

TRAVEL PROTECT POLICY TERMS AND CONDITIONS

SCOPE OF THE INSURANCE

In consideration for the payment of premium, the Travel Insurance and Assistance policy guarantees will be provided, in any case, according to the terms and conditions set forth in the policy and for events derived from the risks specified therein. It is understood that Policyholder has the intention to return to the Usual Country of Residence.

PERIOD OF INSURANCE

The Policy shall commence:
when the Policyholder leaves his/her home in the Usual Country of Residence to commence the travel, but not earlier than 24 hours before the start date shown on the policy schedule as evidenced by the original departure time shown on the travel ticket, and ends under all other sections:

- (i) no more than 24 hours from actual date of arrival as evidenced by the original arrival time shown on the travel ticket or
- (ii) no later than end date of the policy as shown in the policy schedule or
- (iii) when the Policyholder is in his/her home address in the Usual Country of Residence

whichever is earlier.

Notwithstanding what is provided in this Travel Protect Policy General Conditions or in the Specific Policy Conditions, such guarantees will accrue only during the time the Policyholder spends away from Usual Country of Residence and within the geographical limits and travel period agreed under the policy. This shall include domestic flights as transit to international flights, both inbound and outbound.

It is likewise understood that the Company shall be liable only for Medical Treatment benefits and Personal Accident claims incurred while in the Usual Country of Residence when the Policyholder has commenced with the travel within the scope of the period of insurance. Further, that claims for Diversion of Trip and Delayed Departure for international inbound flights are likewise covered.

The Policy Schedule will set forth the guarantees effectively taken out, together with the Limits for each Benefit. In no event shall the total amount payable exceed 100% of the limit stated under the Table of Benefits per trip.

The Policyholder shall submit at the Company's expense to medical examination as often as may be required by the Company in connection with any claim.

EMERGENCY MEDICAL ASSISTANCE

CASHLESS BENEFITS:

1) Medical Treatment

In the event of covered illness or injury of the Policyholder, the Company will meet the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees, professional fees and

pharmaceutical products, prescribed by the attending doctor. The Company's medical team will maintain the telephone contacts necessary with the center and with the doctors attending to the Policyholder to supervise the provision of proper health care. Post-travel confinement is excluded under this guarantee.

Automatic Extension of Period of Insurance:

The Medical Treatment Benefit subject to the limits of the plan will be extended for a maximum of ten (10) consecutive days in the event that the Policyholder is unavoidably delayed in the course of his scheduled return journey to the Country of Residence due to the Policyholder being hospitalized for an Illness or Injury which transpired prior to the expiration of the insurance coverage; The Company shall pay for the hospital room and board expense, up to the daily limit stated in the Policy, as a result of injury or sickness, but not to exceed ten (10) days. This benefit will only apply while the Policyholder is abroad. Hospital confinement benefit shall mean hospital room and board expenses incurred as an in-patient under the professional care of a legally qualified and registered medical practitioner.

2) First Medical Assistance (in case of Pre Existing Illness)

Includes Emergency Medical, Surgical and Hospital treatment and ambulance cost to inpatient or outpatient cases up to the limit provided in the Policy Schedule. This initial assistance may also respond to pre-existing conditions. If the cause of illness is not pre-existing, the Medical Treatment benefit will apply.

BENEFITS FOR REIMBURSEMENT:

3) Hospital Income

This provides a daily income up to ten (10) consecutive days of the Policyholder's hospitalization in excess of 24 hours from the time of admission due to covered illness or injury.

4) Emergency Dental Care

The Company will provide the Policyholder with the dental assistance required abroad and meet the cost strictly for necessary emergency dental treatment of natural teeth only, not occasioned by the previous deteriorated state of the teeth, gums or jaws, for the immediate relief of pain, infection and removal of the tooth affected resulting from an accident which also caused bodily injury necessitating medical treatment, up to the limit provided in the Policy Schedule. Crowned teeth, crowns, bridges, dentures etc. are not to be understood as natural teeth. Ordinary toothaches, cavities, infections or decay, dental sensitivity in the course of the Policyholder's trip are not covered under this policy.

EMERGENCY TRAVEL ASSISTANCE

CASHLESS BENEFIT:

5) Emergency Medical Evacuation/Repatriation

In the event of an accident or life threatening illness, transfer via an ambulance or other means of transport to a medical facility where adequate assistance can be performed will be covered by the Company.

Should the first medical facility handling the case not be equipped to handle the situation, the Company will take charge of transferring the Policyholder to a properly equipped health center.

The Company, through its medical team, will decide which health center the Policyholder is transferred to or whether repatriation is necessary, depending on the situation or gravity of the state the latter is in.

Afterwards, the Company's medical team will maintain the telephone contacts necessary with the medical center and with the doctors attending to the Policyholder, and on the basis thereof will decide whether to transfer or repatriate the Policyholder, and on the most suitable means of transport to use.

For minor or less serious illnesses or accidents, which in the opinion of the medical team do not require repatriation, transfer will be performed in ambulance or another means of transport, to the place where adequate medical assistance can be provided.

6) Repatriation of Mortal Remains

In the event of death of the Policyholder due to accident or illness whether pre-existing or otherwise, the Company will make the arrangements necessary for his/her transport or repatriation and will meet the cost of the transfer expenses to the place of interment in the Usual Country of Residence.

Payment of expenses for interment, cremation or funeral ceremony is excluded from this guarantee.

7) Care of Minor Child/ren

Should the Policyholder be hospitalized due to an illness not pre-existing or an accident for more than ten (10) consecutive days or is deceased, and accompanied by a minor during the event and if no adult accompanies the said minor, the Company will meet the cost in respect of an economy roundtrip (inbound and outbound) transfer of one immediate family member, having the same country of residence as the Policyholder to accompany the Policyholder and minor considering this minor is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

In the meantime that the immediate family member is not yet available, the Company through its service provider will provide a suitable person or a child caregiver to look after the minor.

8) Compassionate Visit

In the event that the Policyholder should be admitted to hospital for more than five (5) days as a result of an accident or illness covered in the policy, the Company will take charge of the transfer of immediate family member from the Usual Country of Residence, including meeting the cost of the outbound and return journey (economy ticket) to the place of hospitalization and the accommodation expenses there up to a limit indicated in the Plan, maximum of 20 days. This will only respond if the Policyholder has no relative with him on the trip.

This guarantee does not include the maintenance expenses such as food, clothing, personal effects and monetary allowance of the immediate family member.

9) Delivery of Medicines

The Company will take charge of delivering the medicines (including medicines for pre-existing illness) prescribed urgently by a doctor for the Policyholder during the trip and which cannot be found in the place where the Policyholder had travelled to or be replaced by medicines that have a similar composition.

Cost of medicines is excluded from this guarantee.

BENEFITS FOR REIMBURSEMENT:

10) Relay of Urgent Messages

The Company will reimburse the Policyholder for reasonable communication expenses incurred by the Policyholder to contact the Company's Assistance Center.

TRAVEL INCONVENIENCE BENEFITS

CASHLESS BENEFITS:

11) Loss of Travel Documents

The Company through its service provider abroad will settle all reasonable additional hotel, travel and communications expenses, flight rebooking fee (if any), including cost to replace travel documents necessarily incurred in obtaining the replacement of a lost passport or visa, provided always that a Policyholder shall exercise reasonable care for the safety and supervision of the property and that any loss of passport or visa must be reported to the Police within twenty four (24) hours of the discovery. Such loss must be due to theft, robbery, burglary, or Acts of Nature as defined in the policy whilst overseas.

The Policyholder must report any loss of his/her passport, as defined under the policy, to the consular representative of his/her home country within twenty four (24) hours of discovery, and get a written report from them.

This guarantee does not include the maintenance expenses such as food, clothing, personal effects and monetary allowance of the Policyholder.

12) Location and Forwarding of Luggage

The Company will furnish the Policyholder with advice on reporting the robbery of his/her luggage and personal possessions, and will collaborate in arrangements for locating them.

In the event that the aforesaid possessions should be recovered, the Company will take charge of forwarding them to the place of the trip planned by the Policyholder or to his/her Usual Country of Residence. In this event, the Policyholder is under an obligation to return the compensation received for the loss in accordance with this policy.

The Policyholder must report any loss due to robbery or burglary, damage or delay to personal belongings and baggage to the relevant airline or transport company within twenty four (24) hours of discovery and get a written report from them. In case of an airline; a property irregularity report will be required. If the covered loss or damage to the Policyholder's property is only noticed after he/she have left the airport, the Policyholder must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from the Airline Company.

BENEFITS FOR REIMBURSEMENT:

13) Loss of Personal Money

The Company will reimburse the Policyholder up to the maximum benefit amount for replacing the Policyholder's personal money/cash, traveller's cheque due to theft, robbery, burglary, or lost due to Acts of Nature as defined in the policy and which were in the Policyholder's care custody or control during a Trip. Provided always that the Policyholder shall exercise reasonable care for the safety and supervision of the property and that such loss is reported to the police having jurisdiction at the place of the loss no later than twenty four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.

It is the responsibility of the Policyholder to provide proof of ownership of any lost or stolen personal money and the Company is under no obligation to make payment without this proof of ownership.

The Policyholder must report any loss due to robbery or burglary to the police within 24 hours of discovery and get a written police report from them.

This benefit is not applicable to Policyholders fifteen (15) years of age and younger.

14) Car Rental Excess Protection

The Company will reimburse any excess or deductible that the Policyholder becomes legally liable to pay in respect of loss or damage caused by an accident to the rented vehicle during the rental period, up to the limit indicated in the Plan, but subject to the conditions below:

- a. The rental vehicle must be rented from a licensed rental agency.
- b. The hiring agreement must incorporate comprehensive motor insurance against loss or damage caused by an accident to the rented vehicle.
- c. The Policyholder must comply with all the requirements of the rental organization under the hiring agreement and of the insurer under such insurance.

This policy does not cover:

- a. Loss or damage arising from operation of the Rental Vehicle in violation of the terms and the rental agreement or loss or damage which occurs beyond the limits of any public roadway;
- b. Wear and tear, gradual deterioration, damage from insects or vermin, inherent vice.

15) Trip Cancellation

Trip cancellation means the abandonment of the scheduled trip by outright cancellation of reservation for the travel ticket and accommodations resulting in the refund of a portion of the payments made in advance.

The Company will reimburse up to the limits stated in the Schedule of Benefits the non-refundable portion of the travel accommodation expenses, including non-refundable cruise tickets and flight rebooking fees (if any), if the trip has to be cancelled.

The Company will meet the cost of the reimbursement up to the limit stipulated in the Specific Policy Conditions of the travel cancellation expenses (which are non-refundable) charged to the Policyholder and invoiced to him/her in application of the general conditions of sale of his/her provider, provided that he/she cancels the trip before it starts due to any of the following causes:

- a. Serious illness, serious bodily accident or death sustained by the Policyholder or, pre-existing illness, serious bodily accident or death of immediate family member as defined in the present Travel Protect General Conditions.
- b. Serious damage caused by fire, explosion, robbery or by Acts of Nature as defined in the policy, in his/her Usual Place of Residence in the Usual Country of Residence or in his/her own or rented business premises, which rendered them uninhabitable or under serious risk of greater damage occurring which justify indispensably his/her presence.

The Company will not pay for any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline or travel agent in relation to the cancelled trip.

Important Information

Where an airline ticket was purchased using frequent flyer or similar air points, the Company will pay the Policyholder for frequent flyer or similar air points lost following cancellation of their ticket. The amount payable will be calculated as follows:

- a. If the airline will not refund the travel points, the Company will refund the cost of economy class air ticket based on the quoted retail price at the time the ticket was issued.
- b. If the airline will only refund a portion of the travel points, the Company will refund the cost of the economy class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of the travel points refunded to the Policyholder.

This benefit will respond if the travel insurance is taken at least three (3) days prior to the scheduled trip

16) Delayed Departure (Outbound and Inbound)

When the departure of the booked outward or inbound international journeys (by aircraft, ship, cruise ship, coach or cross-channel train) contracted by the Policyholder for travelling is delayed by at least six (6) hours because of acts of nature as defined in the policy, a mechanical breakdown of the carrier or sunset limitation, the Company, shall reimburse any additional expenses incurred such as transport and hotel accommodation, maintenance expenses such as food, clothing, personal effects, monetary allowance, non-refundable cruise and hotel bookings, if any. Such payment will be made upon presentation of the corresponding and relevant original invoices and original receipts and up to the limit specified in the Policy Schedule.

This guarantee duly excludes any delay that is a direct consequence of a strike called by employees belonging to the airline company and/or the departure or arrival airports for the flight, or to service companies subcontracted by the same.

Also excluded from this guarantee are those delays that occur on charter or non-regular flights.

17) Trip Postponement

The Company will pay the Policyholder, up to the limit as specified in the Policy Schedule, for the non-refundable cruise and hotel bookings (if any), if trip is delayed by at least twenty four (24) hours due to acts of nature as defined in the policy, a mechanical breakdown of the carrier or sunset limitation. Such payment will be made upon presentation of the corresponding and relevant original invoices and original receipts and up to the limit specified in the Policy Schedule.

This guarantee duly excludes any delay that is a direct consequence of a strike called by employees belonging to the airline company and/or the departure or arrival airports for the flight, or to service companies subcontracted by the same.

Also excluded from this guarantee are those delays that occur on charter or non-regular flights.

18) Missed Connection (outbound and inbound)

If the carrier contracted is delayed by six (6) hours because of:

- a. acts of nature as defined in the policy;
- b. mechanical breakdown of the carrier;
- c. sunset limitation;
- d. intervention by the Authorities or hijackers or;
- e. the Policyholder being involved in a vehicular accident or had a vehicular mechanical breakdown (this shall not include the vehicle running out of petrol, oil or water, having a flat tire, flat battery)

and as a result of this delay it is impossible to connect with the next carrier booked and envisaged in the ticket, the Company will compensate the Policyholder up to a limit of the plan, subject to presentation of the relevant original copies of the invoices, to defray the prime necessity expenses (i.e., necessary clothing and toiletries or those items that are indispensable while the Policyholder is waiting to leave), including non-refundable cruise and hotel bookings, if any.

The Company will also reimburse the Policyholder's reasonable additional expenses (up to the limit of the plan) incurred for the use of alternative scheduled public transport services to enable the Policyholder to arrive at the planned destination on time in the event that the Policyholder misses his flight connection due to above named unforeseen circumstances outside the Policyholder's control.

Missed connection as a result of a strike called by employees of or services companies subcontracted by the Airline and/or of the flight departure, port of call or destination airports, is excluded from this guarantee.

19) Diversion of Trip (outbound and inbound)

If the carrier contracted were diverted because of mechanical breakdown of the carrier, acts of nature as defined in the policy, intervention by the Authorities or hijackers, the Company will compensate the Policyholder up to a limit of the plan, subject to presentation of the relevant original copies of the invoices, to defray the prime necessity expenses (i.e., necessary clothing and toiletries or those that are indispensable while the Policyholder is waiting to leave).

The Company will also reimburse the Policyholder's reasonable additional expenses (up to the limit of the plan) incurred for the use of alternative scheduled public transport services to enable the Policyholder to arrive at the planned destination on time in the event that the Policyholder's scheduled flights are rerouted due to the above named unforeseen circumstances outside the Policyholder's control.

Flight diversion as a result of a strike called by employees of or services companies subcontracted by the Airline and/or of the flight departure, port of call or destination airports, is excluded from this guarantee.

The delay must be certified by the carrier company stating the reasons for the delay in the flight for either Delayed Departure, Missed Connection and Diversion of Trip.

20) Trip Termination

The guarantee relating to trip curtailment comes into force from the time the trip begins (boarding the means of transport used on the trip) and terminates on the day when the travel object of the insurance ends.

The guarantee will only be valid if the Travel Insurance is secured prior to the commencement of the trip departing from the Usual Country of Residence. The Company will reimburse the Policyholder, up to a limit of the plan, for the proportional part (non-refundable) of the value of the journey forfeited, including flight rebooking fees (if any). For this purpose, the travel must have been cut short due to any of the following causes:

- a. Serious illness, serious bodily accident or death sustained by the Policyholder or, pre-existing illness, serious bodily accident or death of immediate family member as defined in this policy. The Policyholder shall furnish the vouchers or certificates of the event that caused the journey to be cut short (example: death certificate).
- b. In the event of a burglary in which doors or windows were forced, fire or explosion in his/her Usual Place of Residence or own or rented business premises that renders them uninhabitable or under serious risk of further damage occurring which warrant indispensably and immediately his/her presence and the need to travel. The Policyholder shall furnish the vouchers or certificate of the event that caused the journey to be cut short (fire fighters' report, report to the police, insurance Insurer report).

Note:

The Policyholder can only claim once from one of these benefits namely, (i) Trip Cancellation, (ii) Delayed Departure, (iii) Trip Postponement, (iv) Missed Connection, (v) Diversion of Trip, (vi) Trip Termination for the same occurrence.

Specific exclusions on Cancellation, Termination and Postponement:

In addition to the General Exclusions to all the guarantees of this policy, travel cancellations are not guaranteed when they are brought about by:

- a. Any change of plans because the Policyholder or his/her travelling companion change his/her mind and decide not to proceed with the original trip or choose not to travel.
- b. Any cost that would not have been incurred had the Policyholder told the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as the Policyholder knew that he/she had to cancel his/her trip.
- c. The Policyholder being unable to travel due to a failure to obtain the passport or visa needed for the planned trip, or failing to check in according to the Policyholder's itinerary or the time advised to him/her.
- d. Cost which the Policyholder paid on behalf of any other person, unless that person is also a Policyholder named on the Policyholder's Policy Schedule.
- e. An aesthetic treatment, a cure, a travel or vaccination contraindication, the fact that it is impossible to continue in certain destinations the preventive medical treatment advised.
- f. Epidemics
- g. Non-emergency dental treatments and rehabilitation treatments
- h. Mental or nervous illness or anxiety
- i. Expense arising from illness or injury where Policyholder are proposing to travel against a doctor's advice, are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home have received a terminal prognosis;
- j. Any claim relating to a medical condition for which Policyholder received treatment in the 12 months prior to arranging cover
- k. Pregnancy or childbirth
- l. Policyholder failing to allow sufficient time to reach his/her departure point from Policyholder's Usual Country of Residence in time.
- m. Claims arising from business (other than severe damage to your business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply if the Policyholder is being involuntarily retrenched from full time employment in the Philippines. Claims arising from the Policyholder's financial or contractual obligations or those of his/her travelling companion, relative or business associate.

Inconvenience Cash Assistance for Delayed Departure, Missed Connection and Diversion of Trip (Not Receipted)

This benefit shall extend to cover for the inconvenience brought to the Policyholder for Delayed Departure, Missed Connection and Diversion of Trip and covers purchases not receipted. The benefit is limited to the amounts indicated on the Policy Schedule.

The Policyholder can be compensated only once for inconvenience cash assistance for either Delayed Departure, Missed Connection and Diversion of Trip.

The delay must be certified by the carrier company stating the reasons for the delay in the flight for Inconvenience Cash Assistance for either Delayed Departure, Missed Connection and Diversion of Trip.

21) Baggage Delay

The Company will pay the Policyholder, up to the limit as specified in the Policy Schedule, for the purchase of necessary clothing and toiletries if the checked-in baggage accompanying the Policyholder has been delayed, misdirected or temporarily misplaced in delivery for more than six (6) hours from the time of the arrival at the overseas destination.

Benefits will not be provided:

- a. For claims not declared to the carrier company as soon as the Policyholder knows the baggage is late or lost;
- b. For any clothing or toiletries that the Policyholder purchased beyond forty eight (48) hours after the actual time of arrival at the airport of destination;
- c. When the baggage delay occurs on the return journey to Policyholder's Usual Country of Residence;
- d. For purchases made after delivery of Policyholder's baggage by the air carrier

The Policyholder must obtain written confirmation of the length of the delay from the carriers or their agents and must keep all receipts for the essential items bought. If luggage is permanently lost, the Company will deduct any payments made for luggage delay from the overall claim for luggage lost.

Inconvenience Cash Assistance for Baggage Delay (Not Received)

This benefit shall extend to cover for the inconvenience brought to the Policyholder for the baggage delay and covers purchases not received. The benefit is limited to the amounts indicated on the Policy.

The Policyholder can be compensated only once per covered trip for either Baggage Delay OR Inconvenience Cash Assistance for Baggage Delay.

The delay must be certified by an official baggage irregularity report duly issued by the carrier for both Baggage Delay and Inconvenience Cash Assistance for Baggage Delay.

22) Loss or Damage of Baggage

A. Loss or Damage of Checked-In Baggage

The Company will pay for loss or damage to the Policyholder's baggage during the period of insurance up to the limits stated in the Policy Schedule. The limit of the Company's liability per item, pair, set that is inside the baggage shall be Php 5,000, US\$150 or Euro95 for Peso, Dollar and Euro plans respectively and US\$100 for the bag itself or the actual amount to replace the damaged luggage but the total of all shall not exceed the maximum limits as stated in the Policy Schedule.

Benefits will not be provided for claims not declared to the carrier company as soon as the Policyholder knows the luggage is lost or damaged.

Without prejudice to the liability that might correspond to the carrier company for the luggage as a whole, the Company shall indemnify the Policyholder in the event of loss or destruction during transportation by the carrier company. The Company will compensate for lost checked-in baggage by an airline, only the portion that is not covered by the AIRLINE BAGGAGE LIMIT OF LIABILITY as set by the airline, up to the limit specified in the Policy Schedule, as a sum of both compensation payments, for the collection of baggage and possessions checked in by each Policyholder, in the event of loss, robbery or total or partial destruction during the carriage by air performed by the carrier Insurer, for the purpose of which the Policyholder shall furnish a list of the contents including the estimated price and date of purchase of each item, as well as the settlement of the compensation payment by the carrier. Compensation payment for loss, robbery or partial destruction will be calculated according to the procedures recommended by international carriage by air organizations.

The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier Insurer, with a minimum of 21 days.

Valuable Articles, money, jewelry, debit/credit cards, and any type of document are excluded from this guarantee.

Compensation payments received under this guarantee will be net of the compensation received from the carrier company for the delay of that baggage.

The Policyholder must:

- a. Lodge a formal complaint before the police at the place where it occurred, duly listing the contents of the luggage and their economic value. Obtain a certificate of the said complaint.
- b. Present a written complaint before the carrier company, within the time limits established by each company. Keep a copy of the same.
- c. Make a list of the contents of the luggage and their value.
- d. Present all the above original documentation to the Company.

B. Indemnity for loss of luggage or personal belongings not checked-in.

Up to the limit duly established in the Policy Schedule contracted by the Policyholder, the Company shall indemnify for material losses sustained by the Policyholder's luggage or personal belongings, when travelling outside the Usual Country of Residence, in cases of:

- a. Theft
- b. Robbery
- c. Burglary within hotel rooms, where these are duly locked.

Valuable items shall solely be covered against total loss due to robbery and only when they are deposited in the safe of a hotel or the Policyholder are wearing/ carrying them. Coverage for this benefit shall be up to 100% of the limit as specified in the schedule.

Any luggage or personal belongings placed inside a locked vehicle shall be covered when they are inside the trunk and out of sight of others.

The Policyholder must lodge a formal complaint before the police at the place where it occurred, duly listing the objects and their economic value; having obtained a copy of said complaint, this must be sent to the Company.

Exclusions specific to Loss or Damage of Baggage under item A and B above:

In addition to the General Exclusions to all the guarantees of this policy, cover shall not be provided for the following:

- a. Merchandise, material of a professional nature, collections, securities of any kind, identity documents and, in general, any paper documents and share instruments, credit cards, any contents stored on electronic and/or computer media, documents recorded on magnetic strips or filmed, prosthesis, spectacles and contact lenses. For these purposes, laptops shall not be considered professional material.
- b. Any losses resulting from an object not delivered into the safekeeping of a carrier simply being misplaced or forgotten.
- c. Damages due to normal usage or wear and tear, inherent vice or the effects of the elements.
- d. Robbery while staying at a camping or caravan site, or in any non-permanent accommodation.
- e. Damage suffered by luggage that is not adequately packaged or identified, as well as fragile or perishable goods.
- f. Wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions or any gradually operating cause;

- g. Breaking of china, pottery, glass or other brittle articles, other than photographic and telescopic lenses;
- h. Delay, detention or confiscation by Customs or other officials;
- i. Loss or damage to sports equipment.
- j. Loss or damage to contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, and property carried in connection with any business, profession or trade;
- k. Failure by Policyholder to take ordinary and reasonable precautions for the safety of Policyholder's luggage, clothing and personal effects. Loss of luggage when left unattended, other than when locked in secured premises (hotels, etc.) or locked out of sight, in the boot of a motor vehicle,
- l. Any unaccompanied luggage;
- m. Losses resulting from currency fluctuations;
- n. Sports equipment whilst in use;
- o. Any article of a value greater than USD 200 if not accompanied by the original bills of purchase and proof of ownership;
- p. Any article not documented on the police report, or other official report, compiled at the time that the theft is reported to the respective authority.
- q. Loss or damage to accessories and subscriptions of mobile/satellite telephones.
- r. Loss or damage to Valuable Articles
- s. Loss or damage to Valuable Documents
- t. Lack of Ordinary care: Policyholder must handle his/her luggage – and in particular his/her Valuable Articles and Valuable Documents – with as much care as possible or use the safest storage space in order to prevent loss or damage as much as possible.
- u. Ordinary care is lacking among other things in case of transportation with a motor vehicle:
 1. If Policyholder leaves behind Valuable Articles and Valuable Documents in a car, caravan/camper or motorcycle;
 2. If the remaining luggage in the car, caravan/camper or on the motorcycle is not stored in:
 - a separate, locked boot in a passenger car;
 - a boot of a hatchback (3-door or 5-door) passenger car including an estate car which has been covered by a roller sheet, back shelf or similar means;
 - the interior of a camper, delivery van, car or caravan allowing no outside view on the goods due to a properly fixed provision;
 - a properly fixed and locked luggage boot or luggage compartment.
 3. If during a stay, Policyholder fails to take the remaining luggage practically packed in suitcases or bags to the accommodation address; in case of transportation in the common carrier:
 4. If during the flight or the journey by train, bus or boat Policyholder has not transported Valuable Articles, Valuable Documents, breakable goods, and hand luggage;
 5. During a stay at the holiday destination: if Policyholder leaves Valuable Documents, Valuable Articles and luggage behind unattended in a space that is not properly locked.

In all these situations, there is no right to indemnification if in the given situation Policyholder has failed to take the measures that could reasonably be expected of Policyholder in order to prevent or limit any damage.

Safe measures include, among other things, storage in a safe of Valuable Articles and Valuable Documents.

23) Hijack

Hijacking – Any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of a carrier.

The Company will provide a daily allowance for a maximum of ten (10) days for each full day for the delay or interruption of the journey in excess of a waiting period of twelve (12) hours which prevent the Policyholder from reaching the scheduled destination of the carrier on which the Policyholder is a passenger as a result of hijack.

This indemnity under this cover shall effect upon:

- a. The exhaustion of the cover under Item Flight Delay- Outbound journey at the commencement of the covered trip & Inbound journey at the end leg of the covered trip when caused by hijack or
- b. When there is interruption of the scheduled journey outside of the outbound journey from the Philippines and inbound to the Philippines.

The Policyholder must obtain written confirmation from the carriers or their agents stating how long the hijack lasted before a claim is considered under this section.

PERSONAL LIABILITY BENEFIT

BENEFITS FOR REIMBURSEMENT:

24) Personal Liability

This covers expenses the covered person may incur if the covered person causes another person's accidental death, bodily injury or damage to property because of situations beyond the Policyholder's control while travelling.

Specific exclusions on Personal Liability:

- a. The Policyholder's participation in any act of Civil or Foreign war, acts of terrorism or sabotage, riots, public demonstrations, strikes and lock-outs;
- b. Any deliberate and wrongful damage or harm caused by the Policyholder;
- c. Any willful, malicious, or unlawful act by the Policyholder;
- d. Any non-pecuniary loss;
- e. Liability arising directly or indirectly by or through or in connection with any mechanically propelled vehicle, aircraft or watercraft when the Policyholder is the owner, driver or pilot thereof or if the person having custody or control of such pilot or person is a servant, agent or person for whom he is legally responsible;
- f. Any damage caused by animals owned or kept by the Policyholder or by persons for whom he is legally responsible;
- g. Accidental loss or damage to property belonging to or held in trust by or in the custody or control of the Policyholder or any of his employees or any member of his family or household;
- h. Any liability resulting from Policyholder's practice of his profession or trade or liability attaching to the Policyholder by reason of an express term of any contract;
- i. Bodily injury to or sickness of any person who is under a contract of employment, service, or apprenticeship with the Policy holder when such injury arises out of and in the course of their employment by the Policyholder;
- j. Damage caused by or to buildings or parts of buildings owned, rented or occupied by the Policyholder;
- k. Any claim arising from a Policyholder being insane or under the influence of or affected by drugs, other than drugs prescribed by a licensed Physician, intoxicating substance or solvents;
- l. Liability for which indemnity is provided under any other contract of insurance in the name of the Policyholder;
- m. From any loss, injury, damage or legal liability arising directly or indirectly from travel in to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
- n. From any loss, injury, damage or legal liability suffered or sustained directly or indirectly by the Policyholder if that Policyholder is a terrorist; a member of a terrorist organization; a narcotic trafficker; or a purveyor of nuclear, chemical or biological weapons.

PERSONAL ACCIDENT BENEFIT

BENEFITS FOR REIMBURSEMENT:

25) Personal Accident

Bodily injury occurring during the journey caused by violent accidental external and visible means which injury shall solely and independently of any other cause resulting to:

a) Accidental Death

In the event of accidental death of the Insured within 180 days after the date of the accident, the Sum Assured as shown in the Policy Schedule will be paid to the Insured's next of kin or legal representative upon receipt of Police Report, Death Certificate and any document deemed necessary and required by the Company.

b) Permanent Total Disablement

In the event that the Insured suffers an accidental Injury as hereinafter described, which results in the Total and Permanent Disablement of the covered person within 180 days of the accident, the Company agrees to pay the Insured the Principal Sum Insured as shown in the Policy Schedule provided the covered person satisfies the following definition of Total Permanent Disablement:

Total and Permanent Disablement means complete inability to engage in or attend to employment or occupation of each and every kind for the remained of the covered person's natural life.

Burial Assistance

Reimburses the Policyholder for the cost incurred for burial or cremation services in the event of loss of life due to accident. This benefit shall be paid in addition to the Principal Sum in case of accidental death of the named Policyholder.

Exposure and Disappearance

When by the reason of an Accident covered by this policy, the Policyholder is exposed to the elements and as a result of such exposure suffers a loss for which indemnity is payable; and If the body of the Policyholder has not been found within one (1) year after the date of the Accident presuming loss of life; such loss shall be covered under the terms of this policy.

PERMANENT DISABLEMENT

DESCRIPTION OF DISABLEMENT	PERCENTAGE
Loss of both hands, or of all fingers and both thumbs } Total loss of sight of both eyes..... } Total paralysis..... } Injuries resulting in being permanently bedridden..... } Any other injury causing permanent total Disablement }	100%
Loss of arm at shoulder	60%
Loss of arm between shoulder and below	50%
Loss of arm at below	47 ½%
Loss of arm between elbow and wrist	45%
Loss of hand at wrist	42 ½%
Loss of four fingers and thumb of one hand	42 ½%
Loss of four fingers	25%
Loss of thumb – both phalanges	35%
one phalanx	10%
Loss of index finger – three phalanges	10%
two phalanges	8%
one phalanx	4%
Loss of middle finger – three phalanges	6%
two phalanges	4%
one phalanx	2%
Loss of ring finger – tree phalanges	4%

two phalanges	3%
one phalanx	2%
Loss of Metacarpals – first of second (additional)	3%
third, fourth or fifth (additional).....	2%
Loss of leg – at hip	70%
between knee and hip	50%
below knee	35%
Loss of toes – all	15%
great, both phalanges	5%
great, one phalanx	2%
other than great, if more than toe lost, each	1%
Eye: loss of – whole eye	30%
sight of	30%
sight of, expect perception of light	30%
lens of	20%
Loss of hearing – both ears	50%
on ear	7%

Where the injury is not specified the Company will adopt a percentage of disablement which in its opinion is consistent with the provisions of the Table.

The aggregate of all percentage payable in respect of any one accident shall not exceed 100%

General Exclusions for Personal Accident benefit:

- a. War, invasion, act of foreign enemy, hostilities (whether war be declared or not); civil war, mutiny, direct participation in riot, strike and civil commotion, rebellion, revolution, insurrection or military or usurped power; or any war like operations; unless coverage is provided as specified in this policy.
- b. Fall of sideral bodies and meteorites
- c. Death or disablement occurring whilst the Policyholder is traveling in an aircraft other than one licensed for public passenger service and operated by a regular Airline on a published schedule flight over a regular air route between two definitely established airports and in which the Policyholder is traveling as ticket holding passenger.
- d. Events arising from terrorism, mutiny or crowd disturbances.
- e. Engaging in military duty;
- f. Illegal acts or violations of the law.
- g. Extra Hazardous sports.
- h. Anyone over the maximum insured age (per respective travel plan) at the start date of the policy.
- i. Intentionally self-inflicted injuries, suicide or any attempt thereof, while sane or insane;
- j. Pre-existing conditions. Pre-existing conditions are illnesses or injury for which the person has been under the care of a physician and has received medical care or advice or a condition for which a reasonable person should have sought treatment.
- k. Alcoholism or under the influence of alcohol, drug addiction;
- l. Engaging in aviation other than as a fare paying passenger;
- m. Congenital anomalies and conditions;
- n. Hospital confinement for:
 - o Rest cures
 - o Periodic check ups
 - o Cosmetic or plastic surgery
 - o Any dental work, dental treatment or eye examination except as result of bodily injury
 - o Mental or nervous disorders
- o. HIV, AIDS, sexually transmitted and venereal diseases
- p. Infectious diseases, sleeping sickness, malaria, Plaudism, yellow fever and, in general, illnesses of any kind, fainting fits, syncope, strokes, epilepsy or epileptiforms and caused by any kind of loss of

consciousness as a result of an accident as the latter is defined in these General Conditions.

- q. Policy will not cover any sickness contracted or injury sustained by Policyholder before the effective date of coverage.

Compensation shall be payable only when entire amount of the claim shall have been ascertained and proved to the satisfaction of the company.

The consequences of accidents that occurred prior to the coming into force of this insurance are also excluded, despite the fact that they become apparent during its lifetime, as well as the consequences or after-effects of an accident covered which become apparent after 180 days from the date of the accident.

TO WHOM PAYABLE

Indemnity for loss of life of the Policyholder is payable to the beneficiary, if surviving - the Policyholder, otherwise, to the estate of the Policyholder. All other indemnities are payable to the Policyholder.

GENERAL EXCLUSIONS:

1. On a general basis for all the guarantees and coverage, the consequences of the following are excluded from the guarantee object of this Agreement:

- a. Those caused directly or indirectly by the bad faith of the Policyholder, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions. The consequences of the actions of the Policyholder in a state of derangement or under psychiatric treatment is likewise not covered.
- b. Events arising from terrorism, mutiny, large concentrations of people, crowd disturbances and human stampedes. These may be related, but are not limited to entertainment events, sporting events, religious events, funeral processions, riots, power failure, goods distribution, escalators and moving walkways, insurrections, commotions or other similar occurrences.
- c. Events or actions of the Armed Forces or Security Forces in peacetime.
- d. Wars, with or without prior declaration, and any conflicts or international interventions using force or duress.
- e. Those derived from radioactive nuclear energy.
- f. Those caused when the Policyholder takes part in bets, challenges or brawls, except in the case of legitimate defense or necessity.
- g. Illness or injuries existing prior to the claim, unless expressly included in the Specific Conditions and subject to payment of the relevant surcharge premium.
- h. Those that occur as a result of the participation by the Policyholder in competitions, sports, and preparatory or training tests.
- i. Extra Hazardous Sports
- j. Participation in competitions or tournaments organized by sporting federations or similar organizations unless specifically approved by the Company.
- k. The use, as a passenger or crew, of means of air navigation including helicopters not authorized for the public transport of travellers.
- l. The accidents deemed legally to be work or labor accidents, consequence of a risk inherent to the work performed by the Policyholder.

2. In addition to the previous exclusions, the following benefits are not covered by this policy:

- a. The services arranged by the Policyholder on his/her own behalf, without prior communication or without the consent of Company's service provider except in the case of emergencies, in which case, the Policyholder must furnish the Company with the vouchers and original copies of the invoices.
- b. Pre-existing illnesses or injuries arising from chronic ailments or from those that existed prior to the inception date of the policy.

- c. Death as a result of suicide and the injuries or after-effects brought about by attempted suicide.
- d. Those derived from illnesses or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental illness or mental imbalance.
- e. Those derived from renunciation of or delay, on the part of the Policyholder or persons responsible for him/her, in the transfer proposed by the Company and agreed by its medical service.
- f. Rehabilitation treatments.
- g. Alternative medicines & procedures such as chiropractic procedures, acupuncture, herbal medicines and other similar procedures and treatment.
- h. Prosthesis, orthopedic material or orthosis and osteosynthesis material, as well as spectacles.
- i. Those derived from pregnancy and childbirth, or for a complication therefore or voluntary termination of pregnancy.
- j. Those derived from baggage that is not sufficiently identified, as well as fragile/breakable baggage or perishable products.
- k. Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:
 - Before this insurance comes into force.
 - With the intention of receiving medical treatment.
 - After the diagnosis of a terminal illness.
 - Without prior medical authorization, after the Policyholder had been under treatment or medical supervision during the twelve months prior to the start of the trip.
- l. Expenses that arise or incurred beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel object of the Agreement have elapsed

3. The Company is exempt of liability when, as a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this policy.

DEFINITION OF TERMS:

Accident: The bodily injury sustained during the life of the contract, which derives from a violent, sudden, external cause and one that is not intended by the Policyholder. The following will also be construed to be accidents:

- a. Asphyxia or injuries as a consequence of gases or vapors, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
- b. Infections resulting from an accident covered by the policy.
- c. Injuries that are a consequence of surgical operations or medical treatments resulting from an accident covered by the policy.
- d. The injuries sustained as a result of self-defense.

Acts of Nature: natural disasters limited to volcanic eruption, earthquake, flood, typhoon, storm, cyclone, tornado, hurricane and tsunami only.

Bodily injury: caused by violent accidental external and visible means which injury shall solely and independently of any other cause resulting to

Burglary shall mean: The felonious taking of a property from within a building involving entry to or exit from such building by actual force and violence of which there shall be visible marks made upon the building at a place of such entry or exit by tools, explosives, electricity or chemicals.

Common Carrier: The Common Carrier object of this guarantee will be understood as those hired to carry out the trip object of this insurance and will remain limited to the plane, ship, train, or coach, including when going into and going out of the above mentioned way of transport. Equally

Accidents via public transport (limited to taxi, tramway train, bus, train, underground train) during the direct route between the point of departure or arrival (domicile or hotel) up to the end of the trip (station, airport, port).

Company: Standard Insurance Co., Inc.

Congenital disease: that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy.

Damage(s): the deterioration or destruction of inanimate objects and damages caused by animals.

Emergency: A condition wherein the Policyholder is in severe pain or suffers serious illness or injury that requires immediate medical or surgical attention which, if not rendered, may inevitably result in loss of a vital function of the body, or the loss of life or limb or eye sight.

Extra Hazardous Sports: means American Football, rugby, bungee jumping, caving, horse riding, parachuting, trekking above 2,500 meters, aviation other than as a fare-paying passenger on a scheduled flight, hang-gliding, microlight flying, mountaineering with the use of ropes, rock climbing with the use of ropes, scuba diving, white water canoeing, white water rafting, water skiing, off piste skiing and off piste snowboarding. Participation in these activities is never covered under the terms of this policy.

Also means dangerous sports such as fighting or self-defense sports, (semi) professional sports, racing of any kind other than on foot, mountaineering expeditions, deep sea diving, solo sea-sailing, ski jumping, gliding, horse riding, pot holing, free climbing without ropes, motor sports, use of fire- or other arms, yachting out of territorial waters and any other sport involving an exceptional risk of accidents. Participation in these activities is never covered under the terms of this policy.

Flat battery: faulty battery which causes breakdown to the vehicle.

Hazardous Sports: such as abseiling (rappelling), ice-skating, off-road mountain biking, ice hockey, canyoning, bobsleighing, rodelen, downhill skiing and cross country skiing on the normally marked public open tracks, snowboarding, big foot skiing, ballooning (as an organized excursion), mono-skiing and any sport involving an extra risk of accident. Participation in these activities may be covered by payment of an additional premium. Participation in competitions or tournaments organized by sporting federations or similar organizations is not included unless approved in writing by the company.

Illness: Any change in health diagnosed and confirmed by a legally recognized doctor during the life of the policy and which is not comprised in either of the two groups below:

- Congenital disease: that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy.
- Pre-existing disease: sickness suffered by the Policyholder prior to the date of taking out the insurance.

Immediate Family Member: shall mean the insured's immediate family member up to:

- a. first degree based on affinity, including mother-in-law and father-in-law or;
- b. second degree based on consanguinity.

Injury: A medical problem caused by a sudden and severe external reason beyond the control of the Policyholder, within the validity period of this policy.

Loss: any kind of loss except mysterious disappearance and negligence.

Maintenance expense: expense for food, clothing, personal effects and monetary allowance.

Manual Labor: is work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

Mechanical breakdown: means mechanical failure of the carrier or specified vehicle which prevents it from being operated at all.

Medical Evacuation: the timely and efficient movement under appropriate medical supervision by necessary mode of transport to the nearest medical facility capable of providing required care when an adequate medical facility is not available proximate to the Policyholder.

Medical Repatriation: Transfer of the Policyholder to his/her residence in the Usual Country of Residence or to a medical or rehabilitation facility near the Policyholder's residence under medical supervision.

Orthopaedic material or orthosis: anatomical parts or items of any kind used to prevent or correct temporary or permanent deformations of the body such as, but not limited to walking sticks, cervical collar, and wheelchair.

Osteosynthesis material: parts or pieces of metal or of any other kind used to join together the ends of a fractured bone, or to knit together the tips of joints, by surgical operation and which can be reused.

Personal Effects: shall mean cash, cheques, jewelry, all kinds of mobile and/or portable electronic and electrical devices, wallets, handbags and its contents.

Policyholder: The natural person identified in the Specific Conditions of the policy, and who is entitled, where fitting, to the rights derived from the contract.

Pre-existing Condition: is defined as a medical condition that the Policyholder suffered prior to taking out the insurance, whether or not the Policyholder is aware of such condition. A pre-existing condition may predispose the Policyholder to certain medical emergencies, which are exclusions from this policy.

For purposes of this Policy the list of Pre-existing conditions/illness is listed below but is NOT limited to the following:

INTERNAL MEDICINE

Cardiovascular

- Hypertension
- Coronary Artery Disease
- including Acute Myocardial Infarction, Unstable Angina, Chronic Stable Angina Pectoris
- Aortic Aneurysm
- Congenital Heart Disease
- Rheumatic Heart Disease

Gastrointestinal

- Esophageal Varices
- Duodenal or Gastric Ulcers

- Inflammatory Bowel Diseases (Crohn's Disease, Ulcerative Colitis)
- Chronic Liver Disease/ Liver Cirrhosis
- Chronic Viral Hepatitis
- Alcoholic Liver Disease

Endocrine

- Diabetes Mellitus (Types 1 & 2)
- Chronic Thyroid Diseases
 - Hyperthyroidism/ Grave's disease
 - Hypothyroidism/ Myxedema
 - Goiter – nodular or diffuse, hyperthyroid or hypothyroid or euthyroid
- Dyslipidemia/ Hyperlipidemia/ Hypercholesterolemia

Hematologic

- Leukemias (Acute or Chronic Lymphoblastic Leukemia/ Acute or Chronic Myeloblastic Leukemia)
- Iron Deficiency Anemia and other chronic hypoproliferative anemias
- Hemoglobinopathies/ Thalassemias
- Aplastic Anemia/ Myelodysplastic Syndrome (MDS)/ Pure Red Cell Aplasia (PRCA)
- Polycythemia Vera and other myeloproliferative diseases

Immunologic/ Allergic

- Allergic Rhinitis
- Atopic Dermatitis/ Atopic Eczema
- Hereditary Angioedema
- Primary Immunodeficiencies (e.g. Common Variable Immunodeficiency or CVID)

Infectious Diseases

- AIDS
- Tuberculosis (Pulmonary/ Extrapulmonary or TB of any other organ)

Neurologic

- Cerebrovascular Accidents/ Disease (Ischemic or Hemorrhagic Stroke)
- Cerebral Aneurysms
- Epilepsy
- Myasthenia Gravis
- Muscular Dystrophies
- Multiple Sclerosis
- Amyotrophic Lateral Sclerosis (ALS/ Lou Gehrig's Disease)

Oncologic

- Any tumor (whether benign or malignant), including cysts and polyps
- Any Cancer/ Malignancies/ Neoplasms

Pulmonary

- Bronchial Asthma/ Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
 - Emphysema, Chronic Bronchitis
- Bronchiectasis
- Cystic Fibrosis
- Sleep Apnea

Renal

- Chronic Kidney Disease/ Failure (from whatever cause, e.g. Diabetic or Hypertensive Nephropathy)
- Urinary Stones/ Calculi
 - Nephrolithiasis, Ureterolithiasis, Cystolithiasis

Rheumatologic

- Collagen Vascular/ Connective Tissue Disorders
- Systemic Lupus Erythematosus (SLE/ Lupus)
 - Sjogren's Syndrome
 - Scleroderma
 - Mixed CTD
- Chronic Arthritides
 - E.g. Gout/Gouty (and other crystal-related) Arthritis, Osteoarthritis, Rheumatoid Arthritis
- Amyloidosis

- Sarcoidosis
- Osteoporosis

SURGICAL

General Surgery

- Colonic Polyps
- Hemorrhoids (Internal or External)
- Hernias (Inguinal or Abdominal)
- Cholecystitis
- Cholecystolithiasis/ Choledocholithiasis (Gallbladder Stones/ Biliary Tree Stones)

Obstetric/ Gynecologic

- Endometriosis
- Cervical Polyps

Ophthalmologic/ Otorhinolaryngology

- Cataract
- Glaucoma
- Chronic Tonsillitis (Chronic Suppurative Tonsillitis)
- Deviated Nasal Septum
- Nasal Polyposis (Nasal polyps)
- Chronic Sinusitis

Orthopedic

- Hallux valgus
- Scoliosis
- Spondylosis
- Arthritides (see Rheuma)

Principal Assured: Head of the family covered under a policy.

Professional fees: As distinct from surgeon and Anesthesiologist's fees, fees paid to licensed medical professionals including but not limited to an occupational therapist, physiotherapist, and acupuncturist, attending physician's visits or pathologists.

Prosthesis: these are deemed to be any item of any kind that temporary or permanently replace the lack of an organ, tissue, organic fluid, member or part of any of them. By way of an example, mechanical or biological items such as cardiac valve parts, joint replacements, synthetic skin, intraocular lenses, biological materials (cornea), fluids, gels and synthetic or semi synthetic liquids that replace organic humours or liquids, medicine reservoirs, mobile oxygen therapy systems, etc.

Regular Sports: means athletics, go-karting, trekking up to 2,500 meters, cross country running, soccer, surfing, windsurfing, golf, mountain biking on the road, baseball, fencing, sailing, cricket, cycling, canoeing, rowing, basketball, volleyball, jogging and any other sport activities not involving extra risk. Participation in these activities is always covered without paying additional premium. Participation in competitions or tournaments organized by sporting federations or similar organizations is not included unless approved in writing by the company and subject to additional premium.

Relatives: relatives shall be taken to refer solely to spouses, common-law partners, children, parents, grandparents, grandchildren, siblings, and parents-in-law, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law of the Policyholder, except specific provisions of each Cover or Guarantee. Likewise, the Policyholder's legal guardians shall be included in this definition.

Robbery: shall mean felonious act of taking of personal property with the use of violence or intimidation against persons or force upon things.

Serious accident: an accident which, in the opinion of the Company's medical team, prevents the Policyholder from starting the trip or continuing it on the date planned, or which involves risk of death.

Serious illness: a change in health that requires admission to hospital and which, in the opinion of the Company's medical team, prevents the Policyholder from continuing travel on the date planned, or which involves risk of death

Serious injury: an injury which, in the opinion of the Company's medical team, prevents the Policyholder continuing travel on the date planned, or which involves risk of death.

Sunset limitation: refers to an airport's lack of night capacity due to insufficient runway lighting.

Theft: is committed by any person who, with intent to gain but without violence against or intimidation of persons nor force upon things, shall take personal property of another without the latter's consent.

Trip: Journey from the Usual Country of Residence and ends when the Policyholder returns to point of origin.

Usual country of residence: Country of Origin

Usual place of residence: the locality where the Policyholder usually resides, which as specified in the Special Conditions should be in the Country of Origin, and to where the emergency repatriations and returns envisaged in this Policy will be made.

Valuable Article/Valuable item: an article, any goods or any personal belongings with value greater than USD 500. Camera and Photographic, audio, video and electrical equipment (including cd's, dvd's, video and audio tapes and electronic games), portable audio or media players and their accessories including but not limited to ipods or other MP3 players, computer equipment, binoculars, antiques, jewelry, watches, furs, silks, objects made from precious metals, paintings, object d' art, silver and gold articles, unique objects, mobile telephones and their accessories, rifle, hunting guns, as well as their optical accessories, wheelchairs and medical appliances.

Valuable Document: a valuable document such as money, checks, bank cards and travel documents.

FAMILY PLAN

Qualified dependents for a Family Plan: the Principal/Policyholder, the Spouse/Common Law Partner and maximum of five (5) children travelling with the same itinerary/destination, same travel dates and same conveyance.

The Spouse/Common Law Partner and each children will enjoy seventy five (75) percent of the coverage of the Principal/Policyholder for all the benefits, except those indicated as being covered for actual expense, while Personal Accident benefit is at fifty (50) percent of the coverage of the Principal/Policyholder.

TYPES OF ANNUAL PLANS

Travel Protect Annual (Multi Trip) – Period of coverage for annual plan is for an unlimited number of trips per year, provided each trip does not exceed ninety (90) consecutive days per trip.

Travel Protect Annual (Single trip) – Period of insurance is up to a maximum of 365 consecutive days per trip.

CANCELLATIONS

Cancellation of this cover shall only be allowed for Policyholders with denied visa applications upon presentation of a denial letter issued by the embassy or prior to the commencement of the scheduled flight. Refund of premium shall be exclusive of applicable taxes and service fees.

IMPORTANT NOTICE

The Insurance Commissioner, with offices in Manila, Cebu and Davao is the Government official 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 a policyholder relating to insurance matters.

THIS POLICY IS VALID IN ALL SCHENGEN MEMBER STATES INCLUDING: Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland.