max of 10 payments	\$ 200 max of 10 payments
Alternative Means of Transportation		4,000	6,000	6,000	200	300	200	200	4,000	6,000	200	400
Inclusions:	Reimbursement for the cost of the new flight and related fare expenses necessarily incurred for the use of alternative public transportation to allow the Insured to reach the planned destination on time as a result of carrier cancellation of original flight schedule; no alternative onward transportation is made available to the Insured after missing the connecting flight; or more than 6 hours waiting time for the airline's arrangement for another new or connecting flight Due to severe weather conditions, natural catastrophes, technical failure of aircraft, technical failure or mechanical fault of the airport facility (e.g., runway obstruction, airport traffic or congestion), organized industrial action (e.g., strike), or hijack											
Limitations:	Insured can only claim for either Alternative Means of Transportation or Missed Connecting Flight for the same occurrence Insured can only claim for either Alternative Means of Transportation or Flight Delay for the same leg of trip											
Not covered:	Delays of chartered flights; any private means of transportation											
Trip Postponement		3,000	4,500	4,500	150	225	150	150	3,000	4,500	150	300
Inclusions:	Reimbursement for unused and non-refundable portion of travel fare, accommodation expenses, penalties and other irrecoverable pre-paid charges related to the trip according to the contract with Insured's Provider (e.g., hotel, airline), Travel Agency and/or Tour Operator that has been postponed as a result of carrier cancellation of original flight schedule or, flight delay with more than 24 hours waiting time for the airline's arrangement for another new or connecting flight Due to severe weather conditions, natural catastrophes, technical failure of aircraft, technical failure or mechanical fault of the airport facility (e.g., runway obstruction, airport traffic or congestion)											
Limitation:	Insured can claim from only 1 of these benefits namely, (i) Flight Delay (ii) Trip Postponement or (iii) Trip Cancellation or (iv) Trip Termination for the same occurrence											
Not covered:	Delays of chartered flights											
Emergency Assistance Benefits		Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Major Inclusions available if arranged through our Emergency Assistance partner: Emergency Medical Evacuation, Medical Repatriation, Care of Minor Child(ren), Compassionate Visit, Return of Mortal Remains												
Other Emergency Medical and Travel Assistance Benefits		Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
Services available subject to the terms and conditions as agreed upon by Pacific Cross and our Emergency Assistance Provider: Medical Consultation, Evaluation and Referral, Hospital Admission Assistance following a Medical Evacuation, Medical Monitoring, Prescription Assistance, Emergency Message Transmission, Interpreter and Legal Referrals, Lost Luggage or Document Assistance, Emergency Cash Coordination, Pre-trip Information Services available for Philippine Travel Only Plans: Emergency Medical Evacuation Medical Consultation, Evaluation and Referral Medical Monitoring												