

Travelsafe Tripguard

EXECUTIVE DE LUXE DOLLAR PLAN (TEDD) - PHILIPPINE INCLUSIVE

(Travel Insurance Plan for travelers who are Non-Philippine Residents or Expatriates; Philippines must be in their trip itinerary e.g. From Malaysia to Philippines, HK and then USA.)



With Pacific Cross, you can count on travel insurance that gives you peace of mind, wherever life takes you.



BENEFITS as of 1 June 2018		Limits
Medical Treatment		\$ 60,000
Inclusions:	In-Patient and Out-Patient care, surgery, doctors' consultation, prescribed medicines and ambulance due to covered illness or injury	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 2,500
	30 days automatic extension, immediately after the period of insurance's ceased date, for treatment abroad or at the point of origin, not limited to Room and Board expenses	up to MBL
	Emergency Room availment and In-Patient reimbursement for Pre-Existing Conditions	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
	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	up to 600
	Implants coverage necessitated by a covered Accident	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>		60 max of 10 payments
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>		1,000
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	50,000
	Insured 15 days to 5 years old and 71 years old and above	5,000
	Insured 6 to 15 years old	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>		50,000
Not covered:	<i>Liability arising in connection with any motorized vehicle, aircraft or watercraft</i>	
Land Vehicle Rental Excess Protection <i>(Reimburses the excess or deductible 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>		1,000
Baggage Delay <i>(Lump sum cash benefit per occurrence, non-receipted)</i>		
Inclusions:	Minimum of 6 hours delay of checked-in baggage	150
	After 48 hours of continuous delay in a foreign destination	150

Loss or Damage to Baggage and Personal Effects		\$ 1,000
Inclusions:	Cost of repair of damaged baggage or cost of the damaged or lost baggage, subject to depreciation	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 150
Loss of Laptop		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:	<i>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</i>	
Theft of Cash		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 <i>Unknown reason of loss or unexplained disappearance of cash</i>	
Loss of Travel Documents		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
	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	110 not exceeding MBL
Not covered:	<i>Communication and other related incremental charges while obtaining replacement travel documents</i>	
Trip Cancellation		3,000
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
	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	1,500 not exceeding MBL
	Pre-Existing Condition exclusion does not apply	
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	
Trip Termination		3,000
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
	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	1,500 not exceeding MBL
Pre-Existing Condition exclusion does not apply		
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	

Flight Delay (<i>Lump sum cash benefit per occurrence, non-receipted, for outbound, inbound and in-between destinations</i>)		
Inclusions:	Minimum of 6 hours delay	\$ 150
	After 48 hours of continuous delay from a place of departure that is not the place of origin	150
	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:	<i>Delays of chartered flights</i>	
Missed Connecting Flight (<i>Lump sum cash benefit per 6 consecutive hours maximum of 96 hours</i>)		150 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	
Strikes or Hijack (<i>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</i>)		100 max of 10 payments
Alternative Means of Transportation		300
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:	<i>Delays of chartered flights; any private means of transportation</i>	
Trip Postponement		225
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:	<i>Delays of chartered flights</i>	
Emergency Assistance Benefits		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
	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, Bail Bond Coordination and Legal Referrals, Lost Luggage or Document Assistance, Emergency Cash Coordination, Pre-trip Information	

(Please read your Policy for the full terms, conditions and limitations.)



PREMIUMS:	Travel Including USA / Canada / HKG		Travel Excluding USA / Canada / HKG	
	Individual	Family	Individual	Family
Up to 4 days	\$ 40	\$ 97	\$ 37	\$ 89
Up to 8 days	65	160	63	154
Up to 15 days	85	209	81	199
Up to 24 days	103	258	98	246

PREMIUMS:	Travel Including USA / Canada / HKG		Travel Excluding USA / Canada / HKG	
	Individual	Family	Individual	Family
Up to 31 days	\$ 122	\$ 313	\$ 115	\$ 295
Up to 45 days	158	408	150	387
Up to 60 days	196	510	183	476
Each add'l 10 days	29	71	28	70

- Claims incurred in war zone areas are not covered.
- Maximum number of travel days per trip is 180 days.

Travelsafe Tripguard EXECUTIVE DE LUXE DOLLAR PLAN (TEDD) - PHILIPPINE INCLUSIVE (Foreign Airport to Foreign Airport)

IMPORTANT NOTES

- 1. Eligibility:** Executive De Luxe Dollar Plan (TEDD) covers persons 15 days old to 75 years old. Dependent children are under the age of 18 who are unmarried and not gainfully employed or earning an income.
- 2. Country of Residence (Home Country)** shall be the place of residence or permanent or contractual employment of each Non-Philippine Resident or Expatriate traveller whose trip itinerary includes Philippines.
- 3. Point of Origin** is the place of commencement of travel as reflected in the itinerary of the Schedule of Benefits of the Policy or Official Confirmation of Coverage. It is deemed to be a location in the Country of Residence.
- 4. Period of Insurance:** Coverage under the Policy with respect to all benefits stated in the Policy Schedule or in the Official Confirmation of Coverage, except for Trip Cancellation, shall commence seven (7) hours prior to the scheduled time of departure indicated in the travel ticket, or the effective date of the insurance coverage as specified in the Official Confirmation of Coverage or in the Policy Schedule, whichever is later; and ceases on whichever of the following occurs first:
 - a) the expiry date of the insurance coverage as specified in the Official Confirmation of Coverage or in the Policy Schedule;
 - b) the Insured Person's return to his place of residence or employment;
 - c) after seven (7) hours upon actual arrival at the airport terminal premises of the country of Origin.
 For Trip Cancellation, coverage takes effect upon approval of application and receipt of premium payment.
- 5. Family Plan:**
 - The Family plan is available if you plan to travel on the same departure and return trip with your family (unlimited number of children), and you are riding on the same conveyance. Also, you and your legal spouse must be 18 to 75 years old and your children's age must range from 15 days old to 17 years old.
 - The maximum benefit amount for Personal Accident Benefit are as follows:
 - For Insured under 6 years old and above 70 years old: Up to US\$ 5,000
 - For Insured from 6 to 15 years old: Up to US\$ 20,000
 - The maximum limit of the Personal Accident Benefit for the entire family (including you) will not exceed 300% of your Personal Accident Benefit. For all other benefits, the maximum benefit limit of the entire family (including you) will not exceed 400% of your benefits. All benefits are subject to the inner limits of the plan.
- 6. Lead Time:** Please contact us at least five (5) days before your scheduled trip so your certificate can be issued prior to your scheduled trip.
- 7. Customer Service:** If you are hospitalized or in need of Emergency Assistance, please get in touch with Pacific Cross Philippines: Pacific Cross Member Hotline
Tel. No.: +63 2 8230-8511 and Press 3; Mobile No.: +63 998 964-6649 (For messaging applications such as Viber and WhatsApp)
E-mail: client_services@pacificcross.com.ph

Should you require emergency assistance, please provide the following information when you (or your authorized representative) call:

- Authorized representative's name, telephone number and relationship to the patient
- Patient's name, age, gender and employer
- Name, location and telephone number of hospital or treating doctor, if applicable

8. Terms of Payment: One-time only. Mode of payment is thru credit card. If you have a representative from the Philippines to pay on your behalf, your representative can also pay thru cash or bills payment (BPI, Banco de Oro or Metrobank).

9. Application Form Submission: A completely filled out application form must be scanned and e-mailed to travel_sales@pacificcross.com.ph or it can be sent through fax at this number: +63 2 8230-8572.

10. Official Receipt and Policy Issuance: Pacific Cross will be sending the scanned copy of the Official Receipt and Official Confirmation of Coverage (OCC) through e-mail or fax.

11. Availment Procedure: The benefits can be availed via reimbursement or direct settlement within Pacific Cross Accredited Providers Network.

12. Reimbursement Procedure: The blank Notification of Claim (NOC) form can be downloaded from our website. Completely fill-out the information and review the list of required documents enumerated in the NOC and send these together with the original proof of payment for the medical expenses to Pacific Cross office. The claims documents must be in English language; if not, the translation cost will be deducted from the approved claim amount. We will advise the status of your claim within 10 to 14 working days from date of submission. Please refer to the NOC for our available claims payment facility. Should you prefer that we directly credit your claims payment to your overseas bank account through wire transfer, both the inbound and outbound bank charges should be shouldered by the Insured.

13. Exclusions:

The following are not covered under the Pacific Cross Travelsafe Insurance Policy (Please refer to the Policy for the complete list of exclusions.):

- Pre-Existing Conditions (Any illness for which you received or was recommended for any treatment, or medication, or advice or diagnosis, or the signs or symptoms of which you were reasonably aware within 180 days before your Policy's effective date. Pre-Existing Conditions shall always include the illnesses listed in your Policy.)
- Traveling contrary to doctor's advice or for the purpose of obtaining medical treatment.
- War and warlike risks, unlawful or criminal acts, willful exposure to danger except to save human life.
- Childbirth and sexually transmitted diseases.
- Intoxication, use of drugs not prescribed by registered physicians, self-injury, suicide or attempted suicide, assault or fighting provoked by the Insured, psychological conditions, mental and nervous conditions.

- Traveling except as fare paying passenger on a fully licensed airline or sea vessel, engaging in any occupation or trade of a manual, hazardous, technical nature.
- Racing (other than foot), professional sports, scuba diving, contact sports, motorcycling (except daily use for transportation on a paved road), winter sports, or other hazardous sports or activities unless stated as a covered benefit in the Policy Schedule or Official Confirmation of Coverage. Certain hazardous sports can be covered at additional cost.
- Routine care, convalescent or rehabilitation care.
- Expenses due to vaccination except the first dose of anti-rabies, anti-venom and anti-tetanus.
- Any benefit for which indemnity will be covered or reimbursed under any other insurance policy, existing insurance scheme, government program; or will be paid or refunded by any carrier, airline, hotel, travel agent or any other party.
- Communication and transportation expenses other than medically necessary telecommunications and local ambulance/transportation services.
- Lost cash, bank notes and traveler's checks unless stated as a covered benefit in the Policy Schedule or Official Confirmation of Coverage.
- Lost baggage or personal effects without the supporting Baggage Irregularity Report from the airline or police report if such loss occurred outside the custody of the Airline.
- Electronic devices including but not limited to laptops, Personal Digital Assistance (PDA), mobile phones and cameras unless stated as a covered benefit in the Policy Schedule or Official Confirmation of Coverage.
- Delay, detention, confiscation by customs or authorities.
- Obesity, chronic dermatologic condition and any condition arising therefrom.
- Prosthetic devices, graft, Durable Medical Equipment, Corrective Devices and any form of artificial Implant permanent or otherwise, unless stated as a covered benefit in the Policy Schedule or in the Official Confirmation of Coverage.
- Confinement required wholly for executive check-ups or routine medical examinations or check-ups.

14. Benefit Payment: All benefits payment shall be in United States Dollars or in Philippine Pesos at the discretion of the Company. The exchange rate for foreign currency claims costs shall be the prevailing rate on the day valid claim costs were incurred as issued by the Central Bank of the Philippines, Bangko Sentral.

15. Venue in Case of Litigation: In the event of any legal action, which may arise out of the provisions of the Policy, the case shall be filed within the various courts of Makati or in the court having jurisdiction in the address of the Policyholder or Insured as appearing in the Policy Schedule, Official Confirmation of Coverage or Change of Address Endorsement, provided it is within the Philippines and to the exclusion of any other courts outside the Philippines.

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