

Product benefits/limits per plan

Section	BENEFITS	Limits description	Limits Amount in PHP			Deductible
			Plan 1	Plan 2	Plan 3	
1	Trip Cancellation / Postponement					
	A) Travel cancellation - reimburse loss of irrecoverable pre-paid travel expenses - perils subject to policy wording	Limit per insured per trip	50,000	100,000	200,000	
		Max nb. of days before departure	30 days	30 days	30 days	
	B) Travel Postponement - reimburse administrative charges for rescheduling	Limit per insured per trip	50,000	100,000	200,000	
		Max nb. of days before departure	30 days	30 days	30 days	
2	Trip Curtailment	Limit per insured per trip	50,000	100,000	200,000	
3	Travel Delay	Lump sum per insured per unit of time	1,000	2,000	5,000	
		Nb. of hours in one unit of time	12 hours	12 hours	12 hours	
		Limit per insured per trip - while overseas	10,000	20,000	50,000	
		Limit per insured per trip - while in home country	10,000	20,000	50,000	
4	Baggage Delay	Lump sum per insured per unit of time	1,000	2,000	5,000	
		Nb. of hours in one unit of time	12 hours	12 hours	12 hours	
		Limit per insured per trip - while overseas	10,000	20,000	50,000	
		Limit per insured per trip - while in home country	10,000	20,000	50,000	
5	Loss / Damage to Baggage and Personal Belongings					
		Limit per item	5,000	7,500	10,000	500
		Limit per insured per trip	20,000	30,000	50,000	
6	Loss of Travel Documents					
		Limit per insured per trip	5,000	7,500	10,000	
		Limit per insured per trip	10,000	15,000	20,000	
7	Overseas Medical Expenses					
		Limit per insured per trip - per adult / child	500,000	2,500,000	3,500,000	5,000
		Limit per insured per trip - per adult / child	500,000	2,500,000	3,500,000	5,000
		Limit per insured per trip - per adult / child	500,000	2,500,000	3,500,000	5,000
		Limit per insured per trip - per adult / child	20,000	100,000	200,000	5,000
		Max. nb. of months from accidents	12 months	12 months	12 months	
8	Overseas Hospitalization Allowance	Lump sum per insured per day	1,000	2,000	5,000	
		Min nb. of consecutive days in hospital	3 days	3 days	3 days	
		Max nb. of days	30 days	30 days	30 days	
9	Hospital Visit Benefit	Limit per insured per trip	50,000	100,000	200,000	
		Min nb. of consecutive days of hospitalization	5 days	5 days	5 days	
10	Compassionate Visit Benefit	Limit per insured per trip	50,000	100,000	200,000	
		Max nb. of visitors	1 visitor	1 visitor	1 visitor	
11	24 Hour Assistance Hotline					
12	Emergency Medical Evacuation					
13	Emergency Medical Repatriation					
14	Repatriation of Mortal Remains					
15	Accidental Death & Permanent Disablement					
	per Adult	Accidental Death	1,000,000	2,500,000	5,000,000	
		Accidental Permanent Disablement	1,000,000	2,500,000	5,000,000	
	per Child	Accidental Death	500,000	1,250,000	2,500,000	
		Accidental Permanent Disablement	500,000	1,250,000	2,500,000	
16	Personal Liability	Limit per insured per trip	500,000	1,000,000	2,000,000	
17	Safety					
	(A) Hijacking	Limit per insured per trip	10,000	20,000	50,000	
		Nb. of hours in one unit of time	12 hours	12 hours	12 hours	
		Lump sum per insured per unit of time	1,000	2,000	5,000	
	(B) Kidnap & Hostage	Limit per insured per trip	10,000	20,000	50,000	
		Nb. of hours in one unit of time	24 hours	24 hours	24 hours	
		Lump sum per insured per unit of time	1,000	2,000	5,000	
18	Funeral and Burial Expense		5,000	10,000	20,000	