

TRAVELSAFE

Travel Insurance for Business and Pleasure



Take on more adventures and less worries. With Pacific Cross, you can rely on travel insurance that helps secure your peace of mind, wherever your journey takes you.



FORMERLY BLUE CROSS PHILIPPINES

**DIRECT SETTLEMENT
ARRANGEMENT***

Here For You

**Call Assist America immediately. Applicable to hospital confinement upon determination of coverable medical conditions and subject to the agreement/acceptance of the overseas hospital. Out-Patient and Emergency Room cases are for reimbursement.*



TRAVELSAFE TRIPGUARD

Travel Insurance for business or pleasure with Benefits & Premiums on a per trip basis

TRAVELSAFE ANNUAL

(unlimited number of trips per year, 90 days per trip)
Travel Insurance for the frequent traveler, with Premiums on an annual basis and Benefits on a per trip basis

BENEFITS		EXECUTIVE PESO	DE LUXE PESO	PRIVILEGE PESO	EXECUTIVE DOLLAR	EXECUTIVE DE LUXE DOLLAR	PRESTIGE EURO	PRESTIGE PLUS	EXECUTIVE PESO	DE LUXE PESO	EXECUTIVE DOLLAR	DE LUXE DOLLAR
Medical Treatment		PhP 500,000	PhP 1,500,000	PhP 2,500,000	\$ 25,000	\$ 60,000	€ 40,000	€ 60,000	PhP 500,000	PhP 1,000,000	\$ 25,000	\$ 50,000
Inclusions:	In-patient and out-patient care, surgery, doctors' consultation, prescribed medicines and ambulance due to covered illness or injury	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	Emergency dental care due to accident for immediate relief of pain, restoration and replacements of sound natural teeth	up to 100,000	up to 100,000	up to 100,000	up to 2,500	up to 2,500	up to 2,000	up to 2,000	up to 100,000	up to 100,000	up to 2,500	up to 2,500
	10 days automatic extension for treatment abroad or in the point of origin, not limited to Room and Board expenses	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	In-patient reimbursement for pre-existing condition	n.a.	n.a.	n.a.	n.a.	up to 300	up to 200	up to 200	n.a.	n.a.	n.a.	up to 300
Hospital Income <i>(Daily cash allowance for up to 10 consecutive days as a hospital-confined patient after a minimum of 24 hours admission due to a covered illness or injury)</i>		1,000 max of 10 payments	1,500 max of 10 payments	1,500 max of 10 payments	45 max of 10 payments	60 max of 10 payments	40 max of 10 payments	40 max of 10 payments	1,500 max of 10 payments	2,000 max of 10 payments	60 max of 10 payments	120 max of 10 payments
Personal Accident <i>(Lump sum cash for death, total & permanent disability including loss of sight or of one or more limbs)</i>												
Limits per Age Range:	Insured 16 to 70 years old	750,000	1,500,000	1,500,000	40,000	50,000	30,000	30,000	1,000,000	1,500,000	50,000	100,000
	Insured 6 weeks to 5 years old and 71 to 75 years old	100,000	100,000	100,000	5,000	5,000	3,000	3,000	100,000	100,000	5,000	5,000
	Insured 6 to 15 years old	750,000	1,000,000	1,000,000	20,000	20,000	15,000	15,000	1,000,000	1,000,000	20,000	20,000
Personal Liability <i>(Reimbursement of expenses incurred for causing another person's accidental death, bodily injury, or damage to property)</i>		500,000	1,000,000	1,000,000	40,000	50,000	30,000	30,000	500,000	1,000,000	40,000	50,000
Baggage Delay <i>(Lump sum cash benefit per occurrence, non-receipted)</i>												
	Minimum of 6 hours delay of checked-in baggage	2,000	3,000	3,000	100	150	100	100	2,000	3,000	100	200
	After 72 hours of continuous delay in a foreign destination	2,000	3,000	3,000	100	150	100	100	2,000	3,000	100	200
Loss or Damage to Baggage & Personal Effects		15,000	25,000	25,000	800	1,000	650	650	20,000	50,000	2,000	3,000
Inclusions:	Cost of repair of damaged baggage or cost of the damaged or lost baggage, subject to depreciation	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	Cost of clothing, prescribed medicines, bags, footwear and other personal effects subject to per item, pair or set limit of	up to 5,000	up to 5,000	up to 5,000	up to 150	up to 150	up to 95	up to 95	up to 5,000	up to 5,000	up to 150	up to 150
Loss of Laptop		n.a.	n.a.	n.a.	n.a.	220	180	180	n.a.	n.a.	n.a.	220
	Cost of lost laptop not more than 3 years old, up to the limit											
	More than 3 years but less than 6 years old, subject to 50% depreciation but not exceeding the limit											
Not covered:	Netbook, portable telecom equipment and handheld computer such as tablet and palmtop, other electronic and technical equipment and accessories; lost laptop more than 6 years old											
Theft of Cash		n.a.	n.a.	n.a.	n.a.	110	90	90	n.a.	n.a.	n.a.	110
	Reimbursement equivalent to the amount of cash stolen while being physically carried by Insured, up to the limit											
	Reported to police within 48 hours from occurrence											
	Not applicable for children 15 years old and younger											
Not covered:	Unknown reason of loss or unexplained disappearance of cash											
Loss of Travel Documents		20,000	50,000	50,000	2,000	3,000	2,000	2,000	20,000	50,000	2,000	3,000
Inclusions:	Cost of the replacement fee of lost passport including unused visa and re-issuance of travel tickets of the same class	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
	Reimbursement of travel and unplanned accommodation expenses incurred during the 2 days after the original date of supposed departure which was necessarily abandoned, up to a combined daily limit of	5,000 not exceeding MBL	5,000 not exceeding MBL	5,000 not exceeding MBL	110 not exceeding MBL	110 not exceeding MBL	90 not exceeding MBL	90 not exceeding MBL	5,000 not exceeding MBL	5,000 not exceeding MBL	110 not exceeding MBL	110 not exceeding MBL
Not covered:	Communication and other related incremental charges while obtaining replacement travel documents											

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



TRAVELSAFE TRIPGUARD

Travel Insurance for business or pleasure with Benefits & Premiums on a per trip basis

TRAVELSAFE ANNUAL

(unlimited number of trips per year, 90 days per trip)
Travel Insurance for the frequent traveler, with Premiums on an annual basis and Benefits on a per trip basis

BENEFITS		EXECUTIVE PESO	DE LUXE PESO	PRIVILEGE PESO	EXECUTIVE DOLLAR	EXECUTIVE DE LUXE DOLLAR	PRESTIGE EURO	PRESTIGE PLUS	EXECUTIVE PESO	DE LUXE PESO	EXECUTIVE DOLLAR	DE LUXE DOLLAR
Trip Cancellation		40,000	50,000	60,000	2,000	3,000	2,000	2,000	20,000	50,000	2,000	4,000
<p>Reimbursement for unused and non-refundable portion of travel fare, accommodation expenses, penalties and other irrecoverable pre-paid charges related to the trip according to the contract with Insured's Provider (e.g. hotel, airline), Travel Agency and/or Tour Operator</p> <p>Due to death, life threatening condition, serious illness/injury, sickness resulting to compulsory quarantine or denied boarding of the Insured, or immediate family member; natural catastrophe, unexpected outbreak of strike, riot or civil commotion, or due to lost travel documents</p> <p>Pre-existing condition exclusion does not apply.</p>												
Trip Termination		40,000	50,000	60,000	2,000	3,000	2,000	2,000	20,000	50,000	2,000	4,000
<p>Reimbursement for unused and non-refundable portion of travel fare, accommodation expenses, penalties and other irrecoverable pre-paid charges related to the trip according to the contract with Insured's Provider (e.g. hotel, airline), Travel Agency and/or Tour Operator</p> <p>Cost of unplanned accommodation for Insured's extended overseas stay if medical assistance is necessary or after hospital discharge</p> <p>Due to death, life threatening condition, serious illness/injury, sickness resulting to compulsory quarantine or denied boarding of the Insured, or immediate family member; natural catastrophe, unexpected outbreak of strike, riot or civil commotion, or due to lost travel documents</p> <p>Pre-existing condition exclusion does not apply.</p>												
Flight Delay (Lump sum cash benefit per occurrence, non-receipted, for outbound, inbound and in-between foreign destinations)												
Minimum of 6 hours delay		2,000	3,000	3,000	100	150	100	100	2,000	3,000	100	200
After 72 hours of continuous delay from a place of departure that is not the place of origin		2,000	3,000	3,000	100	150	100	100	2,000	3,000	100	200
<p>Due to severe weather conditions, natural catastrophes, technical failure of aircraft, or technical failure or mechanical fault of the airport facility (e.g. runway obstruction, airport traffic or congestion)</p> <p>Also applicable to late arrival at the airport as a result of the same circumstances affecting the preceding public conveyance such as bus line, shipping line or rail transit</p>												
Not covered:	Delays of chartered flights											
Missed Connecting Flight (Lump sum cash benefit per 6 consecutive hours maximum of 96 hours)		2,000 max of 16 payments	3,000 max of 16 payments	3,000 max of 16 payments	100 max of 16 payments	150 max of 16 payments	100 max of 16 payments	100 max of 16 payments	1,000 max of 16 payments	2,000 max of 16 payments	75 max of 16 payments	100 max of 16 payments
<p>For missed onward connecting flight due to the late arrival of incoming flight and no alternative onward transportation is made available after arriving at the overseas transfer point</p> <p>Due to the same reasons as that of Flight Delay</p>												
Strikes or Hijack (Daily allowance per each full day up to 10 days that the travel is delayed from reaching the scheduled destination for a minimum of 12 hours)		1,000 max of 10 payments	2,000 max of 10 payments	2,000 max of 10 payments	75 max of 10 payments	100 max of 10 payments	70 max of 10 payments	70 max of 10 payments	2,000 max of 10 payments	3,000 max of 10 payments	100 max of 10 payments	200 max of 10 payments
Funeral and Burial Expenses (Reimbursement for expenses incurred at the point of origin if Insured dies during Period of Insurance due to a covered illness or injury)		10,000	20,000	20,000	750	1,000	650	650	20,000	30,000	1,000	2,000
Emergency Assistance Benefits		Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
<p>Major Inclusions available if arranged through our Emergency Assistance partner: Emergency Medical Evacuation*, Emergency Medical Repatriation, Care of Minor Child(ren), Compassionate Visit, Return of Mortal Remains</p>												
Other Emergency Medical and Travel Assistance Benefits		Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
<p>Services available subject to the terms and conditions as agreed upon by Pacific Cross and our Emergency Assistance partner: Medical Consultation, Evaluation and Referral*, Hospital Admission Assistance following a Medical Evacuation, Medical Monitoring*, Prescription Assistance, Emergency Message Transmission, Interpreter and Legal Referrals, Lost Luggage or Document Assistance, Emergency Cash Coordination, Pre-trip Information</p>												

*These are the only available Emergency Medical and Travel Assistance Benefits for Philippine Travel Only premiums. (Please read your Policy for the full terms, conditions and limitations.)



Schengen Approved Plans:

TripGuard Privilege Peso, Executive De Luxe Dollar, Prestige Euro and Prestige Plus; Annual De Luxe Dollar

Check with the embassy if your travel insurance coverage should have extra days allowance beyond your actual travel period, e.g. additional 15 days for Italy, Switzerland and 10 days for Slovenia, Slovakia.

Important Notes:

- Place of origin is the place where your travel commenced.
 - Immediate family members include your legal spouse, child, brother, sister, parent, parent-in-law or grandparent.
 - Minor children are children 6 weeks old to 17 years old.
 - Travelsafe Insurance Plans (Individual Plans) cover persons 6 weeks old to 75 years old. If you are 76 years old or older, please get in touch with the Travel Sales Department for more details about your coverage and premium.
 - Period covered for TripGuard Plans is up to 180 days per trip. Please get in touch with the Travel Sales Department at Tel. No. (632) 899-8001 or e-mail travel_sales@pacificcross.com.ph for trips exceeding 180 but no more than 365 days.
 - Coverage commences 5 hours prior to your scheduled departure time or the effective date indicated in your Policy Schedule, whichever is later and ceases on whichever of the following occurs first:
 - a) the expiry date indicated in your Policy Schedule
 - b) your return to home or workplace
 - c) after 5 hours upon arriving at the airport terminal of the Philippines
- For Trip Cancellation, coverage takes effect upon payment of premium.
- Pre-Existing Condition is any illness or disability that you have, whether known to you or not and the natural history of which can be medically determined to have started prior to the period of insurance.

- For Trip Cancellation and Termination, serious injury/illness refers to change in health that resulted to confinement or admission to a hospital as a registered bed patient and as ordered by a registered physician.
- Medical and ambulance transport costs for Medical Evacuation and Medical Repatriation form part of the Medical Treatment Benefit if services are not coursed through our Emergency Assistance Partner. In which case, we will reimburse only if it is a result of a covered illness, accidental injury or death. Pacific Cross retains the absolute right to decide whether your medical condition is sufficiently serious to warrant Emergency Medical Evacuation or Repatriation.

Family Plan:

- The Family plan is available if you plan to travel on the same departure and return trip with your family (unlimited number of children), and you are riding on the same conveyance. Also, you and your legal spouse must be 18 to 75 years old and your children's age must range from 6 weeks to 17 years old.
- The maximum limit of the Personal Accident Benefit for the entire family (including you) will not exceed 300% of your Personal Accident Benefit. For all other benefits, the maximum benefit limit of the entire family (including you) will not exceed 400% of your benefits. All benefits are subject to the inner limits of the plan.

Exclusions:

1. Pre-Existing Conditions
2. Travelling contrary to medical advice or to obtain treatment
3. Engaging in hazardous activity or occupation; professional sports, contact sports, winter sports, racing and motorcycling
4. Electronic devices, e.g. laptops, gadgets, tablets, mobile phones and cameras unless stated as a covered benefit in the Policy Schedule or Official Confirmation of Coverage

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



Travelsafe Tripguard

PREMIUMS as of 1 January 2014

	EXECUTIVE PESO		DE LUXE PESO		PRIVILEGE PESO		EXECUTIVE DOLLAR		EXECUTIVE DE LUXE DOLLAR		PRESTIGE EURO		PRESTIGE PLUS	
	INDIV	FAM	INDIV	FAM	INDIV	FAM	INDIV	FAM	INDIV	FAM	INDIV	FAM	INDIV	FAM
Travel Including USA/Canada/HKG														
Up to 4 days	PhP 360	PhP 882	PhP 470	PhP 1,152	PhP 706	PhP 1,729	\$ 22	\$ 54	\$ 28	\$ 69	€ 19	€ 45	€ 23	€ 55
Up to 8 days	569	1,405	844	2,082	1,263	3,119	34	84	46	114	30	74	36	90
Up to 15 days	811	2,019	1,177	2,929	1,786	4,450	46	115	60	149	39	97	47	118
Up to 24 days	1,053	2,642	1,430	3,587	2,614	6,562	60	151	73	183	48	119	58	144
Up to 31 days	1,283	3,245	1,683	4,257	3,200	8,098	73	185	87	222	57	144	69	175
Up to 45 days	1,767	4,505	2,189	5,581	4,322	11,019	99	252	113	290	74	188	90	228
Up to 60 days	2,251	5,784	2,682	6,892	5,295	13,611	126	324	140	363	91	235	110	285
Each add'l 10 days	206	515	231	578	540	1,352	14	35	20	50	13	33	16	40
Travel Excluding USA/Canada/HKG														
Up to 4 days	PhP 303	PhP 741	PhP 397	PhP 973	PhP 610	PhP 1,495	\$ 19	\$ 47	\$ 25	\$ 61	€ 17	€ 40	€ 21	€ 49
Up to 8 days	508	1,255	762	1,883	1,135	2,804	30	74	43	106	28	69	34	83
Up to 15 days	726	1,807	1,063	2,647	1,608	4,003	43	107	55	137	36	89	44	108
Up to 24 days	944	2,369	1,290	3,238	2,353	5,905	55	138	67	168	44	109	53	132
Up to 31 days	1,162	2,939	1,518	3,840	2,880	7,286	67	170	79	201	52	131	63	159
Up to 45 days	1,585	4,043	1,961	5,001	3,889	9,916	90	230	103	265	67	172	81	209
Up to 60 days	2,021	5,193	2,417	6,210	4,809	12,361	114	293	126	326	82	212	100	257
Each add'l 10 days	182	454	208	520	486	1,217	12	30	19	48	13	31	16	38
Philippine Travel Only														
Up to 4 days	PhP 242	PhP 593	PhP 359	PhP 878	PhP 568	PhP 1,389	\$ 15	\$ 37	\$ 20	\$ 49				
Up to 8 days	449	1,109	672	1,661	1,035	2,556	27	67	37	91				
Up to 15 days	641	1,597	937	2,334	1,464	3,647	37	92	48	120				
Up to 24 days	835	2,096	1,139	2,858	2,093	5,254	48	120	59	148				
Up to 31 days	1,029	2,603	1,341	3,392	2,499	6,324	59	149	70	179				
Up to 45 days	1,408	3,592	1,746	4,452	3,375	8,607	80	204	90	231				
Up to 60 days	1,793	4,609	2,151	5,526	4,175	10,727	101	260	112	290				
Each add'l 10 days	161	403	185	462	443	1,109	11	28	17	43				

ISSUE AGE

Individual Plans
6 weeks to 75 years old

Family Plans
Insured & Spouse
18 to 75 years old

Child/ren:
6 weeks to 17 years old

Travelsafe Annual

PREMIUMS as of 1 September 2011

	EXECUTIVE PESO	DE LUXE PESO	EXECUTIVE DOLLAR	DE LUXE DOLLAR
Travel Including USA / Canada / Hong Kong	PhP 6,404	PhP 9,756	\$ 283	\$ 345
Travel Excluding USA / Canada / Hong Kong	5,765	8,780	255	311
Philippine Travel Only	5,124	7,806	228	276

Premiums effective date:

- Prestige Plus as of 1 January 2014.
- All other TripGuard Premiums as of 1 September 2011.
- Annual Premiums as of 1 September 2011.

Benefits effective date: as of 1 July 2016.