

TRAVELSAFE

with COVID-19 Coverage

Travel Insurance for Business and Pleasure



P H I L I P P I N E S

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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.

**CASHLESS MEDICAL
TREATMENT***

Here For You

**Call the Pacific Cross Member Hotline (+63 2 8230-8511) immediately. Applicable to hospital confinement upon determination of coverable medical conditions and subject to the agreement/acceptance of the hospital and doctors. Out-Patient and Emergency Room cases are for reimbursement.*

TRAVELSAFE WITH COVID-19 COVERAGE SCHEDULE OF BENEFITS (OVERVIEW)

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 pacificcross-cagayandeoro.com

TRAVELSAFE TRIPGUARD

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

BENEFITS as of 20 December 2021	EXECUTIVE PESO	DE LUXE PESO	PRIVILEGE PESO	EXECUTIVE DOLLAR	EXECUTIVE DE LUXE DOLLAR	PRESTIGE EURO	PRESTIGE PLUS
Medical Treatment:	₱ 500,000	₱ 1,500,000	₱ 2,500,000	\$ 25,000	\$ 60,000	€ 40,000	€ 60,000
In-patient and Out-patient care	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
COVID-19 In-patient care ^{NEW}	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
Emergency Dental	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
30 days Automatic Extension	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
ER and In-patient treatment for Pre-existing Conditions*	n.a.	n.a.	n.a.	n.a.	up to 500	up to 400	up to 400
Recreational Activities and Sports	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL	up to MBL
Recreational Extreme Sports*	n.a.	n.a.	n.a.	n.a.	up to 600	up to 500	up to 500
Implants Coverage necessitated by a covered Accident* *Not available for Philippine Travel Only Plans	n.a.	n.a.	n.a.	n.a.	up to 2,500	up to 2,000	up to 2,000
Hospital Income (per day up to 10 consecutive days) including COVID-19 related hospitalization ^{NEW}	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
Burial Expenses	10,000	20,000	20,000	750	1,000	650	650
Personal Accident	750,000	1,500,000	1,500,000	40,000	50,000	30,000	30,000
Personal Liability	500,000	1,000,000	1,000,000	40,000	50,000	30,000	30,000
Land Vehicle Rental Excess Protection	50,000	50,000	50,000	1,000	1,000	850	850
Baggage Delay	2,000	3,000	3,000	100	150	100	100
Loss or Damage to Baggage and Personal Effects	15,000	25,000	25,000	800	1,000	650	650
Loss of Laptop	n.a.	n.a.	n.a.	n.a.	220	180	180
Theft of Cash	n.a.	n.a.	n.a.	n.a.	220	180	180
Loss of Travel Documents	20,000	50,000	50,000	2,000	3,000	2,000	2,000
Trip Cancellation	40,000	50,000	60,000	2,000	3,000	2,000	2,000
Sudden acts of terrorism	20,000 not exceeding MBL	25,000 not exceeding MBL	30,000 not exceeding MBL	1,000 not exceeding MBL	1,500 not exceeding MBL	1,000 not exceeding MBL	1,000 not exceeding MBL
Trip Termination	40,000	50,000	60,000	2,000	3,000	2,000	2,000
Sudden acts of terrorism	20,000 not exceeding MBL	25,000 not exceeding MBL	30,000 not exceeding MBL	1,000 not exceeding MBL	1,500 not exceeding MBL	1,000 not exceeding MBL	1,000 not exceeding MBL
If diagnosed with COVID-19 during an overseas/ international trip ^{NEW}	20,000	25,000	30,000	1,000	1,500	1,000	1,000

TRAVELSAFE TRIPGUARD

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

BENEFITS <i>as of 20 December 2021</i>	EXECUTIVE PESO	DE LUXE PESO	PRIVILEGE PESO	EXECUTIVE DOLLAR	EXECUTIVE DE LUXE DOLLAR	PRESTIGE EURO	PRESTIGE PLUS
Flight Delay	2,000	3,000	3,000	100	150	100	100
Missed Connecting Flight	2,000 max of 16 payments	3,000 max of 16 payments	3,000 max of 16 payments	100 max of 1 6 payments	150 max of 16 payments	100 max of 16 payments	100 max of 16 payments
Strikes or Hijack	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
Alternative Means of Transportation	4,000	6,000	6,000	200	300	200	200
Trip Postponement	3,000	4,500	4,500	150	225	150	150
Emergency Assistance Benefits: <ul style="list-style-type: none"> • Emergency Medical Evacuation • Emergency Medical Repatriation* • Care for Minor Child(ren)* • Compassionate Visit* • Return of Mortal Remains* <i>*Not available for Philippine Travel Only Plans</i>	Included	Included	Included	Included	Included	Included	Included



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Important Notes:

- Place of Origin is the place where your travel commenced.
- Travelsafe Insurance Plans (Individual Plans) cover persons 15 days old to 75 years old.
- Period covered for Tripguard Plans is up to 180 days per trip. Please get in touch with the Travel Sales Division at Tel. No. +63 2 8230-8511 or e-mail travel_sales@pacificcross.com.ph for trips exceeding 180 but no more than 365 days.
- Coverage commences 7 hours prior to your scheduled departure time or the effective date indicated in your Policy Schedule or Official Confirmation of Coverage, whichever is later, and ceases on whichever of the following occurs first:
 - a) the expiry date indicated in your Policy Schedule or Official Confirmation of Coverage.
 - b) your return to home or workplace
 - c) after 7 hours upon arriving at the airport terminal of the Philippines
- For Trip Cancellation, coverage takes effect upon payment of premium.
- 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.
- Immediate Family include legal spouse, child, brother, sister, parent, grandparent, great-grandparent, parent-in-law, sibling-in-law, grandchild, great-grandchild, step-parent, daughter-in-law, son-in-law, half-brother, half-sister, niece, nephew, uncle, aunt or stepchild.
- 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 Provider. 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 15 days old 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
(Any illness for which you received was recommended for any treatment, or medication, or advice or diagnosis, or the signs or symptoms of which you were reasonably aware within 180 days before your Policy's effective date. Pre-Existing Conditions shall always include the illnesses listed in your Policy.)
2. Traveling contrary to medical advice or to obtain treatment
3. Engaging in hazardous activity or occupation; professional sports, contact sports, winter sports, racing, and motorcycling unless stated as a covered benefit in the Policy Schedule or Official Confirmation of Coverage
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



COVID-19 Coverage Terms and Conditions:

1. The Insured Person shall comply with official national and local public health guidelines while at the Point of Origin or planned destination/s
2. To be eligible for the coverage, the Insured Person must be medically diagnosed with COVID-19 by the public health authority or relevant government authorities of the country/ies visited during the Period of Insurance.
3. Evidence of In-patient treatment/hospitalization due to COVID-19 must be presented upon claim.
4. If diagnosed with COVID-19 during an overseas/international trip, Trip Termination will be an available benefit up to the limit indicated in the Official Confirmation of Coverage.



COVID-19 Coverage Exclusions:

1. The cost of the COVID-19 RT-PCR test to comply with mandatory testing before departure is not covered.
2. The 30 days Automatic Extension of Period of Insurance will not apply for COVID-19 related claims.
3. An Insured Person who is positively diagnosed with COVID-19 through confirmatory testing and in a hospital for the purpose of purely isolation is not eligible for this benefit.

4. Trip Termination due to change of mind or fear of COVID-19 infection during pre-departure, at connecting points, or planned destination is not covered.
5. Trip Termination due to COVID-19 related border closures, quarantine, or other government orders is not covered.
6. Denied entry due to COVID-19 lockdown within countries in the Itinerary whether pre-departure from Point of Origin, in-transit at connecting points, or planned destination is not covered.
7. Trip Cancellation (coverage for non-refundable accommodation and travel fare paid in advance) will not apply if, before the start of the trip, the Insured Person or his/her Immediate Family got sick with or tested positive for COVID-19. Insured Person may request for a change of Period of Insurance to be done in writing before the effective date of the Policy or before the departure date from the Philippines, whichever is earlier.

For inquiries & concerns, please call or email us :

Colin Vicente A. Torres - 0977 8015 382 / colin.torres@pacificcross-cagayandeoro.com

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

Travelsafe Tripguard with COVID-19 Coverage

PREMIUMS
as of 20 December 2021

	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/Hong Kong														
Up to 4 days	₱ 365	₱ 887	₱ 475	₱ 1,157	₱ 711	₱ 1,739	\$ 23	\$ 55	\$ 29	\$ 70	€ 20	€ 46	€ 24	€ 56
Up to 8 days	574	1,410	849	2,092	1,268	3,129	35	85	47	115	31	75	37	91
Up to 15 days	816	2,024	1,182	2,939	1,796	4,475	47	116	61	150	40	98	48	119
Up to 24 days	1,058	2,652	1,435	3,612	2,624	6,612	61	152	74	185	49	120	59	145
Up to 31 days	1,288	3,255	1,693	4,307	3,210	8,173	74	186	88	224	58	146	70	177
Up to 45 days	1,772	4,515	2,199	5,631	4,347	11,119	100	253	114	292	75	190	91	230
Up to 60 days	2,256	5,809	2,692	6,967	5,320	13,711	127	326	141	365	92	237	111	287
Each add'l 10 days	211	519	236	582	545	1,356	15	36	21	51	14	34	17	41
Travel Excluding USA/Canada/Hong Kong														
Up to 4 days	₱ 308	₱ 746	₱ 402	₱ 978	₱ 615	₱ 1,505	\$ 20	\$ 48	\$ 26	\$ 62	€ 18	€ 41	€ 22	€ 50
Up to 8 days	513	1,260	767	1,893	1,140	2,814	31	75	44	107	29	70	35	84
Up to 15 days	731	1,812	1,068	2,657	1,618	4,028	44	108	56	138	37	90	45	109
Up to 24 days	949	2,379	1,295	3,263	2,363	5,955	56	139	68	170	45	110	54	133
Up to 31 days	1,167	2,949	1,528	3,890	2,890	7,361	68	171	80	203	53	133	64	161
Up to 45 days	1,590	4,053	1,971	5,051	3,914	10,016	91	231	104	267	68	174	82	211
Up to 60 days	2,026	5,218	2,427	6,285	4,834	12,461	115	295	127	328	83	214	101	259
Each add'l 10 days	187	458	213	524	491	1,221	13	31	20	49	14	32	17	39
Philippine Travel Only														
Up to 4 days	₱ 247	₱ 598	₱ 364	₱ 883	₱ 573	₱ 1,399	\$ 16	\$ 38	\$ 21	\$ 50				
Up to 8 days	454	1,114	677	1,671	1,040	2,566	28	68	38	92				
Up to 15 days	646	1,602	942	2,344	1,474	3,672	38	93	49	121				
Up to 24 days	840	2,106	1,144	2,883	2,103	5,304	49	121	60	150				
Up to 31 days	1,034	2,613	1,351	3,442	2,509	6,399	60	150	71	181				
Up to 45 days	1,413	3,602	1,756	4,502	3,400	8,707	81	205	91	233				
Up to 60 days	1,798	4,634	2,161	5,601	4,200	10,827	102	262	113	292				
Each add'l 10 days	166	407	190	466	448	1,113	12	29	18	44				

All Dollar amounts are in US Dollars.

ISSUE AGE

Individual Plans
 15 days old to 75 years old

Family Plans
 Insured & Legal Spouse
 18 to 75 years old

Child(ren):
 15 days old to 17 years old

Our Companies

Pacific Cross Insurance, Inc. and Pacific Cross Health Care, Inc.

Pacific Cross is EXCELLENCE.

We are committed to bringing nothing but the best to our clients. Our decisions are based on an intricate understanding of our clients' needs, demands and expectations. We strive to create and innovate programs that will best serve our customers.

Pacific Cross is STABILITY.

We are one of the leading and most financially stable companies in the industry today. Our Premiums Earned in recent years put us in the top 10 non-life insurance companies in the Philippines.

Pacific Cross is EXPERIENCE.

We draw from over 70 years of experience in the insurance industry. Our actions are guided by a deep insight brought about by the knowledge we have gained through the years.

Pacific Cross is CUSTOMER SERVICE.

We are rooted in a commitment to ever improving customer service. We aim to be continuously progressive and professional. Our commendable track record and competent support staff ensure that you are given immediate and excellent service at all times.

Pacific Cross is a PARTNERSHIP OF TRUST.

We build and value enduring relationships. We consistently prove that we are worthy of the highest confidence — by our strict standards, the integrity of our promises and the results we deliver. In the event of a crisis, we assure you that Pacific Cross will be your friend and ally.



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