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**JETSETPROTECT BY BPI CARDS  
INSURING TERMS AND CONDITIONS**

# JETSETPROTECT by BPI CARDS

## INSURING TERMS AND CONDITIONS

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## JET SET PROTECT INSURANCE PLANS

### A. GOLD

#### a. INDIVIDUAL and GROUP (Gold)

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
Medical & Additional Expense	1,000,000
Hospital Income Benefit	1,000/day, max 20 days
Emergency Dental Care	20,000
First Medical Payment (in case of pre-existing illness)	10,000
Burns Benefit	50,000
Delivery of Medicines	Arrangement only
Loss or Damage to Baggage and Personal Effects	10k per item, max 50,000
Delayed Baggage	10k per 6 hrs., max 80k
Loss of Document or Samples	20,000
Loss of Passport/Travel document	10,000
Loss of Personal Money	5,000
Loss of Credit Card	5,000
Trip Cancellation	200,000
Trip Curtailment/Termination	200,000
Missed Travel Connection	4,000 per 6 hrs., max 24k
Delayed Departure	4,000 per 6 hrs., max 24k
Missed Departure	4,000 per 6 hrs., max 24k
Diversion of trip	10,000
Flight Overbooked	10,000
Travel Postponement	4,000 per 6 hrs., max 24k
Extension of Period of Journey	Covered
Travel delay cash out/re-route	4,000 per 6 hrs., max 24k
Personal Liability	1,000,000
Rental Vehicle Expense Cover	10,000
Additional Cost of Rental Car Return	10,000
Hijack	5k per day, max. 20k
Emergency Medical Repatriation	2,500,000
Emergency Evacuation	2,500,000
Repatriation of Mortal Remains	Actual Cost
Funeral and Burial Expenses	25,000
Emergency return home following death of family member	Actual Cost
Care of Minor Child(ren)	Actual Cost
Compassionate Visit	Actual Cost
Relay of Urgent Message	Arrangement only
Worldwide Travel Assistance	Included



## b. FAMILY (Gold)

In Philippine Pesos (Php)

BENEFITS	PRINCIPAL INSURED	SPOUSE	CHILDREN or PARENTS
Accidental Death & Disablement	1,000,000	500,000	250,000
Medical & Additional Expense	1,000,000	500,000	250,000
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	Covered	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 Medical Repatriation	2,500,000	2,500,000	2,500,000
Emergency 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

## B. DIAMOND

### a. INDIVIDUAL and GROUP (Diamond)

For group plans, each member of the group is eligible for the benefits listed below:

In Philippine Pesos (Php)	
BENEFITS	LIMITS
Accidental Death & Disablement	2,500,000
Medical & Additional Expense	2,500,000
Hospital Income Benefit	1,000/day, max 20 days
Emergency Dental Care	20,000
First Medical Payment( in case of pre-existing illness)	10,000
Burns Benefit	50,000
Delivery of Medicines	Arrangement only
Loss or Damage to Baggage and Personal Effects	10k per item, max 50,000
Delayed Baggage	10k per 6 hrs., max 80k
Loss of Document or Samples	20,000
Loss of Passport/Travel document	10,000
Loss of Personal Money	5,000
Loss of Credit Card	5,000
Trip Cancellation	200,000
Trip Curtailment/Termination	200,000
Missed Travel Connection	4,000 per 6 hrs., max 24k
Delayed Departure	4,000 per 6 hrs., max 24k
Missed Departure	4,000 per 6 hrs., max 24k
Diversion of trip	10,000
Flight Overbooked	10,000
Travel Postponement	4,000 per 6 hrs., max 24k
Extension of Period of Journey	Covered
Travel delay cash out/re-route	4,000 per 6 hrs., max 24k
Personal Liability	1,000,000
Rental Vehicle Expense Cover	10,000
Additional Cost of Rental Car Return	10,000
Hijack	5k per day, max. 20k
Emergency Medical Repatriation	2,500,000
Emergency Evacuation	2,500,000
Repatriation of Mortal Remains	Actual Cost
Funeral and Burial Expenses	25,000
Emergency return home following death of family member	Actual Cost
Care of Minor Child(ren)	Actual Cost
Compassionate Visit	Actual Cost
Relay of Urgent Message	Arrangement only
Worldwide Travel Assistance	Included

## b. FAMILY (Diamond)

In Philippine Pesos (Php)

BENEFITS	PRINCIPAL INSURED	SPOUSE	CHILDREN or PARENTS
Accidental Death & Disablement	2,500,000	1,250,000	625,000
Medical & Additional Expense	2,500,000	1,250,000	625,000
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	Covered	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 Medical Repatriation	2,500,000	2,500,000	2,500,000
Emergency 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

## C. PLATINUM

### a. INDIVIDUAL and GROUP (Platinum)

For group plans, each member of the group is eligible for the benefits listed below:

In Philippine Pesos (Php)

BENEFITS	LIMITS
Accidental Death & Disablement	3,000,000
Medical & Additional Expense	3,000,000
Hospital Income Benefit	1,000/day, max 20 days
Emergency Dental Care	20,000
First Medical Payment (in case of pre-existing illness)	10,000
Burns Benefit	50,000
Delivery of Medicines	Arrangement only
Loss or Damage to Baggage and Personal Effects	10k per item, max 50,000
Delayed Baggage	10k per 6 hrs., max 80k
Loss of Document or Samples	20,000
Loss of Passport/Travel document	10,000
Loss of Personal Money	5,000
Loss of Credit Card	5,000
Trip Cancellation	200,000
Trip Curtailment/Termination	200,000
Missed Travel Connection	4,000 per 6 hrs., max 24k
Delayed Departure	4,000 per 6 hrs., max 24k
Missed Departure	4,000 per 6 hrs., max 24k
Diversion of trip	10,000
Flight Overbooked	10,000
Travel Postponement	4,000 per 6 hrs., max 24k
Extension of Period of Journey	Covered
Travel delay cash out/re-route	4,000 per 6 hrs., max 24k
Personal Liability	1,000,000
Rental Vehicle Expense Cover	10,000
Additional Cost of Rental Car Return	10,000
Hijack	5k per day, max. 20k
Emergency Medical Repatriation	2,500,000
Emergency Evacuation	2,500,000
Repatriation of Mortal Remains	Actual Cost
Funeral and Burial Expenses	25,000
Emergency return home following death of family member	Actual Cost
Care of Minor Child(ren)	Actual Cost
Compassionate Visit	Actual Cost
Relay of Urgent Message	Arrangement only
Worldwide Travel Assistance	Included



## b. FAMILY (Platinum)

In Philippine Pesos (Php)

BENEFITS	PRINCIPAL INSURED	SPOUSE	CHILDREN
Accidental Death & Disablement	3,000,000	1,500,000	750,000
Medical & Additional Expense	3,000,000	1,500,000	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	Covered	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 Medical Repatriation	2,500,000	2,500,000	2,500,000
Emergency Evacuation	2,500,000t	2,500,000t	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

## D. DOMESTIC

### a. INDIVIDUAL and GROUP

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 and Personal Effects	PHP 50,000 (subject to a PHP 10,000 limit per item)
Delayed Baggage	PHP 2,000 per 6 hours max of PHP 8,000
Travel Delay or Re-route or Missed Connecting Flight	PHP 2,000 per 6 hours max of PHP 8,000
Hijack	Up to PHP 20,000
Flight Overbooked	PHP 5,000
Trip Cancellation	Up to PHP 50,000
Trip Termination/Curtailment	Up to PHP 50,000
Personal Liability	Up to PHP 500,000
Funeral and Burial Expenses	Up to PHP 35,000
Automatic extension of coverage	7 days

### b. Family (Domestic)

In Philippine Pesos (Php)

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

## INSURING TERMS AND CONDITIONS

### Schedule of Covered Person/s:

Covered Members: As per submitted declaration list for individual, family and group plans

1. Individual and Group plans: 1 to 75 years old
  - The policy covers minors who are under the age of 18 at the time of purchasing the insurance policy.
  - The policy of minors must be purchased by a parent or legal guardian, who is responsible for the minor's well-being during travel.
2. Family
  - 2.1. The principal insured, his/her spouse (until 75 years old) and up to three unmarried children (until 21 years old) in case the insured is married or
  - 2.2. The principal insured, his/her parents (until 75 years old) and up to two unmarried siblings (until 21 years old) in case the insured is unmarried
    - 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%).

### Other Policy Details:

#### Commencement and Expiry

All coverage, except trip cancellation, commences two (2) hours before the Insured person(s) scheduled departure time and ceases or whichever of the following occurs first:

- a. The expiry of the policy period specified in the policy;
- b. The Insured person's return to his/her place of residence or employment;
- c. Within two (2) hours after scheduled time of arrival.

Policy purchases made after the scheduled departure are no longer valid.

**Policy Amendments & Cancellations:** Policy changes, such as adjustments to the inception date, insured members, or cancellations, may only be allowed prior to the client's departure. Once the coverage has commenced, no changes to the policy will be allowed.

**Policy Duration:** As per declared travel period; no retroactive date.

**Payor of Insured Minors:** In the case of policies issued to minors, it is understood that the premiums are paid by the respective legal parent and/or guardians who may or may not be traveling with the minors.

### Endorsements/Warranties/Clauses:

Covid -19 related sickness is covered under Medical and Additional Expense, Cancellation and Curtailment, Hospital Benefit, Emergency Repatriation, Emergency Evacuation

3. Covid-19 coverage does not include any of the following:
  - a) Denial of entry upon arrival within itinerary whether pre-departure from origin point, in-transit at connection points or at final destination.
  - b) Change of travel decision due to fear of Covid-19 infection during pre-departure at connecting points, or at final destination.
  - c) Covid-19 disease which did not manifest within the travel period or acquired within thirteen (13) days from return to the Philippines.
2. Hospital Confinement due to COVID-19:
 

Reimbursement of actual eligible hospitalization expenses incurred up to the MAXIMUM BENEFIT LIMIT if, while on travel, the Insured is:

  - a) Positively diagnosed with COVID-19, as evidenced by the confirmatory testing through RT-PCR recognized by the European Medicines Agency (EMA) (for Schengen member countries), the World Health Organization (WHO), or the corresponding Ministry/Department of Health of the country of destination; and
  - b) Symptomatic; and
  - c) Confined in a hospital due to COVID-19.

The hospital confinement must be deemed medically necessary following the clinical practice guidelines as assessed by an appropriate licensed Medical Specialist and must be primarily due to COVID-19. The confinement must take place in a hospital recognized by the European Medicines Agency (EMA) (for Schengen member countries), the World Health Organization (WHO), or the corresponding Ministry/Department of Health of the country of destination within the contract period. An Insured who is positively diagnosed with COVID-19 through confirmatory testing and is in a hospital for pure isolation is not eligible for this benefit.

The benefit shall be paid in lump sum via reimbursement of the actual eligible hospitalization expenses incurred due to COVID-19 (less any medical expenses paid by PhilHealth or any other private insurance of the Insured), up to the MAXIMUM BENEFIT LIMIT.

#### Conditions:

1. When submitting claims relating to **COVID-19** Cover, it must be accompanied with all applicable document(s) for the approved travel arrangement issued by the Philippine and/or foreign government, including the vaccination records, negative test result for the mandatory pre-departure **COVID-19** diagnostic test done to meet regulatory requirement for travel, if required.
2. For benefits during the trip, claims will only be paid for expenses incurred within the coverage period.
3. The benefits under **COVID-19** Cover shall operate in accordance with the terms and conditions under this endorsement and the policy. If there are terms and conditions that are inconsistent, the terms and conditions under the **COVID-19** Cover shall prevail.
4. This **COVID-19** Endorsement is specific to **COVID-19** only and will not extend to cover any other outbreak of any epidemic or pandemic sickness, virus or disease declared by any government agency, entity or in an executive order causing a state of emergency in any area and necessitating the setting up of appropriate quarantine measures therein.

#### Exclusions

**COVID-19** Cover will not pay for claims directly or indirectly related to:

1. Claims due to circumstances which you, the **insured person** or the travel companion knew before the purchase of this policy or **trip** that may lead to a claim under this policy.
2. Changes to travel advisory or restrictions, travel arrangement, **COVID-19** prevention measures issued by any government or authority relating to epidemic or pandemic at your planned destination or the Philippines.
3. Any medical test, vaccination, quarantine, or isolation required by the Philippine or overseas government, transport or accommodation provider that applies broadly to general travellers based on departing or arriving country, taken for the purpose of obtaining approval to travel for the **journey**.
4. Medical expenses incurred in the Philippines, or after sixty (60) days from the date the **insured person** first tested positive for **COVID-19** by a **doctor** or government approved personnel during the **trip** outside the Philippines. To avoid any doubt, we will assess the claim based on the date which the **COVID-19** test was done and not the date which the test results are released.
5. Vaccination, including the side effects and complications resulting from vaccination.
6. **Pre-existing medical condition** and its complications, regardless of whether it is resulting from or complicated by **COVID-19** infection.

#### Standard Policy Conditions

**WHEREAS** the Insured has by proposal and declaration, which are hereby made a part of this policy, applied to the BPI/MS Insurance Corporation, (hereinafter called "the Company") for the insurance hereinafter defined.

**NOW THIS POLICY WITNESSETH** that subject to the payment by the insured of the sum shown in the schedule as the first premium for the period of insurance stated therein, if at any time during the said period or any subsequent period for which the Insured shall have paid and the Company accepted a renewal premium, the Insured shall sustain bodily injury caused by violent accident external and visible means which injury shall solely and independently of any other cause result in his death or disablement as herein after defined or necessitate medical surgical treatment as herein after defined, the Company will subject to the terms provisos and conditions of and endorsed on this Policy (which terms, provisos and conditions shall so far as the nature of them respectively will permit be deemed conditions precedent to the rights to recover under this Policy), pay to the Insured, the sum of sums of money specified in the Schedule.

The Provisions printed and written by the Company on the succeeding pages hereof form a part of this Contract as fully as if stated over the signature hereto affixed.

## DEFINITION OF TERMS

**Family Cover** means a policy issued to the Insured as named in the Schedule who are traveling as a Family. For the purpose of this policy, the Insured Persons under a Family Cover comprises of:

1. The Insured, his/her spouse and up to 3 of their minor & unmarried child(ren) if the Insured is married
2. The insured, his/her parents and up to two (2) of his/her minor & unmarried siblings if the insured is unmarried. In the case that there is only one parent insured, the policy may be extended up to 3 minor and unmarried siblings.

In the event that the coverage is extended to the Principal insured's spouse, the amount of insurance is fifty percent (50%) of the principal amount. In the event that the coverage is extended to the Principal insured's children, the amount of insurance is twenty-five percent (25%) of the Principal Sum for each child.

In the event that the coverage is extended to the Principal insured's parents, the amount of insurance is twenty-five percent (25%) of the Principal Sum for each parent or fifty percent (50%) if only one parent is declared at the inception of the policy or if there is one surviving parent. In the event that the coverage is extended to the Principal insured's siblings, the amount of insurance is twenty-five percent (25%) of the Principal Sum for each sibling.

**Hospital** means an institution lawfully organized and operated primarily for rendering medical treatment or surgical care to sick or injured persons as in – patients; adequately equipped with at least six beds installed and maintained for 24-hour use by patients, facilities for diagnosis, major medical operations or procedures and 24 – hour nursing service by registered nurses; and staffed with one or more licensed physicians available at all times.

The term "hospital" shall not apply to any establishment primarily operated as a convalescent or nursing home, or as a rest home for the aged, or to any institution primarily operated for the treatment and care of persons suffering from alcoholism or drug addiction, or from nervous or mental disorder.

**Illness** means poor health or poor physical condition marked by a pathological deviation from the normal healthy state caused by disease or sickness.

**Injury** means an injury caused solely and directly by violent, accidental, external and visible means, and resulting therefrom independently of any other cause.

**Inpatient** means a patient who stays for one or more nights in a hospital for treatment.

**Insured Minor** means a person under the age of 18 years who is covered under this policy.

**Parent/Guardian** means the individual (parent or legal guardian) who purchases the insurance on behalf of the minor.

**Travel:** The journey undertaken by the insured, either domestically or internationally, which is the subject of this insurance policy.

### Pre-Existing Condition

Any disability which presented signs or symptoms of which the natural history can be medically determined to have started prior to the effective date of coverage or at the time of processing of the Insured's application, whether or not the Insured was aware of such Illness or Condition; or for which treatment, or medication, or advice, or diagnosis has been sought or received within two (2) years prior to the commencement of the Policy by the Insured; or which was known by the Insured to exist prior to the commencement of the Policy whether or not treatment, or medication, or advice, or diagnosis was sought or received.



Pre-Existing Conditions shall always include the following Disabilities, their complications and sequelae:

- Mass/
- Tumor/Cyst of Internal Organs
- Hemorrhoids/Anal Fistula
- Diseased Tonsils and Sinus Conditions requiring Surgery
- Cataract/Glaucoma
- Goiter and other Thyroid Disorders
- Hernia/Benign Prostatic Hypertrophy
- Endometriosis
- Asthma/Chronic Obstructive Lung Disease
- Epilepsy
- Spinal Column Abnormalities
- Tuberculosis
- Chronic Cholecystitis
- Gastric or Duodenal Ulcer
- Hallux Valgus
- Calculi
- Hypertension and other Cardiac/Vascular Diseases
- Mass/Tumors/Cyst on Skin, Muscular Tissue, Bone or any form of Blood Dyscracias
- Diabetes Mellitus
- Collagen/Auto-immune Disease
- Pathological Abnormalities of Nasal Septum or Turbinates
- Cerebrovascular Accident/Transient Ischemic Attack

**COVID-19** As defined by the World Health Organization (WHO), Covid 19 means the disease caused by the SARS-CoV-2 coronavirus.

**Public Transport** means any licensed and regularly scheduled land, sea or air conveyance which has fixed and established routes and any member of the public can join at a recognized stop and pay a fare.

**Samples** means business goods or samples or any items used in connection with the Insured Person's employment or occupation.

**Sickness** means specific illness, disease, or disorder of the human body.

**Trip / Journey means:**

- a) Single return trip – the entire return trip not exceeding one hundred eighty (180) days, unless declared to and accepted by the Company for trips more than one hundred eighty (180) days from two (2) hours prior to the scheduled departure time of the Insured for the sole purpose of commencing a trip abroad to two (2) hours after the Insured arrives back to his/her place of residence or employment or on the expiry date of the period of insurance shown in the Schedule, whichever is sooner.
- b) Domestic travel – means travel undertaken within the Philippines with a distance of at least 100 kilometers from the Insured's place of residence or business when traveling by land or sea; or requires at least one round trip air travel to and from the planned domestic destination.

## BENEFITS

### ACCIDENTAL AND MEDICAL BENEFITS

#### ACCIDENTAL DEATH AND DISABLEMENT

It is hereby declared and agreed that the Policy covers death or disablement as described below if the Insured suffers Injury during the journey which within 12 months of its happening is the sole cause of death or such disablement.

#### PERSONAL ACCIDENT TABLE OF BENEFITS TABLE OF BENEFITS – I

**BODILY INJURY** caused by violent external and visible means which injury shall solely and independently of any other cause result in:

- A. Death - occurring within twelve calendar months of bodily injury as aforesaid
- B. Permanent Disablement occurring within twelve calendar months of bodily injury as aforesaid and not followed within twelve calendar months of the said bodily injury, by the death of the insured:

The percentages in the Table of Benefits II below:

**TABLE OF BENEFITS – II**

DESCRIPTION OF DISABLEMENT PERMANENT DISABLEMENT	PERCENTAGE OF THE SUM SPECIFIED IN BENEFIT B OF TABLE OF BENEFITS I
Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of both feet	100%
Total loss of sight of both eyes	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss of arm between elbow and wrist	50%
Loss of arm at or above elbow	70%
Loss of hand	42 ½%
Loss of four fingers and thumb of one hand	42 ½%
Loss of four fingers	35%
Loss of thumb	15%
Loss of index finger	10%
Loss of middle finger	6%
Loss of ring finger	5%
Loss of little finger	4%
Loss of metacarpals - first or second (additional)	3%
third, fourth or fifth (additional)	2%
Loss of leg at or above knee	60%
Loss of leg below knee	40%
Loss of one foot	40%
Loss of toes - all of one foot	15%
Loss of big toe	5%
Loss of any toe other than big toe, each	1%
Loss of sight of one eye	30%
Loss of hearing - both ears	50%
One ear	7%

Total Permanent loss of use of a member shall be treated as loss of such member.

The loss of the first joint of the thumb or of any finger or of any toe shall be considered as equal to the loss of one half of the thumb or finger or toe and the benefit shall be one half of the benefit above specified for the loss of the thumb or finger or toe.

The loss of more than one phalange of the thumb or of any other finger or any toe shall be treated as loss of the entire thumb or finger or toe.

Where, however, there is loss of two or more parts of the hand, the percentage payable shall not be more than the loss of the whole hand.

Where the injury is not specified the Company will adopt a percentage of disablement, which in its opinion is not inconsistent with the provisions of this table.

The aggregate of all percentage payable in respect of anyone accident shall not exceed 100%. This contract shall terminate in the event of accidental death as provided therein or upon its expiry.

In any policy year, the aggregate benefits payable under this contract in respect of any one accident resulting in loss(es) shall not exceed the principal sum (e.g. loss of life, loss of both hands and feet, loss of sight of both eyes and either hand or foot).

In any policy year, the aggregate benefits under the Dismemberment/Disability Benefits of this contract in respect of one or more accident(s) resulting in loss(es) shall not exceed the principal sum [i.e. for subsequent accident resulting in any loss(es) which would make the aggregate benefits exceed the principal sum, [be] amount(s) payable under the Dismemberment/Disability Benefit shall be the principal less the amount(s) paid for previous loss(es)]. However, the payment of the principal sum for such loss(es) shall not terminate the contract in so far as accidental death benefit is concerned.

In any policy year, the amount of benefit payable for loss of life, arising from independent/unrelated accident/event, shall always be the principal sum.

Any partial benefit already paid for any loss(es) shall not be carried over in the subsequent policy year (i.e., the amount of benefits to be paid in the succeeding policy year shall not be reduced by any amount paid in the preceding year).

#### **MEDICAL AND ADDITIONAL EXPENSE CLAUSE**

It is hereby declared and agreed that the Policy covers the following, up to the maximum amount specified in the Policy Schedule:

- a. Benefit specified in the schedule for medical, surgical or hospital charges incurred as a result of accidental bodily injuries, illness or death during the journey;
- b. Reasonable additional charges for travel and accommodation due to extension of stay due to accident or illness of the Insured.

#### **HOSPITAL CASH BENEFIT CLAUSE**

It is hereby declared and agreed that the Policy will reimburse a fixed amount for each day that the Insured is hospitalized as an inpatient due to an accident or illness while the Insured is on a trip, up to the maximum amount specified in the Policy Schedule.

#### **EMERGENCY DENTAL CARE**

It is hereby declared and agreed that the Policy will reimburse the Insured for emergency dental treatment while the Insured is on a trip, up to the maximum amount specified in the Policy Schedule.

#### **FIRST MEDICAL ASSISTANCE IN CASE OF PRE-EXISTING ILLNESS**

In the products that explicitly include medical assistance in cases of chronic or pre-existent illnesses, the Company shall be liable for documented expenses arising from the provision of medical assistance up to the maximum limit for such purpose established in the Schedule of Benefits stated in the Policy, and only in the case of sudden and acute illnesses or accidents, whose urgency is such that requires medical care during the Trip and cannot be postponed to the date of arrival of the Insured to his country of origin. The Company

shall be financially liable for expenses incurred in the resolution of the acute event but shall not be liable for those treatments aimed at the final resolution of the problem or at the diagnostic research on events previous to the Trip.

**Chronic** shall mean a disease or illness that has at least one of the following characteristics:

- It continues indefinitely and has no known cure
- It comes back or is likely to come back
- It is permanent
- It needs long-term monitoring, consultations, checkups, examinations or tests
- It needs rehabilitation therapy or structured medical, physical, or psychological programs to cope with the medical condition
- It limits activities of daily living

#### **Provisions for First Medical Assistance In Case Of Pre-Existing Illness**

- In no event shall all the reimbursed medical expenses under this section (including Follow-up Medical Treatment, and Overseas Hospital Cash) exceed the Sum Insured of Medical Expenses stated in the Schedule for any one Accident or Sickness. If the Insured Person is entitled to a refund of all or part of such expenses (except Overseas Hospital Cash) from any other source or sources, the Company shall only be liable for the excess of the amount recoverable from such other source(s).
- The necessary and reasonable medical expenses covered are those that are medically necessary to treat the Insured Person's condition, unless otherwise approved in writing by Us before such medical treatment is provided.
- All treatment must be prescribed or referred by a Physician or Doctor in order for expenses to be reimbursed under this Policy and the Insured Person shall be required to produce written documentation in relation to such prescription or referral. Treatments and services including medicines must be customary for the treatment of a condition the Insured Person have and cannot be experimental or elective.

#### **BURNS BENEFIT**

It is hereby declared and agreed that the Policy covers an Insured Person if he sustains an Injury in the course of a Trip and is diagnosed by a Qualified Medical Practitioner to have suffered any of the Burn Events listed under the following Compensation Table 1, The Company shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured for the Burn Event stated in Compensation Table below.

**COMPENSATION TABLE 1**

<b>Burn Event</b>	<b>(Percentage of Sum Insured)</b>
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

## Provisions for Burns Benefit

Benefits shall not be payable for more than one of the above Burn Events in respect of the same Accident. Should more than one of the above Burn Events occur from the same Accident, the Company shall only be liable for the Burn Event with the greater Percentage of Sum Insured.

## DELIVERY OF MEDICINES

Dispatch of Essential Medicine - When medically necessary and whenever possible, the Company through its service provider will dispatch essential medicine which is not available locally. The delivery of such medical commodities will be subject to the laws and regulations applicable locally for the importation or delivery of such products. The Company through its service provider will not pay for the costs of such drugs or medicine and any delivery costs thereof, which shall be the responsibility of the Insured.

## BAGGAGE AND PERSONAL EFFECTS BENEFITS

### LOSS OF BAGGAGE (INCLUDING DELAYS) CLAUSE

It is hereby declared and agreed that the Policy covers the following:

- a. **Loss of Baggage** – Pays for loss or damage of the Insured's baggage, clothing and personal effects within the baggage, trunks, suitcases and similar bags up to the maximum benefit amount excluding mobile gadgets, electronic equipment, sporting equipment, musical instruments, cash and jewelry.
- b. **Delayed Baggage** – Temporary loss of baggage that is not restored within six (6) hours.  
Reimburses the Insured for the purchase of necessary clothing and toiletries up to the maximum benefit per six (6) hour delay if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced in delivery from more than six (6) hours from the time of the arrival at the overseas destination.

Benefits will not be provided:

1. For claims not declared to a competent person of the airline company as soon as the Insured knows the baggage is late or lost;
2. For any clothing or toiletries that the Insured purchased more than four (4) days after the actual time of arrival at the airport of destination;
3. When the baggage delay occurs on the return journey to Insured's normal domicile;
4. For purchases made after delivery of the Insured's baggage by the air carrier. The delay must be certified by the Common Carrier Operator.
5. Unexplained delay, delay due to confiscation or detention by customs or any other authority, or delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the Common Carrier carrying the Insured Person at the same time are not covered.
6. Original receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.
7. Any loss claimed under Loss of Baggage arising from the same cause is excluded

### LOSS OF DOCUMENTS OR SAMPLES

It is hereby declared and agreed that the Policy will reimburse the cost of replacing business records, documents or samples which have been lost up to the maximum amount specified in the Policy Schedule.



## **ADDITIONAL EXPENSE DUE TO LOSS OF PASSPORT CLAUSE**

It is hereby declared and agreed that the Policy will reimburse the Insured for reasonable travel and accommodation costs necessarily incurred in the country or countries visited in obtaining the replacement of a lost passport up to the maximum amount specified in the Policy Schedule. Provided that the Insured shall exercise reasonable care for the safety and supervision and that any loss of passport must be reported to the police within twenty-four (24) hours of the discovery.

### **Provisions for Loss of Passport**

1. The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
2. Travel expenses are limited to economy class if by air or train.
3. The travel and hotel accommodation expenses are subject to a maximum amount per day as stated in the Schedule.
4. Loss of any travel document or visa which is not needed to complete the particular trip during which the loss occurred is excluded.
5. Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority are excluded.

## **PERSONAL MONEY**

It is hereby declared and agreed that the Policy covers if an Insured Person sustains loss of cash, signed traveler's cheque(s) or money order as a direct result of theft, robbery or burglary in the course of a Trip, the Company shall indemnify the Insured Person for such loss subject to the maximum Sum Insured stated in the Schedule.

### **Provisions for Personal Money**

1. An Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
2. Unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency, or shortages due to errors or omissions during money exchange transactions are not covered.
3. This section is not applicable to the Insured Person aged ten (10) or below.

## **LOSS OF CREDIT CARD**

It is hereby declared and agreed that the Policy covers the Insured Person for the sustained loss of credit card as a direct result of theft, robbery or burglary in the course of a Trip, The Company shall reimburse the Insured Person for any monetary loss due to the unauthorized use of such credit card subject to the maximum Sum Insured stated in the Schedule.

### **Provisions for Loss of Credit Card**

1. The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
2. The Insured Person must report the theft, robbery or burglary to the local branch or agent of the authority that issued the credit card.

## **FLIGHT AND TRAVEL INCONVENIENCE**

### **DELAYED DEPARTURE CLAUSE AND TRAVEL DELAY CASH OUT/RE-ROUTE**

It is hereby declared and agreed that the Policy will reimburse expenses incurred by the Insured for every full six (6) hours delay of aircraft, train, or sea-going vessel up to the maximum amount specified in the Policy Schedule.

The Company will reimburse the Insured for:

- a. Any prepaid, unused, non-refundable land or water accommodations;
- b. Any reasonable expenses incurred in respect of meals and lodging which were necessarily incurred as a result of the delay and which were not provided by the airline or any other party free of charge;
- c. The cost of transfer to and from the airport.

Only those delays caused by the following will be covered:

- a. Delay caused by any severe weather conditions;
- b. Delay due to a strike or other job action by employees of the airline on which Insured is scheduled to travel;
- c. Delay caused by the equipment failure of the aircraft on which Insured is scheduled to travel.

This only applies to normally scheduled airline flights which the Insured had duly confirmed according to the airlines rules and regulations. Any delay of a charter flight will not be covered.

### **CANCELLATION CHARGES CLAUSE**

It is hereby declared and agreed that the Policy covers the following, up to the maximum amount specified in the Policy Schedule:

- a. Reimburses non-refundable deposits for unused travel and accommodation if the journey is cancelled or curtailed and/or reasonable additional travel and accommodation expenses necessary to return early to home due to any of the following:
  - i. accident, illness or death of the Insured;
  - ii. accident or death of the Insured's traveling companion, immediate family member or close business associate.
  - iii. unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions, or by Acts of Nature at the planned destination arising within one (1) week before the departure date; or
  - iv. serious damage to the Insured Person's residence in the Philippines from fire or by Acts of Nature within one (1) week from the departure date which requires the Insured Person's presence in the premises on the departure date.
- b. Cancellation due to delayed departure beyond 24-hours.

However, the Company will not pay for any loss caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, or carrier caused cancellation. The Company will not pay for any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, travel agent for any other travel and/or accommodation.

## TRIP CURTAILMENT

It is hereby declared and agreed that this Policy will indemnify the Insured Person for (i) any additional Travel Ticket and/or accommodation expenses; and (ii) any loss of Travel Ticket, land arrangements including Entrance Fees and/or accommodation expenses forfeited by the Insured Person which are not recoverable from any other source and consequent upon his/her return to the Philippines necessitated by any of the following after the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

- a. Unanticipated death, Serious Injury or Serious Sickness of an Insured Person;
- b. Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner; or
- c. Unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions, or Acts of Nature at the planned destination which will prevent the Insured Person from continuing with his/her Trip.

This coverage is effective only if the expenses are incurred before the Insured Person became aware of any of the above circumstances, which could lead to the disruption of his/her particular trip.

This benefit extends to cover the reasonable cost of airfare, accommodation, and/or any surcharge fees of the original ticket of the insured for the extension of the Insured's Trip, in the event of any of the following:

- a. the Insured is hospitalized as a result of a covered illness or accident as recommended by a registered medical practitioner; or
- b. unanticipated outbreak of strike, riot or civil commotion, or Adverse Weather Condition at the planned destination which prevents the Insured Person from continuing with his/her Trip.

If a claim was filed under Travel Delay and Reroute, results from the same event, the Company shall pay for the claim under one of the Sections only.

## Provisions for Delayed Departure, Cancellation and Curtailment, Trip Curtailment

The Company shall not be liable for any loss which is directly or indirectly caused by, a consequence of, arising from, in connection with or contributed by any one (1) or more of the following:

- a. As a result of circumstances that were in existence and/or had been announced before:
  - i. the time of application for a Single-Trip Policy; or
    1. in respect of an Annual Travel Policy: (i) the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later; or
    2. Failure to notify any travel agency, tour operator, Common Carrier Operator or provider of accommodation of the need to cancel or curtail (as the case may be) the travel arrangement(s) immediately upon finding out that it is necessary to do so;
- b. The Company will not compensate for any air miles or credit card points or similar reward or loyalty points used to pay (in part or in full) for the curtailed or cancelled (as the case may be) Trip

## MISSED DEPARTURE CLAUSE and MISSED TRAVEL CONNECTIONS CLAUSE

It is hereby declared and agreed that the Policy will reimburse the Insured for reasonable additional travel expenses and accommodation costs due to failure of public transport services (such as but not limited to transport strike and mechanical breakdown) to departure port, airport or train station up to the maximum amount specified in the Policy Schedule.

If a claim shall arise under Missed Travel Connection, Missed Departure from the same event, the Company will pay for the claim under one of the coverages only.

### **DIVERSION OF TRIP**

It is hereby declared and agreed that the Policy will reimburse the Insured up to the maximum amount specified in the Policy Schedule, if the aircraft of the Insured is diverted at any single location from the time specified in the itinerary of the Insured due to adverse weather conditions.

### **FLIGHT OVERBOOKED**

It is hereby declared and agreed that the Policy covers if the Insured Person is denied boarding a scheduled flight which they have a confirmed reservation from the travel agent or airline due to overbooking, The Company shall indemnify the Insured Person. The Insured Person must get written confirmation from the Common Carrier Operator or handling agent stating the reasons.

### **Provisions for Flight Overbooked**

If a claim under Travel Delay, Trip Curtailment, Travel Misconnections, Flight Overbooked results from the same event, The Company shall pay for the claim under one of the sections only.

### **TRAVEL POSTPONEMENT**

It is hereby declared and agreed that the Policy covers for the reasonable additional Travel Ticket cost to reschedule the Insured Person's Trip if it is unexpectedly and unavoidably postponed due to any of the following reasons occurring within thirty (30) days before the commencement of a Trip but after the date of arranging this Policy (whichever is later) and this Trip, up to the applicable Sum Insured limit shown in the Schedule:

- a. Unanticipated Serious Injury or Serious Sickness of an Insured Person;
- b. Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion for the Trip. The Company must receive written confirmation of the nature of the Serious Injury or Serious Sickness from a Physician or Doctor;
- c. The Insured Person or their travel companion for the Trip being called as a witness in a court of law in the Philippines;
- d. The Insured Person's primary residence in the Philippines becoming uninhabitable or being seriously damaged following a burglary, fire, or by Acts of Nature which requires the Insured Person to stay in the Philippines;
- e. An unexpected strike, industrial action, riot, civil commotion, or by Acts of Nature at the planned overseas destination, which will prevent the Insured Person from commencing the scheduled Trip.

The Insured Person must notify the tour operator, Common Carrier Operator or accommodation provider within thirty (30) days from the occurrence of the reasons of travel postponement.

### **Provisions for Travel Postponement**

- a. The Company shall not be liable for any loss arising from the postponement of a Trip due to circumstance that was existent and/or announced before:
  - i. the time of application for a single-trip policy; or
- b. in respect of an annual travel policy: (i) the application date; or (ii) the date stated on the receipt issued by the travel agent or Common Carrier Operator for the confirmation of payment of Travel Ticket or tour, whichever is later.

- c. In the case of a single-trip policy, once an Insured Person postpones the Trip and a claim is made for travel postponement under this section, his/her cover will immediately end upon the Insured Person's postponement of the Trip. For the avoidance of doubt, the Policy shall continue to be in force for the other Insured Persons who continue with the Trip; or
- d. If a claim was filed under Trip Cancellation, Travel Postponement results from the same event, the Company shall pay for the claim under one of the sections only.

## EXTENSION OF PERIOD OF JOURNEY CLAUSE

It is hereby declared and agreed that coverage is automatically extended FREE of charge if the journey is extended due to public transport delay or bodily injury or sickness of the Insured, subject to the below schedule:

- Seven (7) days delay for the carrier (public transport) ; Thirty (30) days delay if due to injury or illness

## PERSONAL LIABILITY ABROAD CLAUSE

It is hereby declared and agreed that the Policy covers legal liability of the Insured during the trip for bodily injury or property damage to third parties caused by the Insured's negligence up to the maximum amount specified in the Policy Schedule and which shall be the aggregate limit for all losses incurred during the policy period.

### Provisions for Personal Liability

The Company shall not be liable for the following:

- a. Damage to the property of or to any person who is an Immediate Family Member or the employer of the Insured Person;
- b. Damage to property which belongs to the Insured Person or is in his/her care, custody or control;
- c. Damage relating to any liability assumed by the Insured Person under contract;
- d. Damage relating to the willful, malicious, or unlawful act on the part of the Insured Person;
- e. The ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- f. The undertaking of any trade, business or profession;
- g. Any criminal proceedings; or
- h. Any liability which has been admitted or settled by the Insured Person.

Legal Cost means the amount that pays for the lawyers and the fees paid in court in legal proceedings in defending the claim made against the Insured Person.

## RENTAL VEHICLE EXCESS COVER CLAUSE

It is hereby declared and agreed that the Policy covers excess liability up to the maximum amount specified in the Policy Schedule if the rental agreement carries an excess and the Insured becomes legally liable provided that:

- a. Accidental loss or damage to the vehicle was caused by collision or theft while it is in the Insured's control;
- b. The Insured has complied with all requirements of the rental agreement;
- c. The Insured at the time of the accident is duly licensed to drive the vehicle and was not taking part in practicing for speed or time trial of any kind, or driving under the influence of alcohol, drugs or any drug abuse.



### Provisions for Rental Vehicle Excess Cover

- a. The Insured Person must take comprehensive motor vehicle insurance provided by the rental organization against any loss or damage to the rental vehicle during the rental period.
- b. The Insured Person must not violate any terms of the rental agreement or comprehensive motor vehicle insurance policy.
- c. The Insured Person must be liable for the loss or damage of the rental vehicle in the incident.
- d. The Insured Person must hold a valid driving license for the country in which the theft, damage or collision has occurred.
- e. Any illegal or unlawful use of the rental vehicle by the Insured Person is excluded.
- f. Any incident which occurs while the rental vehicle is under the control of the Insured Person who is under the effects of alcohol or drugs are excluded.
- g. This benefit shall be payable once per Trip.

### ADDITIONAL COSTS OF RENTAL CAR RETURN CLAUSE

It is hereby declared and agreed that the Policy covers cost up to the maximum amount specified in the Policy Schedule for car rental if Insured is unable to return any rental vehicle due to an accident or illness of the Insured.

### HIJACK CLAUSE

It is hereby declared and agreed that the Policy will pay a fixed amount for each day that the Insured was prevented from reaching the scheduled destination as a result of an act of hijacking up to the maximum amount specified in the Policy Schedule.

### EMERGENCY MEDICAL REPATRIATION CLAUSE

It is hereby declared and agreed that the Company or its authorized representative shall arrange and pay for a medically supervised repatriation up to the maximum amount specified in the Policy Schedule, to the Insured's home country or usual country of residence after establishing that the Insured's medical condition has stabilized.

### EMERGENCY MEDICAL EVACUATION CLAUSE

It is hereby declared and agreed that the Company or its authorized representative, if adjudged that it is medically appropriate to move the Insured, shall arrange and pay for the provision of air and/or surface transportation, communication and all usual ancillary services required to move the Insured to the nearest hospital where appropriate medical care is available, up to the maximum amount specified in the Policy Schedule.

### TRANSPORTATION OF MORTAL REMAINS CLAUSE

It is hereby declared and agreed that the Company or its authorized representative shall arrange and pay for the transportation of the Insured's mortal remains to his/her Home Country or Usual Country of Residence, up to the maximum amount specified in the Policy Schedule.

### FUNERAL AND BURIAL EXPENSES

It is hereby declared and agreed that this Policy covers burial expenses, in case of death of the Insured due to accident while on the covered trip.

## EMERGENCY RETURN HOME FOLLOWING DEATH OF A FAMILY MEMBER

Will arrange for the return of the Insured to his/her home country or usual country of residence following death of an immediate family member on his/her home country or usual country of residence.

## CARE OF MINOR CHILDREN

**Arrangement of Return of Minor Children** - will arrange for one-way airfares for the return of minor children to their home country or usual country of residence if they are left unattended as a result of the accompanying Insured's illness, accident or Emergency Medical Evacuation. The Company through its service provider will also arrange for an escort, whenever necessary.

## ARRANGEMENT OF COMPASSIONATE VISIT

Will arrange for a return airfare for one (1) relative of the insured wishing to visit the Insured who is hospitalized outside his/her home country or usual country of residence.

## RELAY OF URGENT MESSAGE

(Emergency Message Transmission Assistance) In the event of medical emergency, will assist the Insured to transmit urgent messages to the Insured's family, friends, or business associates upon the Insured's request.

## TRAVEL AND MEDICAL ASSISTANCE PROGRAM

This policy is entitled to the Travel and Medical Assistance benefits provided by the Company coursed through its service provider, while traveling outside his/her home country, usual country of residence, throughout the duration of the Travel PA policy.

### Travel Assistance:

The Company through its service provider will provide the following:

1. **Pre-Trip Information Services** - will provide information concerning visas and inoculation requirements for foreign countries worldwide.
2. **Embassy Referral** – will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
3. **Lost Luggage Assistance** - will assist the Insured who has lost his/her luggage while traveling outside his/her home country or usual country of residence by providing directions of recovery.
4. **Lost Passport Assistance** – will assist the Insured who has lost a passport while traveling outside his/her home country or usual country of residence by providing directions for recovery.
5. **The Weather and Exchange Rate Information Assistance** - assists the Insured by providing referral information services including the weather and exchange rate information.
6. **Interpreter Referral** - will assist the Insured by providing the address, telephone number and hours of operating of interpreters worldwide.
7. **Telephone Medical Advice** - will arrange for the provision of medical advice to the Insured over the telephone.
8. **Medical Service Provider Referral** – will provide the name, address, telephone number and, if requested by the Insured and if available, office hours for physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Provider"). The Company through its service provider shall not be responsible for determining the appropriate medical specialist for handling the

Insured's particular problem nor for providing medical diagnosis or treatment. The Company through its service provider shall not be liable in respect of any consequences arising out of, or howsoever caused by, the services provided by the Medical Service Provider.

9. **Arrangements of Appointments with Local Doctors for Treatment** - will assist the Insured by arranging for appointments with local doctors for treatment.
10. **Arrangement of Hospital Admission** - If the medical condition of the Insured is of such gravity as to require hospitalization, the Company through its service provider will assist the Insured with hospital admission.
11. **Guarantee of Medical Expenses Incurred During Hospitalization and Monitoring of Medical Condition during Hospitalization** - In the event the Insured calls the Company through its service provider to arrange for hospital admission and requests for guarantee of hospitalization expenses, The Company through its service provider shall guarantee on behalf of the Insured's medical expenses incurred during his/her hospitalization. In the event that the Insured's hospitalization expenses has been guaranteed, the Company through its service provider shall monitor the Insured's medical condition with the hospital's attending physician; subject to any and all obligations in respect of confidentiality and relevant authorization. The Company through its service provider shall ensure that the hospitalization expenses incurred by the Insured are reasonable and customary and consistent both with reasonable standard's for the Insured's condition and location.
12. **Arrangement of Medical Evacuation** - will arrange for the air and/or surface transportation and communication for moving to the nearest hospital where appropriate medical care is available.
13. **Arrangement of Repatriation of Mortal Remains** - will arrange for transporting the Insured's mortal remains from the place of death to his/her home country or usual country of residence or arrange for local burial at the place of death as requested by the Insured's family.
14. **Arrangement of Hotel Accommodation** - will arrange for hotel accommodation for the Insured's companion who is visiting the Insured while he/she is hospitalized outside his/her home country or usual country of residence.

\*The above services are purely rendered on arrangement basis only.

#### LIST OF SCHENGEN COUNTRIES

Austria	Hungary	Norway	Croatia
Belgium	Iceland	Poland	Romania
Czech Republic	Italy	Portugal	
Denmark	Latvia	Slovakia	
Estonia	Liechtenstein	Slovenia	
Finland	Lithuania	Spain	
France	Luxembourg	Sweden	
Germany	Malta	Switzerland	
Greece	Netherlands	Bulgaria	

## EXCLUSIONS

### GENERAL EXCLUSIONS

This Policy shall not extend to cover:

1. Death or disablement or medical expenses occasioned by or happening through:
  - a. War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Violence occurring in any assembly or Demonstration, Civil Commotion, Riots, Strikes, Military or Popular Rising.
  - b. Suicide or Attempted Suicide (sane or Insane), Hernia, Alcoholism, Venereal Disease, or Insanity, or Acquired Immune Deficiency Syndrome.
  - c. Earthquake, Volcanic Eruption, or Tidal Wave.
  - d. Any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war.
2. Death or disablement or medical expense caused by murder or assault or any attempt thereat.
3. Death or disablement or medical expense occurring whilst the Insured is traveling in an aircraft other than one licensed for public passenger service and operated by a regular airline on a published scheduled flight over a regular air route between two definitely established airports and in which the insured is traveling as a ticket- holding passenger.
4. Death or disablement or medical expense consequent upon the Insured engaging, whether for sport or otherwise, in-hunting, racing of all kinds, motorcycling (including pillion riding and/or driving a motor cycle, motor scooter, motor bicycle or any other two-wheeled motor vehicle having one or more riding saddles), winter sports, ice hockey, football, yachting, using wood working machinery driven by mechanical power, dressage, skydiving, parasailing, hang gliding, flying (other than as a fare paying passenger on a duly licensed commercial aircraft), caving, rock or mountain climbing (with or without the use of ropes or other equipment), bungee jumping, polo, steeple chasing, hitchhiking non-recreational diving or sport diving, recreational scuba diving to a sea depth greater than thirty (30) meters, recreational scuba diving by a non-NAUI or non-PADI certified divers who is diving without the supervision of a NAUI or PADI approved dive master or instructor to a sea depth up to thirty (30) meters, or any hazardous activity, unless declared to and accepted by the Company.
5. Death or disablement or medical expense occasioned by or happening through pregnancy or childbirth.
6. Death or disablement or medical expense caused while the Insured is performing or attempting the performance of an unlawful act.
7. Any medical treatment received in the course of a Trip which was made for the purpose of receiving medical treatment (need not be the sole purpose); or the Trip was undertaken while the Insured Person was unfit to travel or against the advice of a Qualified Medical Practitioner;
8. Any Pre-existing Condition, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
9. Health check-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary;
10. 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;

### PUNITIVE DAMAGES EXCLUSION CLAUSE

It is agreed that this insurance shall not apply to fines, penalties, punitive damages, exemplary damages, treble damages, or any other damages resulting from the multiplication of compensatory damages.

## SANCTION LIMITATION AND EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America and/or any other applicable national economic or trade sanction law or regulations.

## WAR & TERRORISM EXCLUSION CLAUSE

The insurance by this policy excludes: death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. Any act of terrorism including but not limited to
  - a. The use or threat of force, violence and/or
  - b. Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,
 by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
3. Any action taken in controlling, preventing, suppressing or in any way relating to 1 or 2 above.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

## DATE RECOGNITION CLAUSE

There is no insurance under this Policy in respect of any claim of whatsoever nature which arises directly or indirectly from or consists of the failure or inability of any:

- a. electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device;
- b. media or systems used in connection with any of the foregoing.

Whether the property of the Insured or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date including without limitation, the failure or inability to recognize capture save retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of:

- i. recognizing using or adopting any date, day of the Company or period of time, otherwise than as, or other than, the true or correct date, day of the Company or period of the time;
- ii. the operation of any command or logic which has been programmed or incorporated into anything referred to in (a) and
- iii. above.



## INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith:

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed by or arising from:
  - 1.1 Ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
  - 1.2 The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
  - 1.3 Any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
  - 1.4 The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
  - 1.5 Any chemical, biological, bio-chemical, or electromagnetic weapon.

## TRAVEL PERSONAL ACCIDENT EXCLUSION CLAUSE

It is hereby declared and agreed that this policy shall not be answerable for any medical, surgical, hospital or other contingent expenses, including death benefits relating to the following:

- a. Any pre-existing condition, sickness, disease or ailment manifesting in the Insured two (2) years prior to covered period of travel as stated in this policy schedule, including but not limited to, hypertension, cancer of any form, heart disease, pulmonary disease, renal disease, epilepsy, mental or nervous disorders, diabetes, asthma, scoliosis, arthritis, visual and/or hearing impairment.
- b. Any outbreak of any epidemic or pandemic sickness, virus or disease such as, but not limited to, Severe Acute Respiratory Syndrome, Avian Flu, A(H1N1) and the like.
- c. Any accident or injury to the Insured occurring while engaged in an organized sports competition of any kind, undertaken on a professional or sponsored basis.
- d. Any addiction or abuse of any form of narcotic, drug or medication.
- e. Any injury or death resulting from the Insured Person's practice or utilization, either as a pilot or passenger, or a sailplane, hang glider, parasail, parachute, or engaging in any aerial flight other than as a passenger.
- f. Any injury or death as a result of scuba diving, wake boarding, water skiing, jet skiing, and all other types of skiing, water polo, wind surfing and other water sports or sports activities carried out in the water, bungee jumping, rock climbing.

The aforementioned are in addition to those set forth under the standard exclusions of this policy.

## PROVISIONS

### GENERAL PROVISIONS

1. Compensation shall be payable only when the entire amount of the claim shall have been ascertained and proved to the satisfaction of the Company.
2. In the event of the death of the Insured all sums of money payable under this Policy shall be paid to the personal representatives of the Insured except that compensation for death under Benefit A of Table of Benefits I (Personal Accident Table) shall be paid to the

Beneficiary(ies) designated in the Schedule hereto whose receipt for such compensation for death shall be final and full discharge of the liability of the Company therefor.

## CONDITIONS

1. Written notice shall be given to the Company without unnecessary delay but in any event within three (3) weeks of the occurrence of the injury in respect of which a claim is to be made. In the event of accidental death, immediate notice thereof must be given to the Company or as soon as reasonably possible to submit the same.
2. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured or his personal representatives and shall be in such form and of such nature as the Company may prescribe. The insured as often as required shall submit to medical examination on behalf of the Company at its own expense in respect of any alleged bodily injury. The Company shall in case of the death of the Insured be entitled to have a postmortem examination at its own expense. The insured shall as soon as possible after the occurrence of any injury, obtained and follow the advice of a duly qualified medical practitioner and the Company shall not be liable for any consequences arising by reason of the Insured's failure to obtain or follow such advice and use such appliances or remedies as maybe prescribed.
3. The Insured shall give immediate notice in writing to the Company of any change in his address or in his profession or occupation or of the effecting of other Insurances except upon against accident, disease or sickness and on tendering any premium for the renewal of this Policy shall give notice in writing to the Company of any disease, sickness, physical defect or infirmity with which he has become affected or of which has become aware since the payment of the preceding premium.
4. This policy may be renewed from term to term, subject to consent of the Company, by the issuance of renewal certificate by the Company and by payment of the premium in advance at the Company's premium rate in force at time of renewal. The Policy shall not be renewable after the end of the period of Insurance during which the Insured attains the age of 70 years. Upon written notice, the Company may terminate this Policy immediately without prejudice to the rights of the Insured in respect of prior injury provided that the company return to the Insured the then last premium paid by him less a pro rata part thereof for the period of the year for which the Policy has been in force. Notice to be given by the Company may be given personally to the Insured in writing or sent by registered post addressed to him at his last address known to the Company. By like notice to the Company the Insured may at any time terminate and cancel this Policy in which case the Company will retain the customary short period rate for the time the Policy has been in force.
5. No assignment of the benefits of this policy shall be binding upon the Company unless and until the originals or a duplicate thereof is filed with the Company. The Company does not assume any responsibility for the validity of any assignment. No change of beneficiary under this policy shall bind the Company unless consent thereto is formally endorsed hereon by the Company.

## MEDIATION PROVISION

In the event of any controversy or claim arising out of or relating to this contract, or breach thereof, the parties hereto agree first to try and settle the dispute by mediation, administered by the Insurance Commission or any recognized mediation institution under its Mediation Rules, before resorting to arbitration, litigation or some other dispute resolution procedure.

## ARBITRATION PROVISION

All differences as to the amount of any loss or damage covered by this policy shall be referred to the decision of an arbitrator to be appointed by the parties. In difference or if they cannot agree upon a single arbitrator, to the decision of two arbitrators one to appointed in writing by each of the parties within thirty (30) days after having been required in writing to do so by either of the parties or in case of disagreement between the arbitrators to the decision of an umpire to be appointed in writing by the arbitrators before entering on the reference and an award by the arbitrator or arbitrators or umpire shall be condition precedent to any right against the Company.

If a claim be made and rejected and an action or suit be not commenced within twelve (12) months after such rejection or (in case of an arbitration taking place as provided herein) within twelve (12) months after the arbitrator or arbitrators shall have made their award, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

## **DATA PRIVACY CLAUSE**

The Insured allows the representatives, officers, assignees, subsidiaries or affiliates of the Insurer to process its personal information which may be confidential or sensitive in nature to proceed with the conduct of business and make necessary disclosures thereto. All documents and records furnished by the insured shall be afforded with protection as dictated by the industry standards and as permitted by the Data Privacy Act of 2012 and its implementing rules and regulations.