



**JETSETPROTECT BY BPI CARDS
LIST OF BENEFITS**



JETSETPROTECT by BPI CARDS

FULL LIST OF BENEFITS

INTERNATIONAL – INDIVIDUAL and GROUP

- For Individual plans, the Insured shall be eligible for the full limits of the benefits listed below.
- For group plans, each member of the group is eligible for the benefits listed below.

In Philippine Pesos (Php)

BENEFITS	GOLD	DIAMOND	PLATINUM
Accidental Death & Disablement Pays a cash benefit in case of death or disablement due to an accident.	1,000,000	2,500,000	3,000,000
Medical & Additional Expense Covers medical, surgical or hospital charges as a result from an accident or illness during your trip.	1,000,000	2,500,000	3,000,000
Hospital Income Benefit Receive cash for each day of hospital confinement.		1,000/day, max 20 days	
Emergency Dental Care Reimburses the cost required for emergency dental treatment during the trip.			20,000
First Medical Payment (in case of pre-existing illness) Pays for medical expenses needed for the treatment of a sudden and acute illness that cannot be postponed during the trip. Long term treatments intended for the resolution of the illness are not covered.			10,000
Burns Benefit Reimburses the cost for injuries diagnosed being caused by burns sustained during the trip.			50,000
Delivery of Medicines Assists in arranging the delivery of essential medicines that are not available locally			Arrangement only
Loss or Damage to Baggage and Personal Effects Covers the replacement cost of baggage due to accidental loss, theft or damage during the trip.		10k per item, max 50,000	
Delayed Baggage Reimburses costs for checked-in luggage that is delayed (over 6 hours), misdirected, or lost.		10k per 6 hrs, max 80k	
Loss of Document or Samples Compensates for the loss of important business documents, records or samples during the trip			20,000
Loss of Passport or Travel document Pays for reasonable costs necessary to obtain a replacement for a lost passport or visa.			10,000
Loss of Personal Money Pays for the loss of cash, signed traveler's cheques or money order as a direct result of theft, robbery or burglary during the trip.			5,000
Loss of Credit Card Reimburses for the loss of credit cards as a direct result of theft, robbery or burglary during the trip.			5,000



Trip Cancellation Reimburses non-refundable expenses if your trip is cancelled or curtailed due to unforeseen incidents.	200,000
Trip Curtailment/Termination Pays for non-refundable expenses incurred necessary to your return due to death, serious injury or sickness.	200,000
Missed Travel Connection Pays for reasonable additional expenses due to failure of public transport services to reach the departure port.	4,000 per 6 hrs., max 24k
Delayed Departure Reimburses incurred expenses if your flight is delayed by more than 6 hours.	4,000 per 6 hrs., max 24k
Missed Departure Pays for reasonable additional expenses due to failure of public transport services to reach the departure port.	4,000 per 6 hrs., max 24k
Diversion of trip Reimburses expenses incurred if the aircraft is diverted due to adverse weather conditions.	10,000
Flight Overbooked Reimburses expenses incurred if you are denied boarding a confirmed scheduled flight from due to overbooking by the travel agent or airline.	10,000
Travel Postponement Pays for reasonable additional travel ticket costs to reschedule the Insured Person's trip if it is unexpectedly and unavoidably postponed due to death, serious Injury or sickness.	4,000 per 6 hrs., max 24k
Extension of Period of Journey Receive coverage extension if the journey is extended due to public transport delay or bodily injury or sickness up to: <ul style="list-style-type: none">• 7 days delay due to the carrier• 30 days delay if due to injury or illness.	Covered
Travel delay cash out/re-route Reimburses expenses for every full six (6) hours delay of your flight due to severe weather conditions, strike or other job action by airline employees.	4,000 per 6 hrs., max 24k
Personal Liability Abroad Covers expenses you might incur if you caused another person's accidental death, bodily injury or damage to property.	1,000,000
Rental Vehicle Expense Cover Recover expenses for liabilities related to rented vehicles.	10,000
Additional Cost of Rental Car Return Refunds expenses for delayed return of rented vehicle due to accident or illness	10,000
Hijack Receive compensation for travel delays due to hijacking.	5k per day, max. 20k
Emergency Medical Repatriation Arranges and pays for covered expenses if your medical condition requires transportation to your home country for further medical treatment or recovery.	2,500,000
Emergency Medical Evacuation Covers the cost and arrangement of transporting you to the nearest hospital for urgent medical treatment when needed.	2,500,000
Repatriation of Mortal Remains Arranges and pays for reasonable expenses incurred for the preparation and return of your mortal remains to your home country.	Actual Cost



Funeral and Burial Expenses Covers burial expenses in case of death of the Insured due to accident during the covered trip.	25,000
Emergency Return Home Following Death Of Family Member Arranges for your return to your home country in the event of the untimely death of an immediate family member.	Actual Cost
Care of Minor Child(ren) Arranges return airfares for minor children if they are left unattended due to the Insured's illness, accident, or emergency evacuation.	Actual Cost
Compassionate Visit Arranges return airfare for one (1) relative to visit if you are hospitalized during the trip.	Actual Cost
Relay of Urgent Message Assists in transmitting urgent messages to the Insured's family, friends, or business associates upon the Insured's request in the event of medical emergency,	Arrangement only
Worldwide Travel Assistance Receive travel assistance through our International service provider while abroad.	Included

For the full details of coverage, please refer to the [policy terms & conditions](#) which shall prevail over the summary presented.

INTERNATIONAL – FAMILY

- In the case that the Principal Insured is married, the limit of insurance of the spouse is fifty percent (50%), while each qualified child(ren) shall be twenty-five percent (25%).
- In the case that the Principal Insured is unmarried, the limit of each qualified parent and sibling is twenty-five percent (25%).

In Philippine Pesos (PhP)

BENEFITS	PRINCIPAL INSURED	SPOUSE	CHILDREN or PARENTS
Accidental Death & Disablement	Gold - 1,000,000 Diamond - 2,500,000 Platinum - 3,000,000	Gold - 500,000 Diamond - 1,250,000 Platinum - 1,500,000	Gold - 250,000 Diamond - 625,000 Platinum - 750,000
Medical & Additional Expense	Gold - 1,000,000 Diamond - 2,500,000 Platinum - 3,000,000	Gold - 500,000 Diamond - 1,250,000 Platinum - 1,500,000	Gold - 250,000 Diamond - 625,000 Platinum - 750,000

Hospital Income Benefit	1,000/day, max 20 days	500/day, max 20 days	250/day, max 20 days
Emergency Dental Care	20,000.00	10,000.00	5,000.00
First Medical Payment in case of pre-existing illness	10,000.00	5,000.00	2,500.00
Burns Benefit	50,000.00	25,000.00	12,500.00
Delivery of Medicines	Arrangement only	Arrangement only	Arrangement only

Loss or Damage to Baggage and Personal Effects	10k per item, max 50,000	5k per item, max 25,000	2.5k per item, max 12,500
Delayed Baggage	10k per 6 hrs, max 80k	5k per 6 hrs, max 40k	2.5k per 6 hrs, max 20k
Loss of Document or Samples	20,000.00	10,000.00	5,000.00
Loss of Passport/Travel document	10,000.00	5,000.00	2,500.00
Loss of Personal Money	5,000.00	2,500.00	1,250.00
Loss of Credit Card	5,000.00	2,500.00	1,250.00



Trip Cancellation	200,000.00	100,000.00	50,000.00
Trip Curtailment/Termination	200,000.00	100,000.00	50,000.00
Missed Travel Connection	4,000 per 6 hrs, max 24k	2,000 per 6 hrs., max 12k	2,000 per 6 hrs., max 6k
Delayed Departure	4,000 per 6 hrs, max 24k	2,000 per 6 hrs., max 12k	2,000 per 6 hrs., max 6k
Missed Departure	4,000 per 6 hrs, max 24k	2,000 per 6 hrs., max 12k	2,000 per 6 hrs., max 6k
Diversion of trip	10,000.00	5,000.00	2,500.00
Flight Overbooked	10,000.00	5,000.00	2,500.00
Travel Postponement	4,000 per 6 hrs, max 24k	2,000 per 6 hrs., max 12k	2,000 per 6 hrs., max 6k
Extension of Period of Journey	Covered		
Travel delay cash out/re-route	4,000 per 6 hrs, max 24k	2,000 per 6 hrs., max 12k	2,000 per 6 hrs., max 6k
Personal Liability	1,000,000.00	500,000.00	250,000.00
Rental Vehicle Expense Cover	10,000.00	5,000.00	2,500.00
Additional Cost of Rental Car Return	10,000.00	5,000.00	2,500.00
Hijack	10,000.00	5,000.00	2,500.00
Emergency Repatriation	2,500,000	2,500,000	2,500,000
Emergency Medical Evacuation	2,500,000	2,500,000	2,500,000
Repatriation of Mortal Remains	Actual Cost	Actual Cost	Actual Cost
Funeral and Burial Expenses	25,000.00	12,500.00	6,250.00
Emergency return home following death of family member	Actual Cost	Actual Cost	Actual Cost
Care of Minor Child(ren)	Actual Cost	Actual Cost	Actual Cost
Compassionate Visit	Actual Cost	Actual Cost	Actual Cost
Relay of Urgent Message	Arrangement only	Arrangement only	Arrangement only
Worldwide Travel Assistance	Included	Included	Included

For the full details of coverage, please refer to the [policy terms & conditions](#) which shall prevail over the summary presented.

DOMESTIC – INDIVIDUAL and GROUP

- For Individual plans, the Insured shall be eligible for the full limits of the benefits listed below.
- For group plans, each member of the group is eligible for the benefits listed below.

In Philippine Pesos (PhP)

BENEFITS	LIMITS
Accidental Death & Disablement	1,000,000.00
Medical & Additional Expense	500,000 (cashless transaction)
Burns Benefit	25,000.00
Loss of Baggage & Personal Effects	50,000 (subject to a 10,000 limit per item)
Delayed Baggage	2,000 per 6 hours max of 8,000
Travel Delay or Re-route or Missed Connecting Flight	2,000 per 6 hours max of 8,000
Hijack	Up to 20,000



Flight Overbooked	Up to 5,000
Trip Cancellation	Up to 50,000
Trip Termination/Curtailment	Up to 50,000
Personal Liability	Up to 500,000
Accidental Funeral Expenses	Up to 35,000
Automatic extension of coverage	7 days

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DOMESTIC – FAMILY

- In the case that the Principal Insured is married, the limit of insurance of the spouse is fifty percent (50%), while each qualified child(ren) shall be twenty-five percent (25%).
- In the case that the Principal Insured is unmarried, the limit of each qualified parent and sibling is twenty-five percent (25%).

In Philippine Pesos (PhP)

BENEFITS	PRINCIPAL INSURED	SPOUSE	CHILDREN or PARENTS
Accidental Death & Disablement	1,000,000.00	500,000.00	250,000.00
Medical and Additional Expense	500,000 (cashless transaction)	250,000 (cashless transaction)	Up to 125,000
Burns Benefit	25,000.00	12,500.00	6,250.00
Loss or Damage of Baggage & Personal Effects	50,000 (10,000 limit per item)	25,000 (10,000 limit per item)	12,500 (10,000 limit per item)
Delayed Baggage	2,000 per 6 hours max of 8,000	2,000 per 6 hours max of 8,000	2,000 per 6 hours max of 8,000
Travel Delay or Re-route or Missed Connecting Flight	2,000 per 6 hours max of 8,000	2,000 per 6 hours max of 8,000	2,000 per 6 hours max of 8,000
Hijack	Up to 20,000	Up to 10,000	Up to 5,000
Overbooked flight (Travel Delay)	6,000 per 12 hours max of 24,000	6,000 per 12 hours max of 24,000	6,000 per 12 hours max of 24,000
Trip Cancellation	Up to 50,000	Up to 25,000	Up to 12,500
Trip Termination/Curtailment	Up to 50,000	Up to 25,000	Up to 12,500
Personal Liability	Up to 500,000	Up to 250,000	Up to 125,000
Accidental Funeral Expenses	Up to 35,000	Up to 17,500	Up to 8,750
Automatic extension of coverage	7 days	7 days	7 days

For the full details of coverage, please refer to the [policy terms & conditions](#) which shall prevail over the summary presented.