



| <u>Product benefits/limits per plan</u> | | | |
|--|---|--|---|
| | Essential | Classic | Elite |
| Personal Accident Benefits | | | |
| Accidental Death and Permanent Disablement | | | |
| a) Adult | Up to Php1,000,000 | Up to Php2,500,000 | Up to Php5,000,000 |
| b) Child | Up to Php500,000 | Up to Php1,250,000 | Up to Php2,500,000 |
| Burial Assistance | Up to Php5,000 | Up to Php10,000 | Up to Php20,000 |
| Travel Inconveniences Benefits | | | |
| Trip Cancellation <i>(Within 30 days before the commencement of the trip)</i> | Up to Php50,000 | Up to Php100,000 | Up to Php200,000 |
| Trip Postponement <i>(Within 30 days before the commencement of the trip)</i> | Up to Php50,000 | Up to Php100,000 | Up to Php200,000 |
| Trip Curtailment | Up to Php50,000 | Up to Php100,000 | Up to Php200,000 |
| Trip Delay | Up to Php10,000 Php1,000 per 6 hours | Up to Php20,000 Php2,000 per 6 hours | Up to Php50,000 Php5,000 per 6 hours |
| Baggage Delay | Up to Php10,000 Php1,000 per 6 hours | Up to Php20,000 Php2,000 per 6 hours | Up to Php50,000 Php5,000 per 6 hours |
| Loss / Damage to Baggage | Up to Php20,000 Php5,000 per item subject to Php500 deductible ¹ | Up to Php30,000 Php7,500 per item subject to Php500 deductible | Up to Php50,000 Php10,000 per item subject to Php500 deductible |
| Loss of Travel Documents | Replacement cost: Up to Php5,000 Other expenses: Up to Php10,000 | Replacement cost: Up to Php7,500 Other expenses: Up to Php15,000 | Replacement cost: Up to Php10,000 Other expenses: Up to Php20,000 |
| Hijacking | Up to Php10,000 Php1,000 per 12 hours | Up to Php20,000 Php2,000 per 12 hours | Up to Php50,000 Php5,000 per 12 hours |
| Kidnap and Hostage | Up to Php10,000 Php1,000 per 24 hours | Up to Php20,000 Php2,000 per 24 hours | Up to Php50,000 Php5,000 per 24 hours |

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| Medical and Evacuation Expenses | | | |
| Emergency Medical Expense | | | |
| due to Accident | Up to Php500,000 subject to Php5,000 deductible | Up to Php2,500,000 subject to Php5,000 deductible | Up to Php3,500,000 subject to Php5,000 deductible |
| due to Illness | Up to Php500,000 subject to Php5,000 deductible | Up to Php2,500,000 subject to Php5,000 deductible | Up to Php3,500,000 subject to Php5,000 deductible |
| Hospital Allowance | Up to Php30,000 Php1,000 per day minimum of 3 days | Up to Php60,000 Php2,000 per day minimum of 3 days | Up to Php150,000 Php5,000 per day minimum of 3 days |
| Hospital Visit Benefit <i>(If hospitalized for more than 5 consecutive days)</i> | Up to Php50,000 | Up to Php100,000 | Up to Php200,000 |
| Emergency Medical Evacuation and Repatriation | Unlimited | Unlimited | Unlimited |
| Repatriation of Mortal Remains | Unlimited | Unlimited | Unlimited |
| Compassionate Visit | Up to Php50,000 | Up to Php100,000 | Up to Php200,000 |
| Personal Liability | Up to Php500,000 | Up to Php1,000,000 | Up to Php2,000,000 |
| 24-Hour Travel Assistance | Covered | Covered | Covered |

A deductible is the amount which the client will shoulder in case of a claim. This will be deducted from the amount of total claim as part of participation fee.

Claims are through reimbursements.

Cashless claims under Emergency Medical Expense due to Accident or Illness, Emergency Medical Evacuation, Emergency Medical Repatriation, Repatriation of Mortal Remains, Hospital Visit Benefit, and Compassionate Visit will need to go through our authorized assistance partner, AXA Assistance, which will arrange and guarantee the payment to the hospital and/or the transportation.

Claims are always subject to the exchange rate on the date of loss. Exchange rate shall be based on the Bangko Sentral ng Pilipinas website (<https://www.bsp.gov.ph/SitePages/Statistics/ExchangeRate.aspx>).