

THIS IS STARR'S TERRITORY.

TRAVELEAD TRAVEL INSURANCE



STARR
INSURANCE

ABOUT TRAVELEAD

Going on a holiday involves a lot of careful planning from booking flights and hotels to making lists of what you want to see and do. However, sometimes the unexpected happens and you'll require assistance whether you've lost your luggage, need to find the nearest clinic or have become seriously injured.

Starr Insurance has provided travel protection to travelers for decades, whether for business or pleasure. Our business and leisure travel plans range from economical to comprehensive and are designed for all age groups for both domestic and international trips.

At Starr, we make it our business to understand your needs. We put ourselves in your shoes because we act and think locally, and we develop products based on what everyone needs to protect themselves and their family.



About Starr Insurance

Starr Insurance is a leading insurance and investment organization, providing commercial property and casualty insurance, including travel and accident coverage to almost every imaginable business and industry in virtually every part of the world.

Cornelius Vander Starr established his first insurance company in Shanghai, China in 1919. Today, Starr is one of the world's fastest growing insurance organizations. Our experienced associates are capable of writing in 124 countries on 6 continents.

Global Emergency Assistance Service

Starr Global Emergency Assistance Services is supported by Assist Card which is one of the subsidiaries of Starr Insurance. Assist Card has more than 400,000 service providers in 197 countries and 17,000 cities around the world.

TRAVELEAD DOMESTIC PLANS

Travel insurance valid for domestic trips by air, sea and land with a minimum distance of 100km within the Philippines.

COVERAGE	SINGLE TRIP PLANS		ANNUAL PLAN
	ECONOMY	ELITE	
	SUM INSURED PER PERSON IN PHP		
Section 1 - Accidental Death and Disablement Pays for death or permanent disablement arising within 12 months of an accident. Includes accident while in a common carrier.	500,000	1,000,000	1,500,000
Section 2 - Burns Benefit Pays for second or third degree burns as a result of an injury	Up to 10,000	Up to 20,000	Up to 50,000
Section 3 - Medical Expenses Pays actual expenses for treatment of injury or sickness	Up to 250,000 (reimbursement) Subject to below sub-limit	Up to 500,000 (Subject to below sub-limit)	Up to 1,000,000 (Subject to below sub-limit)
(a) Follow-up Medical Treatment Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 25,000	Up to 50,000	Up to 100,000
(b) Hospital Cash Benefit Pays cash benefit for each day of hospital confinement due to injury or sickness while on a trip	500/day maximum of 8 days	1,500/day maximum of 8 days	1,500/day maximum of 8 days
Section 4 - Global Emergency Assistance Services			
(a) Round-the-clock Hotline Service Provides 24-hour hotline for travel assistance, business concierge and medical assistance	Not Applicable	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provides emergency medical evacuation and repatriation due to serious injury or sickness	Up to 10,000 (reimbursement)	Actual Cost	Actual Cost
(c) Compassionate Visit			
1. Hospitalization of Insured Person Pays for the cost of airfare and accomodation of one relative or friend or immediate family member	Travel Expense up to 2,000/day Maximum of 8 days	Travel Expense up to 3,000/day Maximum of 8 days	Travel Expense up to 5,000/day Maximum of 8 days
2. Death of Insured Person Pays for the cost of airfare and accomodation of one immediate family member	Travel Expense up to 2,000/day Maximum of 8 days	Travel Expense up to 3,000/day Maximum of 8 days	Travel Expense up to 5,000/day Maximum of 8 days
(d) Return of Dependent Child Pays for the cost of one way airfare for sending back an unattended child during the hospitalization of the Insured Person	Roundtrip	Roundtrip	Roundtrip
(e) Repatriation of Mortal Remains Pays for the return of remains to the usual place of residence of the Insured Person, as a result of sickness or injury	Up to 10,000 (reimbursement)	Actual Cost	Actual Cost
Section 5 - Loss or Damage to Baggage & Personal Effects Benefit Pays for the loss or repair of damaged baggage, personal effects based on the sub-limit per item	Up to 10,000 / sub-limit of 2,000 per item	Up to 25,000 / sub-limit of 5,000 per item	Up to 30,000 / sub-limit of 5,000 per item
Section 6 - Baggage Delay Benefit Pays for the emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours while abroad	Up to 2,500 after 6 hours delay	Up to 3,500 after 6 hours delay	Up to 3,500 after 6 hours delay
Section 7 - Document Loss Benefit Reimburses replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery or burglary with maximum limits per day for travel and accommodation expenses	Up to 10,000 (2,500/day)	Up to 20,000 (5,000/day)	Up to 50,000 (5,000/day)

TRAVELEAD DOMESTIC PLANS CONT'D

Travel insurance valid for domestic trips by air, sea and land with a minimum distance of 100km within the Philippines.

COVERAGE	SINGLE TRIP PLANS		ANNUAL PLAN
	ECONOMY	ELITE	
	SUM INSURED PER PERSON IN PHP		
Section 8 - Travel Delay and Missed Connecting Flight Benefits			
Travel Delay Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours	Up to 2,000	Up to 3,500	Up to 3,500
Missed Connecting Flight or Airline Mechanical Fault Reimburses for the unexpected hotel accomodation and/or restaurant meal expenses incurred, when the Insured missed the onward flight, as a result of the late arrival of the incoming flight	Up to 5,000 after 6 hours	Up to 10,000 after 6 hours	Up to 15,000 after 6 hours
Section 9 - Trip Cancellation			
Pays for travel and/or accomodation expenses in the event of trip cancellation due to: death, serious sickness of Insured Person/ immediate family member/ travel companion/ business partner; witness summons, compulsory quarantine or jury service of an Insured Person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the Insured Person's residence from fire or flood	Up to 10,000	Up to 30,000	Up to 50,000
Section 10 - Trip Curtailment			
Pays for travel and/or accomodation expenses incurred for trip curtailment due to: death, serious injury, serious sickness of an Insured Person/ immediate family member/ travel companion/ business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	Up to 10,000	Up to 30,000	Up to 50,000
Section 11 - Personal Liability Benefit			
Pays for legal cost in respect of accidental bodily injury or property damage to third party due to negligence	Not Applicable	500,000	1,000,000
Section 12 - Staff Replacement Benefit			
Pays for the cost of airfare of a replacement staff if the original Insured Person is hospitalized during a scheduled business trip	Not Applicable	Up to 10,000	Up to 10,000
Section 13 - Accidental Funeral Benefit			
Reimburses the cost of funeral expenses following an accidental death of the Insured Person while on a trip	Up to 10,000	Up to 20,000	Up to 20,000
Section 14 - Accidental Comatose Benefit			
Pays an additional amount if Insured is in Comatose state as a result of a covered accident	Up to 5,000	Up to 10,000	Up to 10,000
Section 15 - Hotel Cancellation Benefit			
Reimburses the cost of forfeited cash deposit on hotel accomodation due to: death, serious injury, serious sickness of an Insured Person/ immediate family member/ travel companion/ business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	Up to 3,000	Up to 5,000	Up to 5,000

Single Trip Domestic Individual Plans Premium in PHP

6 months to 75 years old

DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE									
1	236	336	37	1,274	1,986	73	3,074	4,865	109	4,874	7,746	145	6,675	10,626
2	236	336	38	1,324	2,066	74	3,125	4,946	110	4,923	7,825	146	6,724	10,706
3	236	336	39	1,375	2,144	75	3,175	5,025	111	4,973	7,904	147	6,774	10,785
4	236	336	40	1,424	2,225	76	3,224	5,106	112	5,025	7,986	148	6,823	10,865
5	345	665	41	1,474	2,306	77	3,275	5,185	113	5,075	8,066	149	6,873	10,945
6	345	665	42	1,525	2,386	78	3,324	5,265	114	5,124	8,145	150	6,924	11,026
7	445	665	43	1,573	2,465	79	3,374	5,344	115	5,175	8,224	151	6,975	11,105
8	445	665	44	1,624	2,545	80	3,425	5,426	116	5,224	8,305	152	7,024	11,185
9	445	795	45	1,673	2,625	81	3,474	5,505	117	5,274	8,386	153	7,075	11,265
10	445	795	46	1,724	2,705	82	3,524	5,584	118	5,325	8,465	154	7,124	11,344
11	544	795	47	1,775	2,786	83	3,573	5,665	119	5,374	8,545	155	7,174	11,426
12	544	795	48	1,824	2,865	84	3,623	5,746	120	5,425	8,625	156	7,225	11,506
13	544	934	49	1,874	2,945	85	3,675	5,826	121	5,475	8,706	157	7,274	11,585
14	544	934	50	1,925	3,024	86	3,724	5,905	122	5,523	8,785	158	7,325	11,664
15	643	934	51	1,974	3,106	87	3,774	5,985	123	5,574	8,866	159	7,375	11,746
16	643	934	52	2,025	3,186	88	3,825	6,066	124	5,623	8,945	160	7,424	11,826
17	643	1,085	53	2,075	3,265	89	3,874	6,146	125	5,674	9,025	161	7,474	11,906
18	643	1,085	54	2,124	3,344	90	3,925	6,226	126	5,725	9,106	162	7,523	11,985
19	734	1,085	55	2,175	3,426	91	3,975	6,305	127	5,774	9,186	163	7,574	12,065
20	734	1,085	56	2,223	3,506	92	4,024	6,385	128	5,824	9,266	164	7,625	12,146
21	734	1,254	57	2,274	3,585	93	4,075	6,464	129	5,875	9,344	165	7,674	12,225
22	734	1,254	58	2,324	3,665	94	4,125	6,546	130	5,924	9,425	166	7,724	12,305
23	734	1,254	59	2,374	3,745	95	4,174	6,625	131	5,975	9,506	167	7,775	12,385
24	833	1,254	60	2,424	3,826	96	4,224	6,705	132	6,025	9,586	168	7,824	12,465
25	833	1,254	61	2,475	3,905	97	4,273	6,784	133	6,074	9,665	169	7,875	12,544
26	833	1,425	62	2,524	3,985	98	4,324	6,866	134	6,125	9,745	170	7,925	12,626
27	833	1,425	63	2,575	4,065	99	4,375	6,946	135	6,173	9,825	171	7,974	12,705
28	924	1,425	64	2,625	4,144	100	4,424	7,025	136	6,224	9,905	172	8,025	12,784
29	924	1,425	65	2,674	4,226	101	4,475	7,105	137	6,274	9,986	173	8,074	12,865
30	924	1,425	66	2,725	4,306	102	4,525	7,185	138	6,324	10,065	174	8,124	12,946
31	974	1,505	67	2,774	4,385	103	4,574	7,266	139	6,375	10,145	175	8,174	13,026
32	1,023	1,585	68	2,824	4,464	104	4,625	7,345	140	6,425	10,224	176	8,223	13,105
33	1,075	1,666	69	2,874	4,546	105	4,674	7,425	141	6,474	10,306	177	8,275	13,185
34	1,125	1,745	70	2,923	4,626	106	4,724	7,505	142	6,525	10,386	178	8,325	13,266
35	1,174	1,825	71	2,974	4,706	107	4,775	7,586	143	6,574	10,465	179	8,374	13,346
36	1,225	1,904	72	3,025	4,785	108	4,824	7,666	144	6,624	10,545	180	8,425	13,426

1. Applicable for trips not exceeding 180 days.

Single Trip Domestic Individual Plans Premium in PHP

76 to 80 years old

DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE
1	423	523	37	2,498	3,823	73	6,098	9,580	109	9,699	15,343	145	13,301	21,103
2	423	523	38	2,599	3,983	74	6,201	9,743	110	9,796	15,500	146	13,398	21,263
3	423	523	39	2,701	4,139	75	6,301	9,901	111	9,897	15,658	147	13,499	21,421
4	423	523	40	2,798	4,300	76	6,399	10,063	112	10,001	15,823	148	13,596	21,580
5	641	1,180	41	2,899	4,463	77	6,501	10,220	113	10,101	15,983	149	13,697	21,740
6	641	1,180	42	3,001	4,623	78	6,598	10,380	114	10,198	16,141	150	13,799	21,903
7	841	1,180	43	3,097	4,781	79	6,699	10,538	115	10,301	16,299	151	13,901	22,061
8	841	1,180	44	3,199	4,940	80	6,801	10,703	116	10,398	16,460	152	13,998	22,221
9	841	1,441	45	3,296	5,100	81	6,898	10,861	117	10,499	16,623	153	14,101	22,380
10	841	1,441	46	3,398	5,260	82	6,999	11,019	118	10,601	16,781	154	14,198	22,538
11	1,039	1,441	47	3,501	5,423	83	7,096	11,180	119	10,698	16,941	155	14,299	22,703
12	1,039	1,441	48	3,598	5,581	84	7,197	11,343	120	10,801	17,100	156	14,401	22,863
13	1,039	1,718	49	3,699	5,740	85	7,301	11,503	121	10,901	17,263	157	14,498	23,021
14	1,039	1,718	50	3,801	5,898	86	7,398	11,661	122	10,997	17,421	158	14,601	23,178
15	1,236	1,718	51	3,898	6,063	87	7,499	11,820	123	11,099	17,583	159	14,701	23,343
16	1,236	1,718	52	4,001	6,223	88	7,601	11,983	124	11,196	17,741	160	14,798	23,503
17	1,236	2,020	53	4,101	6,381	89	7,698	12,143	125	11,299	17,900	161	14,899	23,663
18	1,236	2,020	54	4,198	6,538	90	7,801	12,303	126	11,401	18,063	162	14,996	23,820
19	1,419	2,020	55	4,301	6,703	91	7,901	12,460	127	11,498	18,223	163	15,099	23,980
20	1,419	2,020	56	4,396	6,863	92	7,998	12,620	128	11,599	18,383	164	15,201	24,143
21	1,419	2,358	57	4,499	7,021	93	8,101	12,778	129	11,701	18,539	165	15,298	24,301
22	1,419	2,358	58	4,599	7,180	94	8,201	12,943	130	11,798	18,700	166	15,399	24,461
23	1,419	2,358	59	4,698	7,340	95	8,299	13,101	131	11,901	18,863	167	15,501	24,620
24	1,616	2,358	60	4,799	7,503	96	8,399	13,260	132	12,001	19,023	168	15,598	24,780
25	1,616	2,358	61	4,901	7,661	97	8,496	13,418	133	12,098	19,181	169	15,701	24,938
26	1,616	2,700	62	4,998	7,821	98	8,599	13,583	134	12,201	19,340	170	15,801	25,103
27	1,616	2,700	63	5,101	7,980	99	8,701	13,743	135	12,296	19,500	171	15,898	25,261
28	1,799	2,700	64	5,201	8,138	100	8,798	13,901	136	12,399	19,661	172	16,001	25,419
29	1,799	2,700	65	5,298	8,303	101	8,901	14,060	137	12,499	19,823	173	16,098	25,580
30	1,799	2,700	66	5,401	8,463	102	9,001	14,220	138	12,598	19,981	174	16,199	25,743
31	1,899	2,860	67	5,498	8,621	103	9,098	14,383	139	12,701	20,140	175	16,299	25,903
32	1,996	3,021	68	5,599	8,779	104	9,201	14,541	140	12,801	20,298	176	16,396	26,061
33	2,101	3,183	69	5,699	8,943	105	9,298	14,701	141	12,898	20,463	177	16,501	26,220
34	2,201	3,341	70	5,796	9,103	106	9,399	14,860	142	13,001	20,623	178	16,601	26,383
35	2,298	3,500	71	5,899	9,263	107	9,501	15,023	143	13,098	20,780	179	16,698	26,543
36	2,401	3,658	72	6,001	9,421	108	9,598	15,183	144	13,199	20,940	180	16,801	26,703

ANNUAL PLAN 5,425

1. Premium for Insured 1-70 years old. Policy is renewable up to 75 years old.
2. Valid for unlimited domestic trips subject to 90 days maximum coverage per trip.

Single Trip Domestic Family Plans Premium in PHP

DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE	DAY	ECONOMY	ELITE
1	593	885	37	3,743	5,623	73	9,143	14,263	109	14,543	22,903	145	19,943	31,543
2	593	885	38	3,893	5,863	74	9,293	14,503	110	14,693	23,143	146	20,093	31,783
3	593	885	39	4,043	6,103	75	9,443	14,743	111	14,843	23,383	147	20,243	32,023
4	593	885	40	4,193	6,343	76	9,593	14,983	112	14,993	23,623	148	20,393	32,263
5	953	1,393	41	4,343	6,583	77	9,743	15,223	113	15,143	23,863	149	20,543	32,503
6	953	1,393	42	4,493	6,823	78	9,893	15,463	114	15,293	24,103	150	20,693	32,743
7	1,253	1,393	43	4,643	7,063	79	10,043	15,703	115	15,443	24,343	151	20,843	32,983
8	1,253	1,393	44	4,793	7,303	80	10,193	15,943	116	15,593	24,583	152	20,993	33,223
9	1,253	1,873	45	4,943	7,543	81	10,343	16,183	117	15,743	24,823	153	21,143	33,463
10	1,253	1,873	46	5,093	7,783	82	10,493	16,423	118	15,893	25,063	154	21,293	33,703
11	1,553	1,873	47	5,243	8,023	83	10,643	16,663	119	16,043	25,303	155	21,443	33,943
12	1,553	1,873	48	5,393	8,263	84	10,793	16,903	120	16,193	25,543	156	21,593	34,183
13	1,553	1,873	49	5,543	8,503	85	10,943	17,143	121	16,343	25,783	157	21,743	34,423
14	1,553	1,873	50	5,693	8,743	86	11,093	17,383	122	16,493	26,023	158	21,893	34,663
15	1,853	2,173	51	5,843	8,983	87	11,243	17,623	123	16,643	26,263	159	22,043	34,903
16	1,853	2,173	52	5,993	9,223	88	11,393	17,863	124	16,793	26,503	160	22,193	35,143
17	1,853	2,173	53	6,143	9,463	89	11,543	18,103	125	16,943	26,743	161	22,343	35,383
18	1,853	2,173	54	6,293	9,703	90	11,693	18,343	126	17,093	26,983	162	22,493	35,623
19	2,123	2,503	55	6,443	9,943	91	11,843	18,583	127	17,243	27,223	163	22,643	35,863
20	2,123	2,503	56	6,593	10,183	92	11,993	18,823	128	17,393	27,463	164	22,793	36,103
21	2,123	2,503	57	6,743	10,423	93	12,143	19,063	129	17,543	27,703	165	22,943	36,343
22	2,123	2,503	58	6,893	10,663	94	12,293	19,303	130	17,693	27,943	166	23,093	36,583
23	2,123	2,503	59	7,043	10,903	95	12,443	19,543	131	17,843	28,183	167	23,243	36,823
24	2,423	3,343	60	7,193	11,143	96	12,593	19,783	132	17,993	28,423	168	23,393	37,063
25	2,423	3,343	61	7,343	11,383	97	12,743	20,023	133	18,143	28,663	169	23,543	37,303
26	2,423	3,343	62	7,493	11,623	98	12,893	20,263	134	18,293	28,903	170	23,693	37,543
27	2,423	3,343	63	7,643	11,863	99	13,043	20,503	135	18,443	29,143	171	23,843	37,783
28	2,693	3,943	64	7,793	12,103	100	13,193	20,743	136	18,593	29,383	172	23,993	38,023
29	2,693	3,943	65	7,943	12,343	101	13,343	20,983	137	18,743	29,623	173	24,143	38,263
30	2,693	3,943	66	8,093	12,583	102	13,493	21,223	138	18,893	29,863	174	24,293	38,503
31	2,843	4,183	67	8,243	12,823	103	13,643	21,463	139	19,043	30,103	175	24,443	38,743
32	2,993	4,423	68	8,393	13,063	104	13,793	21,703	140	19,193	30,343	176	24,593	38,983
33	3,143	4,663	69	8,543	13,303	105	13,943	21,943	141	19,343	30,583	177	24,743	39,223
34	3,293	4,903	70	8,693	13,543	106	14,093	22,183	142	19,493	30,823	178	24,893	39,463
35	3,443	5,143	71	8,843	13,783	107	14,243	22,423	143	19,643	31,063	179	25,043	39,703
36	3,593	5,383	72	8,993	14,023	108	14,393	22,663	144	19,793	31,303	180	25,193	39,943

1. Family Plans are composed of legal couple with children from 6 months to 17 years old, travelling together. Minimum of 2 and maximum of 10 members.

2. Applicable for trips not exceeding 180 days.

TRAVELEAD INTERNATIONAL PLANS

A comprehensive travel protection valid for international trips including Schengen states.

COVERAGE	SINGLE TRIP PLANS		ANNUAL PLANS	
	ESSENTIAL	EXTRA	ESSENTIAL	EXTRA
	SUM INSURED PER PERSON IN PHP			
Section 1 - Accidental Death and Disablement Pays for death or permanent disablement arising within 12 months of an incident	1,000,000	1,200,000	2,500,000	5,000,000
Includes accident while in a common carrier	1,000,000	1,200,000	3,500,000	6,000,000
Section 2 - Burns Benefit Pays for second or third degree burns as a result of an injury	Up to 100,000	120,000	Up to 125,000	Up to 250,000
Section 3 - Medical Expenses Pays actual expenses for treatment of injury or sickness	Up to 1,000,000 (Sub-limit as below)	Up to 2,500,000 (Sub-limit as below)	Up to 2,500,000 (Sub-limit as below)	Up to 2,500,000 (Sub-limit as below)
(a) Follow-up Medical Treatment Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 100,000	Up to 250,000	Up to 250,000	Up to 250,000
(b) Chinese Medicine, Bone-Setting, Acupuncture, Physiotherapy and Chiropractic Treatment Reimburses medical expenses for chinese medicine, bone setting, acupuncture, physiotherapy, and chiropractic treatment due to Injury or sickness	Up to 3,500 per day per visit, max of 7,000 per trip	Up to 3,500 per day per visit, max of 10,500 per trip	Up to 3,500 per day per visit, max of 7,000 per trip	Up to 3,500 per day per visit, max of 10,500 per trip
(c) Overseas Hospital Cash Pays cash benefit for each day of hospital confinement due to injury or sickness while abroad	500/day 5,000/trip	1,000/day 10,000/trip	1,500/day 30,000/trip	2,500/day 50,000/trip
(d) First Medical Assistance in case of Pre-existing Illness Pays for urgent medical assistance in case of sudden and acute illnesses	15,000	25,000	40,000	40,000
(e) Amateur Sports Pays for medical treatment for injuries sustained from recreational sport activities during a trip abroad	Included	Included	Included	Included
Section 4 - Global Emergency Assistance Services				
(a) Round-the-clock Hotline Service Provides 24-hour hotline for travel assistance, business concierge and medical assistance	Included	Included	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provides emergency medical evacuation and repatriation due to serious injury or sickness	Included	Included	Included	Included
(c) Hospital Admission Guarantee	Included	Included	Included	Included
(d) Compassionate Visit				
1. Hospitalization of Insured Person Pays for the cost of airfare and accomodation of one relative or friend or immediate family member up to 5 consecutive nights	Travel Expense plus up to 5,000/day	Travel Expense plus up to 5,000/day	Travel Expense plus up to 5,000/day	Travel Expense plus up to 5,000/day
2. Death of Insured Person Pays for the cost of airfare and accomodation of one immediate family member up to 5 consecutive nights	Travel Expense plus up to 5,000/day	Travel Expense plus up to 5,000/day	Travel Expense plus up to 5,000/day	Travel Expense plus up to 5,000/day
3. Death of Immediate Family Member Pays for the cost of roundtrip airfare returning to the Philippines	Roundtrip Airfare	Roundtrip Airfare	Roundtrip Airfare	Roundtrip Airfare

TRAVELEAD INTERNATIONAL PLANS CONT'D

A comprehensive travel protection valid for international trips including Schengen states.

COVERAGE	SINGLE TRIP PLANS		ANNUAL PLANS	
	ESSENTIAL	EXTRA	ESSENTIAL	EXTRA
	SUM INSURED PER PERSON IN PHP			
(e) Return of Child(ren) Pays for the cost of one way airfare for sending back an unattended child during the hospitalization of the Insured Person	Airfare	Airfare	Airfare	Airfare
(f) Repatriation of Mortal Remains Pays for the return of remains to the Philippines of the Insured Person as a result of sickness or injury	Covered	Covered	Covered	Covered
(g) Emergency Telephone Charges Reimburse charges incurred on the Insured's mobile phone during a medical emergency	Up to 2,000	Up to 3,000	Up to 2,000	Up to 3,000
Section 5 - Loss or Damage to Baggage & Personal Effects Benefit Pays for the loss or repair of damaged baggage, personal effects subject to below sub-limits	50,000	50,000	50,000	50,000
- Sub-limit per item/pair/set of articles	7,000	7,000	7,000	7,000
- Sub-limit for laptop computer	8,000	10,000	30,000	30,000
Section 6 - Baggage Delay Pays for the emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours while abroad	Up to 5,000	Up to 5,000	Up to 15,000	Up to 15,000
Pays cash benefit for baggage delay after 6 hours upon return to the Philippines	1,500	1,500	2,500	2,500
Section 7 - Loss of Personal Money Benefit Pays for loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary	Up to 5,000	Up to 10,000	Up to 5,000	Up to 10,000
Section 8 - Replacement of Document Loss Benefit Reimburse the cost of replacing the lost travel documents, additional travel and/or accomodation expenses due to theft, robbery, burglary with maximum limit per day for travel and accomodation expenses	Up to 50,000 / (8,000 per day)	Up to 50,000 / (10,000 per day)	Up to 30,000 / (8,000 per day)	Up to 50,000 / (10,000 per day)
Section 9 - Travel Delay and Reroute Travel delay Pays cash benefit for common carrier delayed due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours Pays 25% of the limit for reasons not included above	2,000 per 6 hours up to 20,000	2,000 per 6 hours up to 20,000	2,000 per 6 hours up to 15,000	2,000 per 6 hours up to 15,000
Re-route Reimburses the additional travel expenses incurred for re-routing if the common carrier is cancelled or delayed for over 12 hours due to above reasons	Up to 20,000	Up to 20,000	Up to 35,000	Up to 50,000
Section 10 - Trip Cancellation Pays for loss of travel fare, land arrangements, including entrance fees and/or accomodation expenses paid in advance in the event of trip cancellation due to: death, serious sickness of Insured Person/ immediate family member/ travel companion/ business partner; witness summons, compulsory quarantine or jury service of an Insured Person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the Insured Person's residence from fire or flood	Up to 150,000	Up to 150,000	Up to 150,000	Up to 150,000

TRAVELEAD INTERNATIONAL PLANS CONT'D

A comprehensive travel protection valid for international trips including Schengen states.

COVERAGE	SHORT TERM PLANS		ANNUAL PLANS	
	ESSENTIAL	EXTRA	ESSENTIAL	EXTRA
	SUM INSURED PER PERSON IN PHP			
<p>Section 11 - Trip Curtailment or Extension</p> <p>Pays for loss of travel fare, land arrangements, including entrance fees, and/or accommodation expenses incurred for trip curtailment due to: death, serious injury, serious sickness of an Insured Person/ immediate family member/ travel companion/ business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination</p>	Up to 150,000	Up to 150,000	Up to 150,000	Up to 150,000
<p>Section 12 - Travel Postponement</p> <p>Pays for additional travel ticket cost to reschedule the trip if it is unavoidable postponed due to: death, serious sickness of Insured Person/immediate family member/travel companion; witness summons; strike, riot or civil commotion, adverse weather conditions at the planned destination; serious damage to the Insured Person's residence from fire or flood</p>	Up to 20,000	Up to 35,000	Up to 20,000	Up to 35,000
<p>Section 13 - Travel Misconnections</p> <p>Pays for additional travel ticket cost to reschedule the trip if it is unavoidable postponed due to: death, serious sickness of Insured Person/immediate family member/travel companion; witness summons; strike, riot or civil commotion, adverse weather conditions at the planned destination; serious damage to the Insured Person's residence from fire or flood</p>	Up to 3,000 after 6 hours, max of 2 payments	Up to 3,000 after 6 hours, max of 3 payments	Up to 3,000 after 6 hours, max of 2 payments	Up to 3,000 after 6 hours, max of 3 payments
<p>Section 14 - Flight Overbooked</p> <p>Pays cash benefit for denied boarding due to overbooked flight with no onward travel transportation available for more than 6 hours</p>	Up to 3,000 after 6 hours	Up to 3,000 after 6 hours, max of 2 payments	Up to 3,000 after 6 hours	Up to 3,000 after 6 hours, max of 2 payments
<p>Section 15 - Unused Entertainment Ticket</p> <p>Reimburse the cost of any prepaid or unused portion of the Entertainment Ticket due to: death, serious sickness of Insured Person/immediate family member/travel companion; strike, riot, civil commotion, and natural disasters at the planned destination</p>	Up to 5,000	Up to 8,000	Up to 5,000	Up to 8,000
<p>Section 16 - Personal Liability</p> <p>Pays for legal cost in respect of accidental bodily injury or property damage to third party due to negligence</p>	Up to 2,000,000	Up to 2,500,000	Up to 1,500,000	Up to 2,500,000
<p>Section 17 - Rental Vehicle Excess</p> <p>Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collision</p>	Up to 5,000	Up to 10,000	Up to 10,000	Up to 20,000
<p>Section 18 - Loss of Credit Card</p> <p>Reimburses monetary loss of credit card as a direct result of theft, robbery or burglary</p>	Up to 5,000	Up to 10,000	Up to 10,000	Up to 20,000
<p>Section 19 - Loss of Home Contents due to Burglary</p> <p>Reimburses physical loss of or damage to the home contents within the home of the Insured in the Philippines due to burglary</p>	Up to 50,000	Up to 75,000	Up to 50,000	Up to 75,000

Single Trip Plans:

- Essential Plan - valid worldwide excluding Schengen States
- Extra Plan - valid worldwide including Schengen States

Annual Plans

- Valid worldwide including Schengen states
- Unlimited international trips in 1 year subject to maximum of 90 days coverage per trip

Single Trip International Individual Plans Premium in PHP

6 months to 75 years old

DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA									
1	419	584	37	2,337	3,554	73	4,303	6,578	109	6,269	9,602	145	8,235	12,626
2	419	584	38	2,392	3,638	74	4,358	6,663	110	6,323	9,686	146	8,289	12,710
3	419	584	39	2,448	3,722	75	4,412	6,746	111	6,378	9,770	147	8,343	12,795
4	481	677	40	2,502	3,805	76	4,467	6,829	112	6,432	9,853	148	8,398	12,877
5	561	807	41	2,557	3,890	77	4,523	6,914	113	6,486	9,939	149	8,454	12,962
6	629	910	42	2,611	3,975	78	4,576	6,998	114	6,542	10,022	150	8,508	13,046
7	707	1,030	43	2,665	4,058	79	4,630	7,083	115	6,597	10,107	151	8,562	13,130
8	758	1,112	44	2,720	4,141	80	4,684	7,165	116	6,651	10,189	152	8,617	13,214
9	819	1,202	45	2,774	4,226	81	4,740	7,250	117	6,706	10,274	153	8,671	13,298
10	865	1,275	46	2,828	4,310	82	4,795	7,334	118	6,760	10,358	154	8,725	13,382
11	912	1,349	47	2,884	4,393	83	4,850	7,417	119	6,815	10,441	155	8,780	13,465
12	955	1,421	48	2,939	4,478	84	4,904	7,502	120	6,869	10,526	156	8,835	13,550
13	1,003	1,494	49	2,995	4,562	85	4,959	7,586	121	6,923	10,610	157	8,890	13,634
14	1,054	1,571	50	3,048	4,646	86	5,014	7,670	122	6,978	10,694	158	8,944	13,718
15	1,111	1,660	51	3,102	4,729	87	5,067	7,753	123	7,033	10,778	159	8,999	13,801
16	1,170	1,750	52	3,157	4,814	88	5,121	7,838	124	7,088	10,862	160	9,054	13,886
17	1,227	1,842	53	3,211	4,898	89	5,178	7,922	125	7,142	10,946	161	9,108	13,970
18	1,286	1,936	54	3,266	4,982	90	5,231	8,006	126	7,197	11,030	162	9,163	14,054
19	1,346	2,026	55	3,319	5,066	91	5,286	8,090	127	7,252	11,114	163	9,216	14,201
20	1,402	2,117	56	3,375	5,150	92	5,342	8,174	128	7,306	11,198	164	9,271	14,222
21	1,463	2,208	57	3,430	5,234	93	5,395	8,258	129	7,360	11,282	165	9,327	14,306
22	1,518	2,287	58	3,484	5,317	94	5,450	8,341	130	7,414	11,365	166	9,381	14,389
23	1,570	2,374	59	3,539	5,402	95	5,505	8,426	131	7,470	11,451	167	9,436	14,474
24	1,626	2,460	60	3,593	5,486	96	5,558	8,510	132	7,525	11,534	168	9,490	14,558
25	1,685	2,545	61	3,648	5,570	97	5,614	8,595	133	7,579	11,618	169	9,546	14,642
26	1,741	2,628	62	3,702	5,653	98	5,668	8,677	134	7,635	11,701	170	9,599	14,725
27	1,792	2,713	63	3,757	5,739	99	5,723	8,762	135	7,688	11,786	171	9,653	14,810
28	1,848	2,799	64	3,812	5,822	100	5,778	8,846	136	7,743	11,871	172	9,708	14,894
29	1,904	2,884	65	3,867	5,905	101	5,832	8,929	137	7,797	11,953	173	9,763	14,977
30	1,956	2,966	66	3,921	5,990	102	5,887	9,015	138	7,851	12,038	174	9,818	15,062
31	2,011	3,050	67	3,976	6,074	103	5,941	9,098	139	7,907	12,122	175	9,873	15,147
32	2,066	3,134	68	4,030	6,159	104	5,995	9,182	140	7,962	12,206	176	9,927	15,230
33	2,120	3,217	69	4,085	6,241	105	6,049	9,265	141	8,016	12,290	177	9,982	15,313
34	2,175	3,302	70	4,138	6,326	106	6,105	9,350	142	8,071	12,374	178	10,036	15,398
35	2,230	3,386	71	4,193	6,410	107	6,160	9,434	143	8,126	12,458	179	10,090	15,482
36	2,284	3,470	72	4,249	6,494	108	6,214	9,518	144	8,180	12,542	180	10,144	15,566

SINGLE TRIP PLAN

1. Premium is for Insured 6 months to 75 years old. Additional premium applies for Insured 76-85 years old.
2. Applicable for trips not exceeding 180 days.

ANNUAL PLAN: ESSENTIAL 7,109 EXTRA 9,578

1. Premium for Insured 1-70 years old. Policy is renewable up to 75 years old.
2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

International Individual Plans Premium in PHP

76 to 80 years old

DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA
1	688	967	37	4,524	6,908	73	8,456	12,956	109	12,388	19,004	145	16,320	25,052
2	688	967	38	4,634	7,076	74	8,567	13,125	110	12,496	19,172	146	16,426	25,220
3	688	967	39	4,746	7,244	75	8,674	13,292	111	12,606	19,340	147	16,536	25,389
4	811	1,154	40	4,854	7,411	76	8,784	13,458	112	12,714	19,507	148	16,646	25,554
5	972	1,414	41	4,965	7,580	77	8,895	13,628	113	12,822	19,677	149	16,757	25,724
6	1,108	1,621	42	5,072	7,748	78	9,002	13,796	114	12,934	19,844	150	16,866	25,892
7	1,264	1,860	43	5,180	7,916	79	9,110	13,965	115	13,044	20,012	151	16,974	26,060
8	1,366	2,024	44	5,291	8,082	80	9,219	14,130	116	13,152	20,178	152	17,085	26,227
9	1,488	2,204	45	5,398	8,252	81	9,330	14,300	117	13,262	20,348	153	17,192	26,396
10	1,580	2,350	46	5,506	8,421	82	9,440	14,468	118	13,370	20,516	154	17,300	26,564
11	1,674	2,496	47	5,619	8,586	83	9,548	14,634	119	13,481	20,682	155	17,408	26,730
12	1,760	2,643	48	5,728	8,756	84	9,658	14,804	120	13,588	20,852	156	17,520	26,900
13	1,857	2,788	49	5,838	8,924	85	9,768	14,973	121	13,696	21,020	157	17,630	27,068
14	1,958	2,943	50	5,946	9,092	86	9,876	15,141	122	13,806	21,188	158	17,739	27,237
15	2,072	3,120	51	6,054	9,259	87	9,984	15,306	123	13,916	21,355	159	17,848	27,402
16	2,190	3,300	52	6,164	9,429	88	10,092	15,476	124	14,026	21,525	160	17,958	27,573
17	2,302	3,484	53	6,272	9,596	89	10,205	15,644	125	14,135	21,693	161	18,067	27,740
18	2,423	3,672	54	6,381	9,764	90	10,312	15,812	126	14,244	21,860	162	18,176	27,908
19	2,542	3,852	55	6,488	9,932	91	10,422	15,981	127	14,354	22,028	163	18,282	28,202
20	2,654	4,034	56	6,600	10,100	92	10,533	16,148	128	14,463	22,196	164	18,393	28,245
21	2,775	4,215	57	6,710	10,269	93	10,640	16,316	129	14,570	22,364	165	18,504	28,412
22	2,886	4,374	58	6,818	10,434	94	10,750	16,482	130	14,678	22,531	166	18,612	28,578
23	2,990	4,548	59	6,928	10,604	95	10,861	16,652	131	14,791	22,700	167	18,722	28,748
24	3,100	4,720	60	7,036	10,772	96	10,967	16,820	132	14,900	22,868	168	18,830	28,916
25	3,221	4,890	61	7,146	10,940	97	11,079	16,988	133	15,008	23,036	169	18,940	29,084
26	3,332	5,055	62	7,254	11,106	98	11,187	17,154	134	15,119	23,202	170	19,048	29,250
27	3,434	5,226	63	7,363	11,277	99	11,296	17,324	135	15,226	23,372	171	19,156	29,420
28	3,547	5,398	64	7,474	11,444	100	11,406	17,492	136	15,336	23,541	172	19,266	29,588
29	3,658	5,568	65	7,585	11,610	101	11,515	17,658	137	15,445	23,706	173	19,376	29,754
30	3,762	5,733	66	7,692	11,780	102	11,624	17,829	138	15,553	23,876	174	19,486	29,924
31	3,872	5,900	67	7,802	11,948	103	11,732	17,997	139	15,664	24,044	175	19,596	30,093
32	3,981	6,068	68	7,911	12,117	104	11,841	18,165	140	15,772	24,212	176	19,705	30,261
33	4,090	6,234	69	8,020	12,282	105	11,949	18,330	141	15,882	24,379	177	19,814	30,426
34	4,201	6,405	70	8,126	12,453	106	12,060	18,500	142	15,992	24,549	178	19,922	30,596
35	4,309	6,573	71	8,236	12,620	107	12,171	18,669	143	16,100	24,717	179	20,030	30,764
36	4,418	6,740	72	8,348	12,788	108	12,278	18,837	144	16,210	24,884	180	20,138	30,933

SINGLE TRIP PLAN

1. Premium is for Insured 6 months to 75 years old. Additional premium applies for Insured 76-85 years old.
2. Applicable for trips not exceeding 180 days.

ANNUAL PLAN: ESSENTIAL 7,109 EXTRA 9,578

1. Premium for Insured 1-70 years old. Policy is renewable up to 75 years old.
2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

International Individual Plans Premium in PHP

81 to 85 years old

DAY	ESSENTIAL	EXTRA												
1	957	1,350	37	6,711	10,262	73	12,609	19,334	109	18,507	28,407	145	24,406	37,478
2	957	1,350	38	6,876	10,514	74	12,775	19,587	110	18,670	28,658	146	24,565	37,730
3	957	1,350	39	7,044	10,766	75	12,936	19,839	111	18,834	28,910	147	24,729	37,983
4	1,141	1,631	40	7,206	11,015	76	13,101	20,087	112	18,996	29,160	148	24,894	38,231
5	1,383	2,021	41	7,372	11,270	77	13,267	20,342	113	19,159	29,415	149	25,060	38,486
6	1,587	2,331	42	7,533	11,523	78	13,428	20,594	114	19,326	29,666	150	25,224	38,738
7	1,821	2,690	43	7,695	11,774	79	13,590	20,847	115	19,491	29,919	151	25,387	38,990
8	1,974	2,936	44	7,861	12,023	80	13,752	21,095	116	19,654	30,167	152	25,552	39,240
9	2,158	3,206	45	8,022	12,278	81	13,920	21,350	117	19,818	30,422	153	25,713	39,495
10	2,296	3,425	46	8,184	12,531	82	14,085	21,602	118	19,980	30,674	154	25,875	39,746
11	2,437	3,645	47	8,353	12,779	83	14,248	21,851	119	20,146	30,923	155	26,038	39,995
12	2,565	3,864	48	8,517	13,034	84	14,412	22,106	120	20,307	31,178	156	26,205	40,250
13	2,710	4,082	49	8,683	13,286	85	14,577	22,359	121	20,469	31,430	157	26,370	40,502
14	2,862	4,314	50	8,845	13,538	86	14,740	22,611	122	20,635	31,682	158	26,533	40,755
15	3,033	4,580	51	9,006	13,788	87	14,901	22,859	123	20,799	31,932	159	26,697	41,003
16	3,210	4,850	52	9,171	14,043	88	15,063	23,114	124	20,964	32,187	160	26,862	41,258
17	3,379	5,126	53	9,334	14,294	89	15,232	23,366	125	21,127	32,439	161	27,025	41,510
18	3,559	5,408	54	9,496	14,546	90	15,393	23,618	126	21,291	32,690	162	27,189	41,762
19	3,738	5,678	55	9,657	14,798	91	15,558	23,871	127	21,456	32,942	163	27,348	42,204
20	3,906	5,951	56	9,825	15,050	92	15,724	24,122	128	21,619	33,194	164	27,514	42,267
21	4,087	6,222	57	9,990	15,303	93	15,885	24,374	129	21,780	33,446	165	27,681	42,518
22	4,254	6,461	58	10,152	15,551	94	16,050	24,623	130	21,942	33,696	166	27,843	42,767
23	4,410	6,722	59	10,318	15,806	95	16,216	24,878	131	22,111	33,951	167	28,009	43,022
24	4,576	6,980	60	10,479	16,058	96	16,375	25,131	132	22,275	34,202	168	28,170	43,274
25	4,756	7,235	61	10,644	16,310	97	16,542	25,383	133	22,437	34,454	169	28,336	43,527
26	4,923	7,482	62	10,806	16,560	98	16,705	25,631	134	22,603	34,703	170	28,498	43,775
27	5,076	7,739	63	10,969	16,815	99	16,869	25,886	135	22,764	34,958	171	28,659	44,030
28	5,245	7,997	64	11,136	17,067	100	17,034	26,138	136	22,929	35,211	172	28,824	44,282
29	5,412	8,252	65	11,302	17,315	101	17,197	26,388	137	23,091	35,459	173	28,990	44,531
30	5,568	8,499	66	11,463	17,570	102	17,361	26,643	138	23,254	35,714	174	29,154	44,786
31	5,734	8,750	67	11,628	17,822	103	17,523	26,895	139	23,421	35,966	175	29,319	45,039
32	5,896	9,002	68	11,791	18,075	104	17,686	27,146	140	23,584	36,218	176	29,482	45,291
33	6,060	9,251	69	11,955	18,324	105	17,848	27,395	141	23,748	36,468	177	29,646	45,539
34	6,225	9,507	70	12,114	18,578	106	18,015	27,650	142	23,913	36,723	178	29,808	45,794
35	6,388	9,759	71	12,280	18,830	107	18,181	27,903	143	24,076	36,974	179	29,971	46,046
36	6,552	10,011	72	12,447	19,082	108	18,342	28,155	144	24,240	37,226	180	30,132	46,299

SINGLE TRIP PLAN

1. Premium is for Insured 6 months to 75 years old. Additional premium applies for Insured 76-85 years old.
2. Applicable for trips not exceeding 180 days.

ANNUAL PLAN: ESSENTIAL 7,109 EXTRA 9,578

1. Premium for Insured 1-70 years old. Policy is renewable up to 75 years old.
2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

Family Individual Plans Premium in PHP

6 months to 75 years old

DAY	ESSENTIAL	EXTRA												
1	1,165	1,589	37	6,921	10,501	73	12,818	19,572	109	18,715	28,644	145	24,612	37,716
2	1,165	1,589	38	7,085	10,752	74	12,982	19,824	110	18,879	28,897	146	24,776	37,968
3	1,165	1,589	39	7,249	11,004	75	13,146	20,076	111	19,043	29,148	147	24,939	38,220
4	1,345	1,873	40	7,413	11,256	76	13,311	20,328	112	19,206	29,400	148	25,103	38,472
5	1,589	2,258	41	7,577	11,508	77	13,473	20,580	113	19,370	29,652	149	25,267	38,724
6	1,795	2,568	42	7,740	11,760	78	13,638	20,833	114	19,535	29,904	150	25,432	38,976
7	2,027	2,929	43	7,904	12,012	79	13,801	21,084	115	19,699	30,156	151	25,596	39,229
8	2,182	3,173	44	8,068	12,265	80	13,965	21,336	116	19,863	30,408	152	25,759	39,480
9	2,362	3,444	45	8,232	12,516	81	14,129	21,588	117	20,025	30,661	153	25,923	39,732
10	2,503	3,662	46	8,396	12,768	82	14,292	21,840	118	20,189	30,912	154	26,087	39,984
11	2,645	3,882	47	8,559	13,020	83	14,456	22,092	119	20,353	31,164	155	26,250	40,236
12	2,774	4,100	48	8,723	13,272	84	14,620	22,344	120	20,517	31,416	156	26,414	40,488
13	2,916	4,319	49	8,887	13,524	85	14,784	22,596	121	20,681	31,668	157	26,577	40,740
14	3,070	4,550	50	9,051	13,777	86	14,948	22,848	122	20,844	31,920	158	26,741	40,992
15	3,238	4,821	51	9,215	14,028	87	15,111	23,100	123	21,008	32,173	159	26,905	41,244
16	3,418	5,092	52	9,378	14,280	88	15,275	23,352	124	21,172	32,424	160	27,069	41,496
17	3,586	5,362	53	9,542	14,532	89	15,439	23,604	125	21,336	32,676	161	27,233	41,748
18	3,766	5,647	54	9,706	14,784	90	15,603	23,856	126	21,500	32,928	162	27,396	42,000
19	3,946	5,915	55	9,870	15,036	91	15,767	24,109	127	21,663	33,180	163	27,560	42,252
20	4,114	6,186	56	10,034	15,288	92	15,930	24,360	128	21,827	33,432	164	27,724	42,505
21	4,293	6,457	57	10,197	15,540	93	16,094	24,612	129	21,991	33,684	165	27,888	42,756
22	4,462	6,702	58	10,361	15,792	94	16,258	24,864	130	22,155	33,936	166	28,052	43,008
23	4,616	6,959	59	10,525	16,045	95	16,423	25,116	131	22,320	34,188	167	28,215	43,260
24	4,783	7,216	60	10,689	16,296	96	16,587	25,368	132	22,482	34,441	168	28,379	43,512
25	4,963	7,474	61	10,853	16,548	97	16,750	25,621	133	22,647	34,692	169	28,544	43,764
26	5,130	7,718	62	11,016	16,800	98	16,913	25,872	134	22,811	34,944	170	28,708	44,017
27	5,284	7,977	63	11,180	17,052	99	17,077	26,124	135	22,975	35,196	171	28,872	44,268
28	5,452	8,234	64	11,344	17,304	100	17,241	26,376	136	23,138	35,448	172	29,035	44,520
29	5,619	8,491	65	11,508	17,556	101	17,405	26,628	137	23,301	35,700	173	29,199	44,772
30	5,775	8,736	66	11,672	17,808	102	17,568	26,880	138	23,465	35,952	174	29,363	45,024
31	5,939	8,989	67	11,835	18,060	103	17,732	27,132	139	23,629	36,204	175	29,526	45,276
32	6,102	9,240	68	11,999	18,312	104	17,896	27,385	140	23,793	36,456	176	29,690	45,528
33	6,266	9,492	69	12,163	18,564	105	18,060	27,636	141	23,957	36,708	177	29,853	45,781
34	6,430	9,744	70	12,327	18,816	106	18,224	27,888	142	24,120	36,960	178	30,017	46,032
35	6,594	9,996	71	12,491	19,068	107	18,387	28,140	143	24,284	37,212	179	30,181	46,284
36	6,758	10,248	72	12,654	19,320	108	18,551	28,392	144	24,448	37,464	180	30,345	46,536

1. Premium is for Insured 6 months to 75 years old. Additional premium applies for Insured 76-85 years old.

2. Applicable for trips not exceeding 180 days.

ANNUAL PLAN: ESSENTIAL 7,109 EXTRA 9,578

1. Premium for Insured ages 1-70. Policy is renewable up to 75 years old.

2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

Family Individual Plans Premium in PHP

76 to 80 years old

DAY	ESSENTIAL	EXTRA												
1	2,128	2,978	37	13,642	20,800	73	25,437	38,944	109	37,231	57,088	145	49,025	75,232
2	2,128	2,978	38	13,970	21,304	74	25,764	39,449	110	37,559	57,592	146	49,353	75,736
3	2,128	2,978	39	14,298	21,809	75	26,092	39,952	111	37,887	58,096	147	49,679	76,241
4	2,490	3,547	40	14,626	22,312	76	26,420	40,457	112	38,212	58,601	148	50,007	76,744
5	2,978	4,316	41	14,954	22,816	77	26,746	40,960	113	38,540	59,104	149	50,335	77,249
6	3,391	4,937	42	15,280	23,320	78	27,074	41,464	114	38,868	59,608	150	50,662	77,752
7	3,854	5,657	43	15,608	23,824	79	27,402	41,968	115	39,196	60,112	151	50,990	78,256
8	4,164	6,146	44	15,936	24,329	80	27,730	42,472	116	39,525	60,616	152	51,316	78,760
9	4,524	6,689	45	16,264	24,832	81	28,059	42,976	117	39,850	61,121	153	51,644	79,264
10	4,806	7,125	46	16,592	25,337	82	28,384	43,481	118	40,178	61,624	154	51,973	79,768
11	5,090	7,564	47	16,918	25,840	83	28,712	43,984	119	40,507	62,129	155	52,301	80,273
12	5,348	8,000	48	17,246	26,344	84	29,040	44,488	120	40,835	62,632	156	52,629	80,776
13	5,632	8,438	49	17,574	26,848	85	29,368	44,992	121	41,162	63,136	157	52,955	81,280
14	5,940	8,900	50	17,902	27,353	86	29,696	45,496	122	41,488	63,640	158	53,283	81,784
15	6,276	9,443	51	18,230	27,856	87	30,022	46,001	123	41,816	64,145	159	53,611	82,288
16	6,636	9,984	52	18,556	28,361	88	30,350	46,504	124	42,144	64,648	160	53,938	82,793
17	6,972	10,524	53	18,884	28,864	89	30,678	47,009	125	42,472	65,153	161	54,266	83,296
18	7,330	11,093	54	19,212	29,368	90	31,007	47,512	126	42,801	65,656	162	54,592	83,801
19	7,692	11,631	55	19,540	29,872	91	31,335	48,016	127	43,126	66,160	163	54,920	84,304
20	8,027	12,172	56	19,868	30,376	92	31,661	48,520	128	43,455	66,664	164	55,249	84,808
21	8,386	12,714	57	20,194	30,880	93	31,988	49,025	129	43,783	67,168	165	55,577	85,312
22	8,723	13,205	58	20,522	31,384	94	32,316	49,528	130	44,111	67,672	166	55,905	85,817
23	9,032	13,718	59	20,850	31,889	95	32,644	50,033	131	44,438	68,176	167	56,231	86,320
24	9,366	14,232	60	21,178	32,392	96	32,972	50,536	132	44,764	68,681	168	56,559	86,825
25	9,726	14,749	61	21,506	32,896	97	33,298	51,040	133	45,092	69,184	169	56,887	87,328
26	10,060	15,236	62	21,832	33,400	98	33,626	51,544	134	45,420	69,688	170	57,214	87,832
27	10,368	15,754	63	22,160	33,905	99	33,954	52,048	135	45,749	70,192	171	57,543	88,336
28	10,704	16,268	64	22,488	34,408	100	34,283	52,552	136	46,077	70,697	172	57,868	88,840
29	11,038	16,782	65	22,816	34,913	101	34,611	53,056	137	46,402	71,200	173	58,197	89,344
30	11,350	17,272	66	23,144	35,416	102	34,937	53,561	138	46,731	71,705	174	58,525	89,848
31	11,678	17,777	67	23,470	35,920	103	35,264	54,064	139	47,059	72,208	175	58,853	90,353
32	12,004	18,280	68	23,798	36,424	104	35,592	54,569	140	47,387	72,712	176	59,181	90,856
33	12,332	18,785	69	24,126	36,928	105	35,920	55,072	141	47,714	73,216	177	59,507	91,361
34	12,660	19,288	70	24,454	37,432	106	36,248	55,577	142	48,040	73,720	178	59,835	91,864
35	12,988	19,793	71	24,783	37,936	107	36,574	56,080	143	48,368	74,224	179	60,162	92,369
36	13,316	20,296	72	25,108	38,440	108	36,902	56,585	144	48,696	74,728	180	60,490	92,872

1. Premium is for Insured 6 months to 75 years old. Additional premium applies for Insured 76-85 years old.

2. Applicable for trips not exceeding 180 days.

ANNUAL PLAN: ESSENTIAL 7,109 EXTRA 9,578

1. Premium for Insured ages 1-70. Policy is renewable up to 75 years old.

2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

Family Individual Plans Premium in PHP

81 to 85 years old

DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA									
1	3,093	4,367	37	20,363	31,101	73	38,054	58,316	109	55,746	85,532	145	73,437	112,748
2	3,093	4,367	38	20,855	31,856	74	38,546	59,073	110	56,237	86,289	146	73,929	113,504
3	3,093	4,367	39	21,347	32,613	75	39,038	59,828	111	56,729	87,044	147	74,418	114,261
4	3,635	5,220	40	21,839	33,368	76	39,531	60,585	112	57,218	87,801	148	74,910	115,016
5	4,367	6,374	41	22,331	34,124	77	40,019	61,340	113	57,710	88,556	149	75,401	115,773
6	4,986	7,305	42	22,820	34,880	78	40,512	62,097	114	58,203	89,312	150	75,894	116,528
7	5,681	8,385	43	23,312	35,636	79	41,003	62,852	115	58,695	90,068	151	76,386	117,285
8	6,146	9,119	44	23,804	36,393	80	41,495	63,609	116	59,187	90,824	152	76,875	118,040
9	6,686	9,933	45	24,296	37,148	81	41,987	64,364	117	59,675	91,581	153	77,367	118,797
10	7,109	10,587	46	24,788	37,905	82	42,476	65,121	118	60,167	92,336	154	77,859	119,552
11	7,535	11,246	47	25,277	38,660	83	42,968	65,876	119	60,660	93,093	155	78,351	120,309
12	7,922	11,901	48	25,769	39,417	84	43,461	66,632	120	61,152	93,848	156	78,843	121,064
13	8,348	12,557	49	26,261	40,172	85	43,952	67,388	121	61,644	94,605	157	79,332	121,820
14	8,810	13,250	50	26,753	40,929	86	44,444	68,144	122	62,133	95,360	158	79,824	122,576
15	9,314	14,064	51	27,246	41,684	87	44,933	68,901	123	62,624	96,117	159	80,316	123,332
16	9,854	14,876	52	27,734	42,440	88	45,425	69,656	124	63,116	96,872	160	80,808	124,089
17	10,358	15,686	53	28,226	43,196	89	45,918	70,413	125	63,609	97,628	161	81,300	124,844
18	10,896	16,539	54	28,718	43,952	90	46,410	71,168	126	64,101	98,384	162	81,788	125,601
19	11,438	17,346	55	29,210	44,708	91	46,901	71,925	127	64,590	99,140	163	82,281	126,356
20	11,940	18,158	56	29,702	45,464	92	47,390	72,680	128	65,082	99,896	164	82,773	127,113
21	12,479	18,971	57	30,191	46,220	93	47,882	73,437	129	65,574	100,652	165	83,265	127,868
22	12,984	19,707	58	30,683	46,976	94	48,374	74,192	130	66,065	101,408	166	83,757	128,625
23	13,449	20,477	59	31,175	47,733	95	48,867	74,949	131	66,558	102,164	167	84,246	129,380
24	13,949	21,248	60	31,667	48,488	96	49,359	75,704	132	67,046	102,921	168	84,737	130,137
25	14,489	22,023	61	32,159	49,245	97	49,848	76,461	133	67,539	103,676	169	85,230	130,892
26	14,990	22,754	62	32,648	50,000	98	50,339	77,216	134	68,031	104,433	170	85,722	131,649
27	15,452	23,532	63	33,140	50,757	99	50,831	77,973	135	68,523	105,188	171	86,214	132,404
28	15,956	24,303	64	33,632	51,512	100	51,324	78,728	136	69,015	105,945	172	86,703	133,161
29	16,457	25,073	65	34,124	52,268	101	51,816	79,484	137	69,503	106,700	173	87,195	133,916
30	16,925	25,808	66	34,616	53,024	102	52,304	80,241	138	69,996	107,456	174	87,687	134,672
31	17,417	26,565	67	35,105	53,780	103	52,797	80,996	139	70,488	108,212	175	88,179	135,429
32	17,906	27,320	68	35,597	54,536	104	53,288	81,753	140	70,980	108,968	176	88,671	136,184
33	18,398	28,077	69	36,089	55,292	105	53,780	82,508	141	71,472	109,724	177	89,160	136,941
34	18,890	28,832	70	36,582	56,048	106	54,273	83,265	142	71,961	110,480	178	89,652	137,696
35	19,382	29,589	71	37,074	56,804	107	54,761	84,020	143	72,452	111,236	179	90,144	138,453
36	19,874	30,344	72	37,562	57,560	108	55,254	84,777	144	72,945	111,992	180	90,636	139,208

1. Premium is for Insured 6 months to 75 years old. Additional premium applies for Insured 76-85 years old.

2. Applicable for trips not exceeding 180 days.

ANNUAL PLAN: ESSENTIAL 7,109 EXTRA 9,578

1. Premium for Insured ages 1-70. Policy is renewable up to 75 years old.

2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

ADD-ONS

TRAVELEAD INTERNATIONAL PLANS

Cruise Vacation	<ul style="list-style-type: none"> ▫ Additional Trip Cancellation & Trip Curtailment ▫ Cruise Missed Connection ▫ Excursion Tour Cancellation 	Scuba Diving	<ul style="list-style-type: none"> ▫ Dive Tour Cost Coverage ▫ Equipment Hire Coverage
Golf Protection	<ul style="list-style-type: none"> ▫ Loss or Damage to Golf Baggage ▫ Rental or Golf Equipment ▫ Loss of Green, Cart and Caddie Fees 	Snow Sports	<ul style="list-style-type: none"> ▫ Loss or Damage to Snow Sport Equipment ▫ Piste Closure Coverage ▫ Snow Sport Equipment Hire Coverage

Cruise Vacation Add-On Premium in PHP

DAYS	INDIVIDUAL	DAYS	FAMILY
1-5	1,499	1-5	4,499
6-10	2,499	6-10	7,499
11-15	3,499	11-15	10,499
16-20	4,099	16-20	12,299
21-25	5,199	21-25	15,599
26-30	6,299	26-30	18,999
31-40	7,399	31-40	22,199
41-45	8,499	41-45	25,499
Annual	4,099	Annual	11,299

Age Eligibility

- **Single Trip Plan**
 - 6 months to 85 years old
- **Annual Plan**
 - 1 to 70 years old
- **Family Plans**
 - Legal couple + kids age 6 months to 17 years old, travelling together. Minimum 2, maximum of 10 members.

Golf Protection, Scuba Diving & Snow Sports Add-On Premium in PHP

DAYS	INDIVIDUAL	DAYS	FAMILY
1-5	999	1-5	2,999
6-10	1,699	6-10	5,099
11-15	2,499	11-15	7,499
16-20	2,999	16-20	8,999
21-25	3,499	21-25	10,499
26-30	3,999	26-30	11,999
Annual	2,999	Annual	8,999

Age Eligibility

- **Single Trip Plan**
 - Golf Protection: 6 months to 85 years old
 - Scuba Diving & Snow Sports: 6 months to 60 years old
- **Annual Plan**
 - 1 to 70 years old
- **Family Plans**
 - Legal couple + kids age 6 months to 17 years old, travelling together. Minimum 2, maximum of 10 members.

COVID-19 PREMIUM ADD-ON IN PHP

Single Trip Individual Plans

6 months to 75 years old

COVID-19 MEDICAL EXPENSE COVERAGE:

Medical Expense due to Covid19, Follow-up Medical Treatment in the Philippines and Trip Cancellation Coverage

DAY	ESSENTIAL	EXTRA												
1	56	87	37	537	829	73	1,029	1586	109	1519	2341	145	2010	3098
2	56	87	38	552	850	74	1,042	1606	110	1535	2362	146	2027	3118
3	56	87	39	563	872	75	1,057	1627	111	1548	2384	147	2039	3139
4	72	112	40	578	894	76	1,070	1649	112	1561	2406	148	2053	3161
5	91	142	41	591	913	77	1,082	1669	113	1576	2425	149	2065	3181
6	111	167	42	604	934	78	1,098	1691	114	1588	2446	150	2079	3203
7	128	198	43	620	955	79	1,111	1712	115	1601	2467	151	2094	3224
8	141	218	44	632	977	80	1,126	1733	116	1616	2489	152	2106	3245
9	156	241	45	647	997	81	1,138	1753	117	1628	2509	153	2121	3265
10	169	259	46	662	1019	82	1,150	1774	118	1644	2531	154	2134	3286
11	180	277	47	673	1040	83	1,166	1796	119	1656	2553	155	2149	3308
12	191	296	48	687	1060	84	1,178	1816	120	1670	2572	156	2162	3328
13	202	313	49	699	1081	85	1,192	1838	121	1685	2593	157	2174	3350
14	215	333	50	715	1102	86	1,207	1859	122	1698	2614	158	2190	3371
15	229	357	51	729	1124	87	1,220	1880	123	1712	2636	159	2202	3392
16	245	379	52	741	1145	88	1,235	1900	124	1724	2657	160	2215	3412
17	259	400	53	756	1166	89	1,246	1921	125	1738	2678	161	2230	3433
18	274	424	54	769	1186	90	1,262	1942	126	1753	2698	162	2243	3454
19	288	447	55	785	1207	91	1,275	1964	127	1765	2719	163	2259	3490
20	301	469	56	797	1228	92	1,287	1985	128	1780	2740	164	2271	3497
21	318	493	57	809	1249	93	1,302	2005	129	1793	2761	165	2283	3517
22	331	513	58	825	1271	94	1,314	2027	130	1807	2783	166	2299	3539
23	345	533	59	837	1292	95	1,329	2047	131	1821	2804	167	2311	3559
24	359	556	60	852	1313	96	1,344	2068	132	1833	2825	168	2326	3580
25	373	577	61	865	1333	97	1,355	2089	133	1848	2845	169	2338	3601
26	387	596	62	879	1355	98	1,371	2112	134	1860	2867	170	2352	3624
27	400	619	63	894	1375	99	1,383	2132	135	1875	2887	171	2368	3644
28	415	641	64	905	1396	100	1,397	2152	136	1889	2908	172	2380	3664
29	428	662	65	919	1419	101	1,411	2174	137	1902	2931	173	2394	3686
30	442	682	66	934	1439	102	1,424	2194	138	1918	2951	174	2407	3706
31	455	703	67	946	1459	103	1,439	2215	139	1929	2971	175	2420	3727
32	468	724	68	961	1480	104	1,452	2236	140	1943	2992	176	2435	3748
33	482	747	69	973	1502	105	1,467	2259	141	1957	3014	177	2447	3771
34	495	766	70	990	1522	106	1,480	2278	142	1969	3034	178	2463	3791
35	510	787	71	1,003	1543	107	1,492	2299	143	1985	3055	179	2476	3811
36	523	808	72	1,014	1565	108	1,507	2320	144	1997	3077	180	2490	3832

ANNUAL PLAN: Age Eligibility: 1-70 / ESSENTIAL 1,717 / EXTRA 2,335

1. Premium for Insured ages 1-70. Policy is renewable up to 75 years old.
2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

COVID-19 PREMIUM ADD-ON IN PHP

Single Trip Individual Plans

76 to 80 years old

COVID-19 MEDICAL EXPENSE COVERAGE:

Medical Expense due to Covid19, Follow-up Medical Treatment in the Philippines and Trip Cancellation Coverage

DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA	DAY	ESSENTIAL	EXTRA
1	112	174	37	1,074	1,658.00	73	2,058	3,172.00	109	3,038	4,724	145	4,020	6,236
2	112	174	38	1,104	1,700.00	74	2,084	3,212.00	110	3,070	4,768	146	4,054	6,278
3	112	174	39	1,126	1,744.00	75	2,114	3,254.00	111	3,096	4,812	147	4,078	6,322
4	144	224	40	1,156	1,788.00	76	2,140	3,298.00	112	3,122	4,850	148	4,106	6,362
5	182	284	41	1,182	1,826.00	77	2,164	3,338.00	113	3,152	4,892	149	4,130	6,406
6	222	334	42	1,208	1,868.00	78	2,196	3,382.00	114	3,176	4,934	150	4,158	6,448
7	256	396	43	1,240	1,910.00	79	2,222	3,424.00	115	3,202	4,978	151	4,188	6,490
8	282	436	44	1,264	1,954.00	80	2,252	3,466.00	116	3,232	5,018	152	4,212	6,530
9	312	482	45	1,294	1,994.00	81	2,276	3,506.00	117	3,256	5,062	153	4,242	6,572
10	338	518	46	1,324	2,038.00	82	2,300	3,548.00	118	3,288	5,106	154	4,268	6,616
11	360	554	47	1,346	2,080.00	83	2,332	3,592.00	119	3,312	5,144	155	4,298	6,656
12	382	592	48	1,374	2,120.00	84	2,356	3,632.00	120	3,340	5,186	156	4,324	6,700
13	404	626	49	1,398	2,162.00	85	2,384	3,676.00	121	3,370	5,228	157	4,348	6,742
14	430	666	50	1,430	2,204.00	86	2,414	3,718.00	122	3,396	5,272	158	4,380	6,784
15	458	714	51	1,458	2,248.00	87	2,440	3,760.00	123	3,424	5,314	159	4,404	6,824
16	490	758	52	1,482	2,290.00	88	2,470	3,800.00	124	3,448	5,356	160	4,430	6,866
17	518	800	53	1,512	2,332.00	89	2,492	3,842.00	125	3,476	5,396	161	4,460	6,908
18	548	848	54	1,538	2,372.00	90	2,524	3,884.00	126	3,506	5,438	162	4,486	6,980
19	576	894	55	1,570	2,414.00	91	2,058	3,172.00	127	3,530	5,480	163	4,518	6,994
20	602	938	56	1,594	2,456.00	92	2,084	3,212.00	128	3,560	5,522	164	4,542	7,034
21	636	986	57	1,618	2,498.00	93	2,114	3,254.00	129	3,586	5,566	165	4,566	7,078
22	662	1,026.00	58	1,650	2,542.00	94	2,140	3,298.00	130	3,614	5,608	166	4,598	7,118
23	690	1,066.00	59	1,674	2,584.00	95	2,164	3,338.00	131	3,642	5,650	167	4,622	7,160
24	718	1,112.00	60	1,704	2,626.00	96	2,196	3,382.00	132	3,666	5,690	168	4,652	7,202
25	746	1,154.00	61	1,730	2,666.00	97	2,222	3,424.00	133	3,696	5,734	169	4,676	7,248
26	112	174	62	1,758	2,710.00	98	2,252	3,466.00	134	3,720	5,774	170	4,704	7,288
27	112	174	63	1,788	2,750.00	99	2,276	3,506.00	135	3,750	5,816	171	4,736	7,328
28	112	174	64	1,810	2,792.00	100	2,300	3,548.00	136	3,778	5,862	172	4,760	7,372
29	144	224	65	1,838	2,838.00	101	2,332	3,592.00	137	3,804	5,902	173	4,788	7,412
30	182	284	66	1,868	2,878.00	102	2,356	3,632.00	138	3,836	5,942	174	4,814	7,454
31	222	334	67	1,892	2,918.00	103	2,384	3,676.00	139	3,858	5,984	175	4,840	7,496
32	256	396	68	1,922	2,960.00	104	2,414	3,718.00	140	3,886	6,028	176	4,870	7,542
33	282	436	69	1,946	3,004.00	105	2,440	3,760.00	141	3,914	6,068	177	4,894	7,582
34	312	482	70	1,980	3,044.00	106	2,470	3,800.00	142	3,938	6,110	178	4,926	7,622
35	338	518	71	2,006	3,086.00	107	2,492	3,842.00	143	3,970	6,154	179	4,952	7,664
36	360	554	72	2,028	3,130.00	108	2,524	3,884.00	144	3,994	6,196	180	4,980	7,664

ANNUAL PLAN: Age Eligibility: 1-70 / ESSENTIAL 1,717 / EXTRA 2,335

1. Premium for Insured ages 1-70. Policy is renewable up to 75 years old.
2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

COVID-19 PREMIUM ADD-ON IN PHP

Single Trip Individual Plans

81 to 85 years old

COVID-19 MEDICAL EXPENSE COVERAGE:

Medical Expense due to Covid19, Follow-up Medical Treatment in the Philippines and Trip Cancellation Coverage

DAY	ESSENTIAL	EXTRA												
1	168	261	37	1,611	2,487	73	3,087	4,758	109	4,557	7,023	145	6,030	9,294
2	168	261	38	1,656	2,550	74	3,126	4,818	110	4,605	7,086	146	6,081	9,354
3	168	261	39	1,689	2,616	75	3,171	4,881	111	4,644	7,152	147	6,117	9,417
4	216	336	40	1,734	2,682	76	3,210	4,947	112	4,683	7,218	148	6,159	9,483
5	273	426	41	1,773	2,739	77	3,246	5,007	113	4,728	7,275	149	6,195	9,543
6	333	501	42	1,812	2,802	78	3,294	5,073	114	4,764	7,338	150	6,237	9,609
7	384	594	43	1,860	2,865	79	3,333	5,136	115	4,803	7,401	151	6,282	9,672
8	423	654	44	1,896	2,931	80	3,378	5,199	116	4,848	7,467	152	6,318	9,735
9	468	723	45	1,941	2,991	81	3,414	5,259	117	4,884	7,527	153	6,363	9,795
10	507	777	46	1,986	3,057	82	3,450	5,322	118	4,932	7,593	154	6,402	9,858
11	540	831	47	2,019	3,120	83	3,498	5,388	119	4,968	7,659	155	6,447	9,924
12	573	888	48	2,061	3,180	84	3,534	5,448	120	5,010	7,716	156	6,486	9,984
13	606	939	49	2,097	3,243	85	3,576	5,514	121	5,055	7,779	157	6,522	10,050
14	645	999	50	2,145	3,306	86	3,621	5,577	122	5,094	7,842	158	6,570	10,113
15	687	1,071	51	2,187	3,372	87	3,660	5,640	123	5,136	7,908	159	6,606	10,176
16	735	1,137	52	2,223	3,435	88	3,705	5,700	124	5,172	7,971	160	6,645	10,236
17	777	1,200	53	2,268	3,498	89	3,738	5,763	125	5,214	8,034	161	6,690	10,299
18	822	1,272	54	2,307	3,558	90	3,786	5,826	126	5,259	8,094	162	6,729	10,362
19	864	1,341	55	2,355	3,621	91	3,825	5,892	127	5,295	8,157	163	6,777	10,470
20	903	1,407	56	2,391	3,684	92	3,861	5,955	128	5,340	8,220	164	6,813	10,491
21	954	1,479	57	2,427	3,747	93	3,906	6,015	129	5,379	8,283	165	6,849	10,551
22	993	1,539	58	2,475	3,813	94	3,942	6,081	130	5,421	8,349	166	6,897	10,617
23	1,035	1,599	59	2,511	3,876	95	3,987	6,141	131	5,463	8,412	167	6,933	10,677
24	1,077	1,668	60	2,556	3,939	96	4,032	6,204	132	5,499	8,475	168	6,978	10,740
25	1,119	1,731	61	2,595	3,999	97	4,065	6,267	133	5,544	8,535	169	7,014	10,803
26	1,161	1,788	62	2,637	4,065	98	4,113	6,336	134	5,580	8,601	170	7,056	10,872
27	1,200	1,857	63	2,682	4,125	99	4,149	6,396	135	5,625	8,661	171	7,104	10,932
28	1,245	1,923	64	2,715	4,188	100	4,191	6,456	136	5,667	8,724	172	7,140	10,992
29	1,284	1,986	65	2,757	4,257	101	4,233	6,522	137	5,706	8,793	173	7,182	11,058
30	1,326	2,046	66	2,802	4,317	102	4,272	6,582	138	5,754	8,853	174	7,221	11,118
31	1,365	2,109	67	2,838	4,377	103	4,317	6,645	139	5,787	8,913	175	7,260	11,181
32	1,404	2,172	68	2,883	4,440	104	4,356	6,708	140	5,829	8,976	176	7,305	11,244
33	1,446	2,241	69	2,919	4,506	105	4,401	6,777	141	5,871	9,042	177	7,341	11,313
34	1,485	2,298	70	2,970	4,566	106	4,440	6,834	142	5,907	9,102	178	7,389	11,373
35	1,530	2,361	71	3,009	4,629	107	4,476	6,897	143	5,955	9,165	179	7,428	11,433
36	1,569	2,424	72	3,042	4,695	108	4,521	6,960	144	5,991	9,231	180	7,470	11,496

ANNUAL PLAN: Age Eligibility: 1-70 / ESSENTIAL 1,717 / EXTRA 2,335

1. Premium for Insured ages 1-70. Policy is renewable up to 75 years old.

2. Valid for unlimited international trips subject to 90 days maximum coverage per trip.

General Exclusions

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government for military power, direct participation in strike, riot and civil commotion;
2. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
3. An Insured Person not taking all reasonable efforts to avoid injury or to minimize any claim under this Policy;
4. Riding or driving in any kind of motor racing competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as source of income;
5. Any loss which is connected to the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
6. Suicide or attempted suicide or intentional self injury, or self-exposure to needless peril,
7. Any Pre-existing Conditions, health checks-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary;
8. 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;
9. Psychosis, sleep disturbance disorder, mental or nervous disorder, pregnancy, miscarriage or childbirth;
10. AIDS or any injury or Sickness commencing in the presence of a zero positive test for HIV and related diseases and/or sexually transmitted disease;
11. AIDS or any injury or Sickness commencing in the presence of a zero positive test for HIV and related diseases and/or sexually transmitted disease;
12. Travel in, to or through Afghanistan, Cuba, Iran, Iraq, North Korea, Sudan, Syria and any country prohibited by the US.
13. Any loss any loss, damage, liability, expense, fines, penalties or any other amount directly caused by or arising out of any of the following:
 - a. Any Infectious Disease, virus, bacterium or other microorganism (whether asymptomatic or not);
 - b. Severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) or Coronavirus disease (COVID-19), including any mutation or variation thereof;
 - c. Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

General Conditions

1. The applicant must be between 19 to 85 years old. Annual Travel Plans are renewable up to 75 years old.
2. The maximum number of days per trip is 180 days for Single Trip Plans.
3. The maximum number of days per trip is 90 days for Annual Plans.
4. Domestic travel is defined as travel within the Philippines to a destination that is at least 100 kms. from the Usual Place of Residence.
5. For an Insured Person aged 18 and below, the maximum sum insured for Accidental Death and Disablement (Section 1) shall be subject to 25%.
6. Personal Money coverage is not applicable to an Insured Person aged 10 or below.
7. Short Term Policies coverage will be automatically extended for a maximum of 7 days at no additional premium, if the return trip is unavoidably delayed due unforeseen circumstances beyond the control of the Insured.

Contacts

24/7 EMERGENCY HOTLINE

assistances@assistcard.com

+632.8.689.6641

This is not a toll-free number, call charges apply.

For toll-free numbers, visit www.assistcard.com/phonelist

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TRAVELEAD TRAVEL INSURANCE

INTERNATIONAL PROGRAM

Policy Number >>>

In consideration of the payment of premium by the Policyholder and subject to the terms and conditions of the Policy, We hereby insure the Insured Person in the manner and to the extent provided in the Policy.

Coverage under the Policy with respect to all benefits stated in the Policy Schedule except for Trip Cancellation, shall commence six (6) 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 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 Policy Schedule;
- b) The Insured Person's return to his place of residence or employment;
- c) After six (6) hours upon actual arrival at the airport terminal premises of the country of origin.

For Trip Cancellation in Section 10, coverage takes effect upon approval of application and receipt of premium payment.

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PART I – DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

1a. Accident while in a Common Carrier

If during the period of insurance the Insured Person sustains an Injury while travelling as a fare paying passenger in any Common Carrier in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement, We shall pay based on the Percentage of Sum Insured stated under the following Compensation Table 1 and in accordance with the To Whom Indemnities Payable clause under Part VII – General Conditions of this Policy.

1b. Other Accidents

If during the period of insurance the Insured Person sustains an Injury in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement, We shall pay based on the Percentage of Sum Insured stated under the following Compensation Table 1 and in accordance with the To Whom Indemnities Payable clause under Part VII – General Conditions of this Policy.

EXPOSURE

If during the period of insurance, by reason of any Accident, the Insured Person is unavoidably exposed to the elements in the course of a Trip and as a direct and unavoidable result of such exposure sustain death or disablement within twelve (12) months from the date of Accident, We shall pay based on the Percentage of Sum Insured stated under the following Compensation Table 1 and in accordance with the To Whom Indemnities Payable clause under Part VII – General Conditions of this Policy.

DISAPPEARANCE

If during the period of insurance, the body of the Insured Person has not been found within twelve (12) months after the date of the disappearance, sinking or wrecking of an aircraft or other conveyance either on ground or at sea in which the Insured Person was travelling in the course of a Trip, it will be presumed that the Insured Person suffered death resulting from an Accident. In such circumstances, We shall pay based on the Percentage of Sum Insured of Event 1 stated in the following Compensation Table 1 and in accordance with the To Whom Indemnities Payable clause under Part VII – General Conditions of this Policy, subject to the receipt of a signed undertaking by the personal representative(s) of the Insured Person's beneficiary that any such payment shall be refunded to Us if it is later discovered that the Insured Person did not suffer death as a result of the Accident.

EXTENSION

This Policy extends to cover any Injury sustained by an Insured Person during the following periods:

- (i) Travelling directly from the Insured Person's place of residence to the immigration counter in the Philippines within six (6) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) Travelling directly from the immigration counter to the Insured Person's place of residence in the Philippines within six (6) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

COMPENSATION TABLE 1

Benefit Event	Compensation (Percentage of Sum Insured)	
1. Death	100%	
2. Permanent Total Disablement	100%	
3. Loss of or the Permanent Loss of Use of one or more Limbs	100%	
4. Permanent Loss of Sight of both eyes	100%	
5. Permanent Loss of Sight of one eye	100%	
6. Permanent Loss of Speech and Loss of Hearing	100%	
7. Permanent and incurable insanity	100%	
8. Permanent Loss of Hearing in:		
(a) both ears	75%	
(b) one ear	15%	
9. Permanent Loss of Speech	50%	
10. Permanent Loss of the lens of one eye	50%	
	Right Hand	Left Hand
11. Loss of or the Permanent Loss of Use of four Fingers and Thumb	70%	50%
12. Loss of or the Permanent Loss of Use of four Fingers	40%	30%
13. Loss of or the Permanent Loss of Use of one Thumb		
(a) both joints	30%	20%
(b) one joint	15%	10%

14.	Loss of or the Permanent Loss of Use of Fingers		
	(a) three joints	10%	7.5%
	(b) two joints	7.5%	5%
	(c) one joint	5%	2%
15.	Loss of or the Permanent Loss of Use of Toes		
	(a) all – one foot		15%
	(b) great toe - both joints		5%
	(c) great toe – one joint		3%
	(d) any toe other than great toe – both joints		2%
	(e) any toe other than great toe – one joint		1%
16.	Fractured Leg or Patella with Established Non-Union		10%
17.	Shortening of leg by at least 5 cm		7.5%
18.	Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay the Insured Person a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured.		

PROVISIONS FOR SECTION 1

- (a) Benefits shall not be payable for more than one Event stated in Compensation Table 1 in respect of the same Accident. Should more than one Event occur from the same Accident, We shall only be liable for the Event with the greater Percentage of Sum Insured.
- (b) In the event the accumulation of total paid-up benefits in respect of one or more Events stated in Compensation Table 1 of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
- (c) The Insured Person's coverage shall be terminated upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 stated in Compensation Table 1.
- (d) When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which was totally disabled prior to the Injury.
- (e) If the Insured Person is left-handed and has specifically mentioned this on the application, the Percentage of Sum Insured set out above from Events 11 to 14 inclusive for the various disabilities of right and left hand shall be transposed.
- (f) If the Insured Person is between six (6) months to seventeen (17) years of age at the time of Accident, the maximum Sum Insured for Accidental Death and Disablement shall be restricted to twenty-five percent (25%) of the Sum Insured.

SECTION 2 - BURNS BENEFIT

If during the period of insurance an Insured Person 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 2, We shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured for the Burn Event stated in Compensation Table 2.

COMPENSATION TABLE 2

Burn Event	Compensation (Percentage of Sum Insured)
Second Degree or Third Degree Burns	
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 SECTION 2

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, We shall only be liable for the Burn Event with the greater Percentage of Sum Insured.

SECTION 3 - MEDICAL EXPENSES

If during the period of insurance the Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of medical treatment outside the Philippines, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Qualified Medical Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies, ambulance hire or other reasonable means of transportation to/from a Hospital or clinic.

FOLLOW-UP MEDICAL TREATMENT EXTENSION

This Policy extends to cover any follow-up medical expenses incurred, subject to the maximum Sum Insured as stated in the Schedule, within thirty (30) consecutive days after the Insured Person's return to the Philippines provided that the first treatment must have been sought outside the Philippines. Any necessity of Confinement must be arranged within twelve (12) hours after arrival and must be a continuation of the medical attention sought during the Trip. The maximum indemnity of this follow-up medical treatment is equivalent to ten percent (10%) of the Sum Insured of Medical Expenses stated in the Schedule.

CHINESE MEDICINE, BONE-SETTING, ACUPUNCTURE, PHYSIOTHERAPY AND CHIROPRACTIC TREATMENT

We shall reimburse the Insured Person in respect of any medical expenses paid to a: (1) Chinese Medicine Practitioner; (2) Chinese Bonesetter or Acupuncturist; (3) physiotherapist; or (4) chiropractor arising from an Injury sustained or Sickness suffered during a Trip which directly results in the necessity of such treatment outside of the Philippines,

This Policy extends to cover any follow-up medical expenses incurred, subject to the maximum Sum Insured as stated in the Schedule, within thirty (30) consecutive days immediately after the Insured Person's return to the Philippines provided that the first treatment was outside of the Philippines and must be a continuation of the medical attention sought during the Trip.

OVERSEAS HOSPITAL CASH

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of a Confinement in an overseas Hospital, We shall indemnify the Insured Person a daily benefit for each day of Confinement subject to the maximum Sum Insured stated in the Schedule.

One day of Confinement shall mean the Hospital makes a charge for room and board for the treatment of Injury or Sickness, and successive periods of Confinement due to the same or related causes shall be considered as one Accident or Sickness unless separated by at least ninety (90) consecutive days during which the Insured Person is not Confined to a Hospital as a result of such Accident or Sickness.

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, We 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. We 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

AMATEUR SPORTS

This policy extends to cover an event caused by sport practice when performed exclusively as a recreational activity, in settings appropriately designated and as a result of training, practice or active involvement as amateur in any kind of sport competitions, including but not limited to: football, rugby, hockey, tennis, swimming, polo, jet ski, wave runner, snowmobile riding, all-terrain vehicle, parasailing, surfing, windsurfing, ice or ground artistic roller skating, etc.

It is explicitly established that this benefit is effective only and exclusively for and in respect of amateur sport practice, being not effective for any purpose of professional practice.

PROVISIONS FOR SECTION 3

- (a) In no event shall all the reimbursed medical expenses under this section (including Follow-up Medical Treatment, Chinese Medicine, Bone-setting, Acupuncture, Physiotherapy and Chiropractic 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, We shall only be liable for the excess of the amount recoverable from such other source(s).
- (b) 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.
- (c) 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.

SECTION 4 - STARR GLOBAL EMERGENCY ASSISTANCE SERVICES

We have appointed an emergency assistance provider, Starr Global Emergency Assistance, to provide and arrange emergency assistance services 24 hours a day throughout the year while the Insured Person is travelling on a Trip.

We shall not be liable to the Insured Person and/or the Policyholder (whether in contract, tort (including negligence), breach of statutory duty or otherwise) arising out of or in connection with the acts or omissions of Starr Global Emergency Assistance arising out of or in connection with the subject matter of this Policy.

(a) ROUND-THE-CLOCK HOTLINE SERVICE

The Insured Person may contact Our dedicated 24-hour hotline number at (+632) 8689 6641 to obtain immediate access to available services and/or advice.

(b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION

(i) Emergency Medical Evacuation

If during the period of insurance an Insured Person sustains Serious Injury or suffers from Serious Sickness which directly causes or results in the necessity of emergency medical evacuation in the course of a Trip, Starr Global Emergency Assistance shall arrange and pay for a medically supervised emergency evacuation of the Insured Person to the nearest available Hospital that is appropriately equipped for the particular Serious Injury or Serious Sickness.

(ii) Emergency Medical Repatriation

In the event that the Insured Person's condition stabilizes, Starr Global Emergency Assistance shall arrange and pay for a medically supervised repatriation to the Philippines for continuous care and proper treatment. Starr Global Emergency Assistance retains the absolute right to decide the place to which the Insured Person shall be evacuated and the means or method by which such evacuation shall be carried out having regard to all the assessed facts and circumstances about which Starr Global Emergency Assistance is aware at the relevant time.

(c) HOSPITAL ADMISSION GUARANTEE

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization in the course of a Trip, Starr Global Emergency Assistance shall arrange a hospital admission deposit subject to the maximum Sum Insured as stated in the Schedule.

(d) COMPASSIONATE VISIT

(i) Hospitalization of Insured Person

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization for at least seven (7) consecutive days in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for the cost of a round trip economy class air ticket and/or other reasonable transportation means for one of the Insured Person's relatives or friends to visit the Insured Person. We shall also reimburse the Insured Person's visitor's associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to the maximum Sum Insured as stated in the Schedule per night up to seven (7) consecutive nights.

(ii) Death of Insured Person

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in death in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for a round trip economy class air ticket and/or other reasonable transportation means for one Immediate Family Member for handling the necessary funeral arrangement procedures. We shall also reimburse the Immediate Family Member for his/her associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to the maximum Sum Insured as stated in the Schedule per night up to five (5) consecutive nights.

(iii) Death of Immediate Family Member

If during the period of insurance an Immediate Family Member passes away while the Insured Person is in the course of a Trip, Starr Global Emergency Assistance will arrange and pay the cost of an economy class air ticket and/or any reasonable transportation means for the Insured Person to return to the Philippines for taking care of the necessary arrangements.

In no event shall the reimbursed expenses under this section (d) exceed the relevant Sum Insured of Compassionate Visit as stated in the Schedule.

(e) RETURN OF CHILD(REN)

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which results in the necessity of hospitalization overseas, leaving his/her Child(ren) unattended, Starr Global Emergency Assistance will arrange and pay for a single trip economy class air ticket(s) and/or other reasonable transportation means for sending the Child(ren) back to the Philippines with an appropriate Escort, if necessary.

(f) REPATRIATION OF MORTAL REMAINS

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in death in the course of a Trip, Starr Global Emergency Assistance will arrange and pay for the repatriation of the remains or ashes of the Insured Person to the Philippines. In addition, We shall reimburse the expenses actually incurred for service and supplies provided by a mortician or undertaker, including but not limited to the cost of a casket, the embalming or cremation if so elected.

(g) EMERGENCY TELEPHONE CHARGES

Emergency Telephone Charges means the charges incurred on the Insured's mobile phone during a medical emergency that he or she is experiencing while on a trip abroad. The amount to be reimbursed is subject to what is stated in the Policy Schedule.

PROVISIONS FOR SECTION 4

- (a) Any service rendered without the authorization and/or intervention of Starr Global Emergency Assistance is not covered.
- (b) Any service rendered by another party apart from Starr Global Emergency Assistance is not covered.
- (c) Any written authorization by Starr Global Emergency Assistance shall not be unreasonably withheld.

SECTION 5 – PERSONAL BAGGAGE

If during the period of insurance an Insured Person sustains accidental loss of or damage to his/her personal baggage being carried in the course of a Trip, We shall indemnify the Insured Person for such loss or damage subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 5

- (a) Loss of or damage to any personal baggage due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention by customs or any other authority are not covered.
- (b) Personal baggage items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband or which is or has been illegally transported or traded is not covered.
- (c) Loss of or damage to any software, antiques, jewelry, timepiece, artificial teeth or limbs, money, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, contact lens, spectacles, denture, prosthesis, brittle or fragile items, portable telecommunication equipment and handheld computer, food and beverage are not covered.
- (d) Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time are not covered.
- (e) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage and any unexplained loss or damage to any personal baggage which was left unattended in any Common Carrier or public place are not covered.
- (f) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.
- (g) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage at Our absolute discretion.
- (h) The indemnity for each item/set/pair of article and laptop computer including its accessories shall be limited to the maximum amount stated in the Schedule.
- (i) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.
- (j) We shall make payment subject to allowance for reasonable wear, tear and depreciation in respect of articles more than one (1) year old.
- (k) The Insured must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, We will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item.
- (l) Proof of ownership and/or assignment of the lost or damaged baggage and/or personal effects should be provided when the Insured Person makes a claim. Failure to provide the proof of ownership and/or assignment may result in a declined claim.
- (m) Any loss claimed under Section 6 – Baggage Delay arising from the same cause is excluded.

SECTION 6 – BAGGAGE DELAY

If during the period of insurance an Insured Person's checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator in the course of the Insured Person's Trip for more than the defined hours stated in the Schedule from the actual arrival time, We shall indemnify the Insured Person for any reasonable expenses incurred by the Insured

Person in purchasing essential items of clothing and toiletries while abroad subject to the maximum Sum Insured stated in the Schedule.

In the event that Insured Person's checked-in baggage is delayed upon return of the Insured Person to his point-of-origin, We shall pay a cash benefit after six (6) hours of delay up to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 6

- (a) The delay must be certified by the Common Carrier Operator.
- (b) 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.
- (c) Original receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.
- (d) Any loss claimed under Section 5 – Personal Baggage arising from the same cause is excluded.

SECTION 7 – PERSONAL MONEY

If during the period of insurance an Insured Person sustains loss of cash, signed traveller's cheque(s) or money order as a direct result of theft, robbery or burglary in the course of a Trip, We shall indemnify the Insured Person for such loss subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 7

- (a) 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.
- (b) 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.
- (c) This section is not applicable to the Insured Person aged ten (10) or below.

SECTION 8 – DOCUMENT LOSS

If during the period of insurance an Insured Person sustains loss of his/her passport, entry visa or other travel documents that are necessary for immigration clearance on account of theft, robbery or burglary in the course of a Trip, We shall reimburse the Insured Person for: (i) the replacement cost of the lost document; and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for the arrangement of replacing the lost document and returning to the Philippines, subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 8

- (a) 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.
- (b) Travel expenses are limited to economy class if by air or train.
- (c) The travel and hotel accommodation expenses are subject to a maximum amount per day as stated in the Schedule.
- (d) Loss of any travel document or visa which is not needed to complete the particular Trip during which the loss occurred is excluded.
- (e) Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority are excluded.

SECTION 9 – TRAVEL DELAY AND RE-ROUTE

In the event that either the actual departure or arrival time of the Common Carrier in which an Insured Person has arranged to travel in the course of a Trip is delayed from the scheduled departure or arrival time respectively specified in the original itinerary due to a sudden outbreak of strike or industrial action, riot, civil commotion, hijack, adverse weather, Acts of Nature, equipment failure of the Common Carrier, or airport events that prevent the flight from proceeding per original schedule, We shall pay a cash benefit per each six (6) hours of delay up to the maximum Sum Insured stated in the Schedule.

If as a result of the said delay, the Common Carrier is cancelled or delayed for over twelve (12) hours from the time specified in the original itinerary, We shall indemnify an Insured Person in respect of additional travelling expenses necessarily incurred for re-routing his/her itinerary to reach the original destination subject to the maximum Sum Insured stated in the Schedule.

For reasons of delay not included above, We shall indemnify the Insured 25% of the limit shown in the schedule, provided the reasons of delay are not caused by any of the following:

1. Reason of delay is caused by the doings of the Insured Person;
2. No documented or written confirmation from the Common Carrier or common carrier provider of the number of hours delayed and the reason of the delay;
3. The delay is due to an event which was made known to the Insured Person or announced publicly prior purchase of the travel insurance or booking of the Trip;
4. Non acceptance of an alternative schedule or alternative transportation offered by the Common Carrier the Insured Person was supposed to take;

5. Missed connecting flights due to the late arrival of the Common Carrier causing subsequent delays;
6. Any delay caused by a taxi, shuttle service, private or rented vehicles, cruise ships, busses and other means of transportation going to airports or seaports; or
7. Any Trip Dissolution by a Common Carrier regardless of the reason and without any reinstatement of the dissolved trip.

Trip Dissolution is defined as a trip or flight cancelled by a Common Carrier for any reason or cause without any rescheduled, alternative or substitute trip or flight for the purpose of continuing the original trip or flight.

Written proof of delay from the Common Carrier or common carrier provider must be submitted upon claim explicitly stating the specific reason of delay and the number of hours of delay.

SECTION 10 – TRIP CANCELLATION

We shall indemnify the Insured Person for the loss of Travel Ticket, land arrangements including Entrance Fees and/or accommodation expenses paid in advance for which he/she is legally liable and which is not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the following occurring within thirty (30) days (except c and d below) before the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

- (a) Unanticipated death, Serious Injury, Serious Sickness, witness summons, or jury service 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;
- (c) 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
- (d) 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.

SECTION 11 – TRIP CURTAILMENT OR EXTENSION

We shall 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 Section 9 – Travel Delay and Reroute, results from the same event, we shall pay for the claim under one of the Sections only.

PROVISIONS FOR SECTIONS 9 TO 11

- (a) We 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:
 - i. As a result of circumstances that were in existence and/or had been announced before:
 1. the time of application for a Single-Trip Policy; or
 2. 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
 - ii. 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) We 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.

SECTION 12 – TRAVEL POSTPONEMENT

We shall pay 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. We 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 SECTION 12

- (a) We shall not be liable for any loss arising from the postponement of a Trip due to circumstance that was existent and/or announced before:
 - (1) the time of application for a single-trip policy; or
 - (2) 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.
- (b) 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
- (c) If a claim was filed under Section 10 – Trip Cancellation, or Section 12 – Travel Postponement results from the same event, we shall pay for the claim under one of the sections only.

SECTION 13 – TRAVEL MISCONNECTIONS

If during a Trip, the Insured Person's incoming scheduled Common Carrier arrives late at the transfer point outside of the Philippines and they miss the onward scheduled Common Carrier which they have a confirmed reservation, We shall pay a cash benefit per each six (6) hours of delay up to the maximum amount stated in the Schedule.

The period of delay is calculated from the actual arrival time of Insured Person's incoming Common Carrier at the transfer point to the actual scheduled departure time of the replacement Common Carrier.

PROVISIONS FOR SECTION 13

If a claim was filed under Section 9 – Travel Delay, Section 11 – Trip Curtailment, Section 13 – Travel Misconnections, Section 14 – Flight Overbooked results from the same event, We shall pay for the claim under one of the sections only.

SECTION 14 – FLIGHT OVERBOOKED

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, We 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 SECTION 14

If a claim under Section 9 – Travel Delay, Section 11 – Trip Curtailment, Section 13 – Travel Misconnections, Section 14 – Flight Overbooked results from the same event, We shall pay for the claim under one of the sections only.

SECTION 15 – UNUSED ENTERTAINMENT TICKET

We shall pay for the cost of any prepaid or unused portion of the Entertainment Ticket which was meant to be used by the Insured Person overseas during the Trip but was prevented from doing so due to any of the following reasons occurring within thirty (30) days before the Trip or during the Trip, less any refund and/or compensation recovered or recoverable from any other source:

- (a) Death, Serious Injury or Serious Illness of the Insured Person or their Immediate Family Member or travel companion as long as We receive written confirmation of the nature of the Serious Injury or Serious Illness from a Physician or Doctor.
- (b) An unexpected strike, industrial action, riot, civil commotion at the planned overseas destination, which prevents the Insured Person from beginning or continuing with the scheduled Trip.
- (c) Natural disasters which happen at the planned overseas destination, which prevent the Insured Person from beginning or continuing with the scheduled Trip.

For any claim on Entertainment Ticket, the Insured Person must seek cancellation refund from the relevant parties first (e.g. tour operator, event organizer). The Insured Person must submit claim with proof or denial of any cancellation refund and/or compensation from the relevant parties.

Entertainment Ticket means tickets granting admission to theme parks, art galleries, museums, musical plays, theatre performances, concerts, or sports events.

PROVISION FOR SECTION 15

If a claim under Section 10 – Trip Cancellation or Section 11 – Trip Curtailment and Section 15 – Unused Entertainment Ticket, results from the same event, We shall pay for the claim under one of the sections only.

SECTION 16 – PERSONAL LIABILITY

We shall indemnify the Insured Person for any Legal Costs incurred under any of the following circumstances due to his/her negligence in the course of a Trip subject to the maximum Sum Insured stated in the Schedule on the condition that the Insured Person does not offer or promise payment or admit fault to any other third party, and/or become involved in any litigation without Our written approval, but such approval must not be unreasonable withheld:

- (a) Accidental death or Injury to any person; or
- (b) Accidental loss of or damage to the property of any person.

PROVISIONS FOR SECTION 16

We 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.

SECTION 17 – RENTAL VEHICLE EXCESS

If during the period of insurance the Insured Person hires a vehicle which is stolen, damaged or involved in a collision while driving or under the control of the Insured Person in the course of a Trip, We shall reimburse the Insured Person for the rental vehicle excess subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 17

- (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.

SECTION 18 – LOSS OF CREDIT CARD

If during the period of insurance the Insured Person sustains loss of credit card as a direct result of theft, robbery or burglary in the course of a Trip, We 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 SECTION 18

- (a) 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.
- (b) The Insured Person must report the theft, robbery or burglary to the local branch or agent of the authority that issued the credit card.

SECTION 19 – LOSS OF HOME CONTENTS DUE TO BURGLARY

We shall cover the adult Insured Person aged eighteen (18) and above against physical loss or damage to their home contents within their home in the Philippines that was left vacant because of the Trip, caused by burglary where force and violence

were used to get into the property while the Insured Person is outside of the Philippines during the Trip.

We may choose to pay for or decide to reinstate or repair any damaged item after taking into account wear and tear and market value. We reserve the discretion to not consider any loss in market value for electronic items bought within one year before the date of the accident if the adult insured person can produce evidence (for example, original receipts). If any item is proven to be beyond economical repair, We shall deal with the claim under this section as if the item had been lost.

Home contents refers to household furniture and furnishing, domestic appliances, audio and video equipment, and personal belongings owned by the adult Insured Person or their Immediate Family Members who permanently live with the adult Insured Person. This does not include clothing, deeds, bonds, bills of exchange, promissory notes, cheques, traveler's cheques, securities, cash, documents of any kind, perishable goods, livestock, motor vehicles, bicycles, boats and any accessories attaching to them.

In no event shall the aggregate sum of all the payable amounts under this section exceed the applicable Sum Insured limit shown in the Schedule.

PART II – DEFINITIONS

“Accident” means an unforeseen and involuntary event which caused Injury.

“Acquired Immune Deficiency Syndrome” or “AIDS” shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immunodeficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a seropositive test for HIV.

“Acts of Nature” an event that occurs due to natural causes without human intervention that could not have been foreseen or prevented by foresight.

“Activities of Daily Living” means:

- (a) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (b) Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- (c) Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;
- (d) Mobility - the ability to move indoors from room to room on level surfaces;
- (e) Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (f) Feeding - the ability to feed oneself once food has been prepared and made available.

“Anniversary Date” means each anniversary of the Policy's effective date stated in the Schedule.

“Child(ren)” means child(ren) aged between six (6) months to seventeen (17) years of age.

“Civil War” means an internecine war, or a war carried on between or among opposing citizen of the same country or nations.

“Common Carrier” means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

“Common Carrier Operator” means a company or an individual that operates a Common Carrier and is licensed to carry passengers for hire.

“Confined” or “Confinement” means admitted in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Qualified Medical Practitioner and continuously stays in the Hospital prior to his/her discharge from the Hospital. Confinement will be evidenced by the daily room and board charged by the Hospital.

“Cooling off or Free-look Period” refers to the number of days provided in the financial products or service contract, commencing from the time of receipt of the contract by the financial consumer until the last day of the period provided in Part VII of this document, that the financial consumer may return or cancel the contract, and if ever payment was made, the amount paid shall be returned in full to the consumer provided that no claim has been made.

“Effective Date” means the date on which insurance on the Policy Schedule commences.

“Entrance Fees” means an amount of money that is paid to gain entry into a theme parks, stadiums, museums, & theaters. This excludes fees paid to register, enroll, sign-up for a business conferences, courses, and workshops.

“Escort” means an Immediate Family Member, legal guardian, or person authorized/nominated by the Insured/Insured's spouse, originating from the Philippines.

“Fractured Leg or Patella with Established Non-Union” means a complete break into two pieces of the patella or leg bone where:

- (a) the patella or leg bone does not mend properly such that it cannot function normally; and
- (b) this condition is diagnosed by a Qualified Medical Practitioner to last for the remainder of the Insured Person's life.

“Hospital” means an establishment which meets all the following requirements:

- (a) holds a license as a Hospital (if licensing is required in the state or governmental jurisdiction); and
- (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; and
- (c) provides 24-hour a day nursing services by registered or graduated nurses; and
- (d) has a staff of one or more Qualified Medical Practitioner(s) at all times; and

- (e) provides organized facilities for diagnosis and major surgical facilities; and
- (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment, or a place for alcoholics or drug addicts.

"Immediate Family Member" means the Insured Person's spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister or grandchild.

"Infectious Diseases" mean any kind of infectious diseases that have not attained the status of a pandemic as declared by the World Health Organization or an epidemic in the places covered by a Trip as declared by the public health authority in those places.

"Injury" means bodily injury which is solely caused by an Accident and independently of any other cause.

"Insured Person" means the person(s) insured in the Schedule or subsequently endorsed hereon.

"Loss of Thumb(s) / Finger(s) / Toe(s)" means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

"Loss of Hearing" means total and irrecoverable loss of hearing.

"Loss of Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

"Loss of Sight" means the entire and irrecoverable loss of sight.

"Loss of Speech" means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds, or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

"Loss of Use of Limb(s) / Thumb(s) / Finger(s) / Toe(s)" means total functional disablement of any limb, thumb, finger or toe and is treated like the total loss of said limb, thumb, finger or toe.

"Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Opportunistic Infection" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Percentage of Sum Insured" means the Percentage of Sum Insured stated in Compensation Table 1 and/or Compensation Table 2 of Part I herein.

"Permanent" means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement as certified by a Qualified Medical Practitioner.

"Permanent Total Disablement" means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured Person is totally and permanently disabled and prevented from engaging in occupation or employment for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total Disablement means the inability to perform his/her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and certified by a Qualified Medical Practitioner to be total, continuous and permanent for the remainder of his/her life.

"Policy" means this Policy and any other documents stated in Entire Contract of Part VII herein.

"Policyholder" means a person or company(ies) who is an applicant of the Policy and is named in the Schedule as Policyholder.

"Pre-existing Condition" means the condition for which the Insured Person received or was recommended by a Qualified Medical Practitioner for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of which the insured person was aware or should reasonably have been aware within one hundred eighty (180) consecutive days immediately prior to the Policy's Effective Date for a Single Trip Policy or the commencement of each Trip for an Annual Travel Policy.

"Qualified Medical Practitioner" means any person qualified and legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical and regular service, but excluding a Qualified Medical Practitioner who is the Insured Person, an Immediate Family Member of the Insured Person or someone living in the same household as the Insured Person.

"Schedule" means the Schedule attached to and incorporated in this Policy.

"Second Degree Burn" means both the epidermis and the underlying dermis are damaged caused by heat, electricity, chemicals, light or radiation.

"Serious Injury or Serious Sickness" means injury or sickness which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as having a life-threatening condition and being unfit to travel or continue with his/her Trip. When Serious Injury or Serious Sickness is applied to the Immediate Family Member, travel companion or co-partner, it means injury or sickness which requires treatments by a Qualified Medical Practitioner and which results in the Immediate Family Member, travel companion or co-partner being certified by that Qualified Medical Practitioner as having a life-threatening condition which leads to the discontinuation or cancellation of the Insured Person's Trip.

"Sickness" means an illness or disease first contracted and commenced by the Insured Person during the Trip that requires treatment by a Qualified Medical Practitioner.

"Sum Insured" means the amount of sum insured stated in the Schedule.

"Terrorist" or "Member of a Terrorist Organization" means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a terrorist.

“Terrorist Act” means an act including but not limited to the use or threatened use of force or violence against person or property, or the commission of an act that is dangerous to human life or property, or the commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

“Third Degree Burn” means full thickness skin destruction caused by heat, electricity, chemicals, light or radiation.

“Travel Ticket” means the cost of travel ticket purchased for travelling on any Common Carrier.

“Trip” means a journey taken by an Insured Person outside the Philippines subject to a maximum of: (a) one hundred and eighty (180) days for single-trip travel policy; or (b) ninety (90) days per trip for annual travel policy. The journey shall be deemed to commence when the Insured Person is cleared to travel at the immigration counter in the Philippines for the purpose of starting the journey; and cease when he/she returns to the immigration counter in the Philippines upon completion of such journey.

“War” means war (declared or undeclared) or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious, or other ends.

“We, Us, Our” means Starr International Insurance Philippines Branch.

PART III – GENERAL EXCLUSIONS

We shall not pay under any section of this Policy for loss, Injury, damage or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Nuclear risks of any nature; biological, chemical, radioactive, nuclear pollution or contamination exposure;
3. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
4. An Insured Person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person;
5. An Insured Person not taking all reasonable efforts to avoid Injury or to minimize any claim under this Policy;
6. Riding or driving in any kind of motor racing competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
7. Any loss which is connected with the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
8. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
9. 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;
10. 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;
11. 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;
12. 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;
13. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth;
14. Any Injury or Sickness commencing in the presence of a zero positive test for sexually transmitted disease;
15. An Insured Person engaging in naval, military or air force service or operations; armed force service;
16. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled airline;
17. Any loss which occurs while the Insured Person is in any country whereby the provision of insurance or payment for a loss or claim would be prohibited by the U.S. economic or trade sanctions laws, regulations or designations;
18. Notwithstanding any provision to the contrary, this Policy is not liable for and excludes any loss, damage, liability, expense, fines, penalties or any other amount directly caused by or arising out of any of the following:
 - (a) Any Infectious Disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
 - (b) Severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) or Coronavirus disease (COVID-19), including any mutation or variation thereof; or
 - (c) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority; or
 - (d) Any side effect or complications arising from a vaccination against COVID-19.If the Insurer alleges that, by reason of this exclusion, any amount is not covered by this Policy, the burden of proving the contrary shall rest on the Insured;
19. No reimbursement of fees, deposits and/or any loss arising from inappropriate travel documentation requirements such as, but not limited to, late release of visas, refusal of entry by the government of destination, or refusal to depart from the originating city because of inappropriate travel documentation; or

20. Any loss arising from the rejection of any government immigration whether departing or arriving at any particular country.

PART IV – TERMINATION OF COVERAGE

For Single-Trip Travel Policy

1. We may terminate this Policy at any time during the Period of Insurance by giving thirty (30) days prior notice in writing to the address shown in the Policy of the Policyholder or to its insurance broker provided that the broker is authorized in writing by the policy owner to receive the notice. This notice period may be made shortened, taking into account the period of insurance.
2. In accordance with Section 64 of the Insurance Code, the notice shall be based on one or more of the following, occurring after the Effective Date of this Policy:
 - (a) Nonpayment of premium;
 - (b) Conviction of a crime arising out of acts increasing the hazard insured against;
 - (c) Discovery of fraud or material misrepresentation;
 - (d) Discovery of willful or reckless acts or omissions increasing the hazard insured against;
 - (e) Physical changes in the property insured which result in the property becoming uninsurable;
 - (f) Discovery of other insurance coverage that makes the total insurance in excess of the value of the property insured;
 - or
 - (g) A determination by the Commissioner that the continuation of the policy would violate or would place the insurer in violation of this Code.
3. The Policyholder may cancel this Policy within five (5) days of purchasing this Policy by giving Us a written notice.
4. The right of the Insured Person to cancel the Policy under this provision will no longer be available once the Trip has commenced, the Insured has used the Policy, once the period of insurance has lapsed or when a claim on the Policy has been filed.
5. If no claims have been made by the Policyholder or any Insured Person on the Policy, the premium received will be refunded in full.
6. Except as prescribed by the laws of the Philippines or as provided for in this Policy, no premium shall be returned once the coverage has effected.
7. This Policy is non-renewable.

For Annual Travel Policy

1. We may terminate this Policy at our absolute discretion at any time during the Period of Insurance by giving thirty (30) days prior notice in writing to the address shown in the Policy of the Policyholder or to its insurance broker provided that the broker is authorized in writing by the policy owner to receive the notice. This notice period may be made shortened, taking into account the period of insurance.
2. In accordance with Section 64 of the Insurance Code, the notice shall be based on one or more of the following, occurring after the Effective Date of this Policy:
 - (a) Nonpayment of premium;
 - (b) Conviction of a crime arising out of acts increasing the hazard insured against;
 - (c) Discovery of fraud or material misrepresentation;
 - (d) Discovery of willful or reckless acts or omissions increasing the hazard insured against;
 - (e) Physical changes in the property insured which result in the property becoming uninsurable;
 - (f) Discovery of other insurance coverage that makes the total insurance in excess of the value of the property insured;
 - or
 - (g) A determination by the Commissioner that the continuation of the policy would violate or would place the insurer in violation of this Code.
3. The Policyholder may cancel this Policy within five (5) days of purchasing this Policy by giving Us a written notice.
4. In the event of such termination, We shall return promptly the pro-rata premium to the Policyholder. Premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than Our customary minimum premium. No refund of premium shall be made if there is any claim made under this Policy.

Covered Period	Retentive Percentage of Annual Premium
6 Months (Minimum)	70%
Over 6 Months	100%

PART V - PREMIUM PROVISIONS

PREMIUM

The premiums for this Policy will be based on the rates currently in force in the application or agreed in the quotation slip, the

plan and the coverage and amount of insurance in effect. However, We reserve the right to change rates at any time if any of the following events take place during the period of insurance:

- (a) The terms of the Policy change;
- (b) A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy;
- (c) There is a change in the factors bearing on the risk assumed;
- (d) There is a misrepresentation in the information We relied on in establishing the premium rate;
- (e) Any law or regulation is amended to the extent it affects Our benefit obligation.

PAYMENT OF PREMIUM

The premium is due on the Policy's Effective Date. If any premium is not paid when due, the Policy will be canceled, subject to prior notice as provided under Part IV above, as of the premium due date.

PART VI – CLAIM PROVISIONS

OBLIGATION

The following clauses in this section of the Policy relating to Claims Provisions shall be deemed condition precedents to the liability of Us to make any payment under this Policy.

TIME OF NOTICE OF CLAIM

Written notice of a claim must be given to Us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However, in the event of accidental death, notice must be given to Us within fifteen (15) days from the date of the incident.

FORMS FOR PROOF OF LOSS

We, upon receipt of such notice, shall furnish to the claimant such forms as are usually furnished by Us for filing proof of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by Us shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as We may prescribe.

SUFFICIENCY OF NOTICE

Such notice by or on behalf of the Insured Person given to Us or to Our general agent, with particulars sufficient to identify the Insured Person shall be deemed to be notice to Us. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it is shown that it was not reasonably practicable to give such notice and that notice was given as soon as was reasonably practicable.

CLAIMANT COOPERATION PROVISION

Failure of the claimant to cooperate with Us in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to Us at Our said office in case of a claim for such loss within ninety (90) days after the termination of the period for which We are liable under this Policy. If it is shown that it was not reasonably practicable to give such notice within such time, such proof must be furnished as soon as reasonably practicable and in any event within one (1) year after the date of such loss.

PHYSICAL EXAMINATION AND AUTOPSY

We reserve the right to have a Qualified Medical Practitioner examine the Insured Person as often as is reasonably necessary. This section applies when a claim is pending or while benefits are being paid. We also have the right to request an autopsy in the case of death, unless the law forbids it. We shall pay the cost of the examination or autopsy.

FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the Insured Person's behalf to obtain any benefit under this Policy, this Policy shall immediately become terminated and all benefit in respect of such claims shall be forfeited from the date on which the fraudulent claim is proffered.

RIGHT OF RECOVERY

In the event authorization of payment and/or payment is made by Us or for a medical claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, We reserve the right to recover the said sum or excess from the Insured Person.

SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished. In any event, no legal action shall

be brought after the expiration of twelve (12) months from notice of denial of the claim.

PART VII – GENERAL CONDITIONS

ENTIRE CONTRACT

The Policy, Schedule, applications, endorsements, and attachments (if any) shall constitute the entire contract of insurance. No statement made by the Policyholder not included herein shall void the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by Us and endorsed hereon in accordance with Section 50 of the Insurance Code.

ELIGIBILITY OF INSURED PERSON

For Single-Trip Travel Policy

- (a) The insurance under this Policy shall apply to Insured Persons from six (6) months to eighty-five (85) years of age.
- (b) Family plan under this Policy shall apply to legally married spouses and their legitimate and accompanied Child(ren).

For Annual Travel Policy

- (a) The insurance under this Policy shall cover an Insured Person aged from one (1) to seventy (70) years old, renewable up to the age of seventy-five (75) years old.
- (b) Family plan under this Policy shall apply to legally married spouses and their legitimate and accompanied Child(ren).

GEOGRAPHICAL LIMIT AND OPERATIVE TIME

Insurance provided under this Policy shall apply twenty-four (24) hours a day anywhere in the world in the course of a Trip unless endorsed or amended by Us.

FREE-LOOK PERIOD SPECIFIC FOR ANNUAL TRAVEL PLAN

If the Insured Person is not completely satisfied with the Policy, it can be returned, together with a letter, duly signed by the Insured Person, requesting for cancellation. The Policy will then be cancelled and the premium refunded.

This Free-Look Period has the following conditions:

1. The cancellation request must be sent directly to and received by Us within five (5) days from the date of issue of the Policy.
2. No refund can be made if the request to cancel is received by Us, after the commencement of any Insured Journey.
3. With respect to an International Trip, the request to cancel must not be due to visa denial, in which case the amount of refund stipulated under the Termination of Coverage section will apply.
4. No refund can be made when a claim has been incurred and submitted to Us.
5. All financial products or services offered by Us which are required to have a cooling-off or free-look period, as prescribed by law, rules and regulations issued by the Commission, shall have the applicable cooling-off period as follows:

Coverage Period	Cooling-off Period
Longer than six (6) months	Fifteen (15) days
Longer than thirty (30) days up to six (6) months	Five (5) days
Thirty (30) days or less	No cooling-off period

APPLICABLE LIMITS

The benefits indicated in the Policy Schedule for an Annual Policy are per 90-day limit per Trip or per the approved extended coverage per Trip. For Single-Trip Policy, the maximum benefit is per period of insurance.

TO WHOM INDEMNITIES PAYABLE

Benefits payable under this Policy shall be made to the Insured; however, in the event of his death, to the beneficiary designated by the Insured provided such beneficiary is not legally disqualified and survives the Insured; or in the absence of beneficiary designation, to the person or persons then surviving in the following order of preference: (a) legal spouse; (b) children; (c) parents; (d) brothers and sisters; otherwise, to the estate of the Insured.

Any payment made by Us in good faith pursuant to this provision shall fully discharge Us to the extent of the payment.

POLICY VALIDATION

This Policy is applicable to leisure and business travel. With regard to business travel, this Policy shall only apply to a Trip undertaken for the purpose of carrying out professional, managerial, clerical and/or administrative tasks.

ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon Us unless and until the original or a duplicate thereof is filed at Starr International Insurance Philippines Branch, 23rd Floor, Tower 2, The Enterprise Center 6766, Ayala Avenue corner Paseo de Roxas, Legaspi Village, Makati City and Our consent to such assignment is endorsed. We do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of Us shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

REINSTATEMENT OF POLICY

If this Policy lapses due to non-payment of premium, it may be reinstated with Our approval. Benefits shall not, however, be payable for any event likely to give rise to a claim under this Policy which occurs while the Policy had lapsed and Pre-existing Condition should re-apply as if the Policy commenced on such reinstatement date.

RENEWAL CLAUSE

For annual travel policy, the Policy shall be renewable from the Anniversary Date with Our consent by payment of premium

in advance at Our premium rate in force at the time of renewal. However we reserve the right to make adjustments on the premium rates, benefits, terms and conditions of this Policy or not invite renewal at our discretion, upon giving forty-five (45) days prior written notice mailed or delivered to its insurance intermediary or the Policyholder's last known address on record. Any increase in premium shall be determined by the losses made against the policy as determined by Starr and duly communicated to the Insured prior issuance of the renewal of policy.

TRIP EXTENSION

In the event the Trip is being unavoidably delayed which is outside the control of the Insured Person, the insurance cover shall be automatically extended until the Insured Person's return to the Philippines subject to a maximum of seven (7) days at no additional premium. However, the Insured Person must seek Our approval for such extension prior to the expiry date of the Policy.

EXAMINATION OF RECORDS AND AUDIT

We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within two (2) years after the termination of the Policy as they relate to the premiums or subject matter of this Policy.

OTHER INSURANCE

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, we shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance, provided that the benefit of Accidental Death and Disablement, Burns Benefit, Overseas Hospital Cash and Travel Delay shall not be limited by the foregoing limitation.

MEDIATION PROVISION per Circular Letter 2015-58A

In the event of any controversy or claim arising out of or relating to this contract, or a 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."

CIVIL CODE 1250 WAIVER CLAUSE

It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads: "In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment...." shall not apply in determining the extent of liability under the provisions of this Policy.

GOVERNING LAW

This Policy is subject to the laws of the Philippines and the parties hereto agree to submit to the jurisdiction of the courts of the Philippines.

DISPUTE RESOLUTION

In the event of any dispute which may arise under or in connection with this Policy, whether arising before or after the termination of this Policy, including any determination of the amount of loss, We and the Insured Person agree to participate in a mediation process administered by the Insurance Commission or any recognized mediation institution to resolve such dispute before resorting to arbitration, litigation, or some other dispute resolution procedure. Any mediation process in respect of any claim brought by the Insured Person for loss or damage under this Policy shall be commenced within 30 days after proof of loss is received by Us, and any mediation process must be concluded within 30 days from and after its commencement. In the event that a dispute is not settled through mediation, either party shall have the right to commence a judicial proceeding or, if the parties agree, a binding arbitration proceeding to resolve such dispute. However, such judicial or arbitration proceeding shall not be commenced until at least ninety (90) days after the date the mediation shall have been concluded or terminated.

In the event the dispute is not settled by mediation, and provided that no party has earlier brought the dispute for resolution by a competent court, either party may submit the dispute to a binding arbitration proceeding in accordance with the Rules of Arbitration of the International Chamber of Commerce, in which the arbitration panel shall be composed of three disinterested individuals. In either mediation or arbitration, the mediator(s) or arbitrators shall have knowledge of the legal, corporate management, or insurance issues relevant to the matters in dispute. Any mediation or arbitration and all related proceedings will be conducted in English. If a party submits a document, witness evidence in a language other than English, that party must also submit an accurate English translation of the same. Each party shall bear its own costs and only share equally the common expenses of the mediation or binding arbitration such as the fees to be paid to the mediator or arbitrator and the mediation or arbitration center.

Notwithstanding the pendency of an arbitration proceeding, any aggrieved party may seek an interim or provisional relief, including but not limited to a preliminary injunctive relief or restraint from the appropriate court. This is without prejudice to the right of a party to seek such interim or provisional relief from the arbitral tribunal.

Notwithstanding any of the foregoing, in respect of any claim of the Insured Person for loss or damage under this Policy, if no ascertainment of loss is made by the parties through the mediation process and following its conclusion but within 60 days after proof of loss is received by Us, We shall pay the amount of loss or damage claimed by the Insured Person within 90 days after proof of loss is received by Us, without prejudice to any remedy available to Us to recover the amount paid should it be determined thereafter that the claim is not entitled to indemnification under this Policy.

In the alternative, if the dispute is not settled by mediation, either party may bring the proper action before the competent

courts in the Philippines, provided that no party has earlier submitted the dispute to binding arbitration.

Refusal or failure to pay the loss within the period prescribed herein will entitle the insured to collect interest on the proceeds of the Policy for the duration of the delay at the rate of twice the ceiling prescribed by the Monetary Board, unless such refusal or failure to pay is based on the ground that the claim is fraudulent.

CLERICAL ERROR

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid in accordance with the provisions of this Policy and the applicable laws.

DATA PRIVACY

The Insured Person hereby agrees that any personal information collected or held by Us is provided and may be held, used and disclosed by Us to individuals/organizations associated with Us or to any selected third party (within or outside the Philippines for the purposes of processing any claim under this Policy and providing subsequent services for this and other financial products and services, direct marketing, data matching and communicating with him/her for such purposes. If he/she does not wish to receive any direct marketing materials or calls, or wish to request access to and/or correction of any personal information held by Us concerning himself/herself, he/she should write to Starr International Insurance Philippines Branch at the 23rd Floor, Tower 2, The Enterprise Center 6766, Ayala Avenue corner Paseo de Roxas, Legaspi Village, Makati City.

COMPLIANCE WITH APPLICABLE ECONOMIC AND TRADE SANCTION LAWS

Any benefit or payment under this Policy will only be made in full compliance with all economic or trade sanctions, laws or regulations of any government or jurisdiction, including but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Whenever coverage provided under this Policy would be in violation of any such sanctions, laws or regulations, such coverage shall be null and void ab initio.

IN WITNESS WHEREOF, the STARR INTERNATIONAL INSURANCE PHILIPPINES BRANCH has caused this Policy to be executed on its behalf by the undersigned Authorized Representative.

STARR INTERNATIONAL INSURANCE PHILIPPINES BRANCH
TIN # 008 514 896

RODERICK GIL R. NARVACAN
Country Manager, Philippines

Documentary Stamps to the value stated have been affixed and properly cancelled on the Office of this Policy.

IMPORTANT NOTICE

The Insurance Commission, with offices in Manila, Cebu, and Davao, is the government office in charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. He is ready at all times to render assistance in settling any controversy between an Insurance Company and Policyholder relating to insurance matters.