

# Travelsafe with COVID-19 Coverage

## WORLDWIDE ELITE - INBOUND

(Travel Insurance Plan for inbound travelers to the Philippines or non-Philippine residents or Expatriates traveling to the Philippines only)



Take on more adventures and less worries with Pacific Cross Travelsafe Insurance.

WORLDWIDE ELITE DOLLAR SINGLE TRIP INBOUND BENEFITS as of 15 September 2023	Limits
<b>Medical Treatment</b>	<b>\$50,000</b>
<i>In-Patient and Out-Patient care</i>	up to MBL
<i>COVID-19 In-patient care</i>	up to MBL
<i>Emergency Dental</i>	2,500
<i>30 days Automatic Extension</i>	up to MBL
<i>Emergency Room and In-Patient treatment for Pre-Existing Conditions</i>	500
<i>Recreational Activities and Sports</i>	up to MBL
<i>Recreational Extreme Sports</i>	600
<i>Implants coverage necessitated by a covered Accident</i>	2,500
<b>Hospital Income</b> (Per day up to 10 consecutive days) <b>including COVID-19 related hospitalization</b>	<b>120</b>
<b>Burial Expenses</b>	<b>2,000</b>
<b>Personal Accident</b>	
<i>Insured 16 to 70 years old</i>	<b>100,000</b>
<i>Insured 0 to 5 and 71-75 years old</i>	<b>5,000</b>
<i>Insured 6 to 15 years old</i>	<b>20,000</b>
<b>Personal Liability</b>	<b>50,000</b>
<b>Land Vehicle Rental Excess Protection</b>	<b>1,000</b>
<b>Land Vehicle Rental Return</b> <sup>NEW</sup>	<b>500</b>
<b>Baggage Delay</b>	
<i>Minimum of six (6) hours</i>	<b>200</b>
<i>after 48 hours</i>	<b>200</b>
<b>Loss or Damage to Baggage and Personal Effects</b>	<b>3,000</b>
<i>per item, pair or set limit</i>	<b>150</b>

WORLDWIDE ELITE DOLLAR SINGLE TRIP INBOUND BENEFITS as of 15 September 2023	Limits
<b>Loss or Damage to Sporting Equipment</b> <sup>NEW</sup>	<b>600</b>
<i>per item, pair or set limit</i>	<b>150</b>
<b>Loss of Gadget(s)</b> <sup>NEW</sup> (Laptop, Tablet, and/or Mobile Phone)	<b>1,000</b>
<b>Theft of Cash</b>	<b>300</b>
<b>Loss of Travel Documents</b>	<b>3,000</b>
<i>travel and unplanned accommodation (max. of 2 days)</i>	<b>110</b>
<b>Mobile Phone Charges</b> <sup>NEW</sup>	<b>100</b>
<b>Trip Cancellation</b>	<b>4,000</b>
<i>sudden acts of terrorism</i>	<b>2,000</b>
<b>Trip Cancellation for Any Reason</b> <sup>NEW</sup>	<b>2,800</b>
<b>Trip Termination</b>	<b>4,000</b>
<i>sudden acts of terrorism</i>	<b>2,000</b>
<b>Staff Replacement (For Business Trip Only)</b> <sup>NEW</sup>	<b>3,000</b>
<b>Flight Delay</b>	
<i>minimum of six (6) hours</i>	<b>200</b>
<i>after 48 hours</i>	<b>200</b>
<b>Missed Connecting Flight (per 6 hours, up to 96 hours)</b>	<b>200</b>
<b>Strikes or Hijack</b>	<b>200</b>
<b>Alternative Means of Transportation</b>	<b>400</b>
<b>Trip Postponement</b>	<b>300</b>
<b>Emergency Assistance Benefits</b>	<b>Included</b>
<i>*Trip Cancellation for Any Reason is subject to the EXCLUSIONS APPLYING TO THE ENTIRE POLICY, including the pandemic/epidemic exclusion.</i>	



## Worldwide Elite Dollar Single Trip Inbound Premiums as of 15 September 2023

No. of Travel Days:	Individual	Family
Up to 4 days	\$29	\$66
Up to 7 days	44	104
Up to 10 days	53	125
Up to 15 days	56	133
Up to 24 days	67	160
Up to 31 days	78	190

No. of Travel Days:	Individual	Family
Up to 45 days	\$100	\$244
Up to 60 days	123	302
Up to 90 days	146	359
Up to 120 days	169	416
Up to 150 days	192	473
Up to 180 days	215	530

- Claims incurred in war zone areas are not covered.
- Maximum number of travel days per trip is 180 days.

### Travelsafe with COVID-19 Coverage **WORLDWIDE ELITE - INBOUND** (NAIA to NAIA or Foreign Airport to Foreign Airport)

## IMPORTANT NOTES

- Eligibility:** Worldwide Elite - Inbound covers persons 0 to 75 years old. Dependent children are under the age of 18 who are unmarried and not gainfully employed or earning an income.
- Country of Residence (Home Country)** shall be the place of residence or permanent or contractual employment of each Inbound Traveler to the Philippines or Non-Philippine Resident or Expatriate traveling to the Philippines only.
- Point of Origin** is the place of commencement of travel as reflected in the itinerary of the Schedule of Benefits of the Policy or Official Confirmation of Coverage. It is deemed to be either of the following:
  - a location in the Country of Residence for Foreign Airport to Foreign Airport Coverage
  - NAIA or any Philippine International Airport for NAIA to NAIA Coverage
- Period of Insurance for Foreign Airport to Foreign Airport Coverage:** Coverage under the Policy with respect to all benefits stated in the Policy Schedule or in the Official Confirmation of Coverage, except for Trip Cancellation, shall commence seven (7) hours prior to the scheduled time of departure indicated in the travel ticket, or the effective date of the insurance coverage as specified in the Official

Confirmation of Coverage or in the Policy Schedule, whichever is later; and ceases on whichever of the following occurs first:

- the expiry date of the insurance coverage as specified in the Official Confirmation of Coverage or in Policy Schedule;
- the Insured Person's return to his place of residence or employment;
- after seven (7) hours upon actual arrival at the airport terminal premises of the country of Origin.

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

- Period of Insurance for NAIA to NAIA Coverage:** Coverage under the Policy with respect to all benefits stated in Schedule 3 of the Policy or in the Official Confirmation of Coverage, except for Trip Cancellation, shall commence upon arrival of the Insured at the terminal premises of a Philippine International Airport as stated in the OCC and ceases on whichever of the following occurs first:
  - the expiry date of the insurance coverage as specified in the Official Confirmation of Coverage or in the Policy Schedule;
  - upon actual departure of the Insured from the terminal premises of a Philippine International Airport as stated in the OCC.
 For Trip Cancellation, coverage takes effect upon approval of application and receipt of premium payment.

**6. 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 0 to 17 years old.
- The maximum benefit amount for Personal Accident Benefit are as follows:
  - For Insured under 6 years old and above 70 years old: Up to \$5,000
  - For Insured from 6 to 15 years old: Up to \$20,000
- 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.

**7. Lead Time:** Please contact us at least five (5) days before your scheduled trip so your certificate can be issued prior to your scheduled trip.

**8. Customer Service:** If you are hospitalized or in need of Emergency Assistance, please get in touch with Pacific Cross Philippines: Pacific Cross Member Hotline  
Tel. No.: +63 2 8230-8511; Mobile No.: +63 998 964-6649 (For messaging applications such as Viber and WhatsApp)  
E-mail: client\_services@pacificcross.com.ph

Should you require emergency assistance, please provide the following information when you (or your authorized representative) call:

- Authorized representative's name, telephone number and relationship to the patient
- Patient's name, age, gender and employer
- Name, location and telephone number of hospital or treating doctor, if applicable

**9. Official Receipt:** Pacific Cross will be sending the scanned copy of the Official Receipt through e-mail.

**10. Availment Procedure:** The benefits can be availed via reimbursement or direct settlement within Pacific Cross Accredited Providers Network.

**11. Reimbursement Procedure:** The blank Notification of Claim (NOC) form can be downloaded from our website. Completely fill-out the information and review the list of required documents enumerated in the NOC and send these together with the original proof of payment for the medical expenses to Pacific Cross office. The claims documents must be in English language; if not, the translation cost will be deducted from the approved claim amount. We will advise the status of your claim within 10 to 14 working days from date of submission. Please refer to the NOC for our available claims payment facility. Should you prefer that we directly credit your claims payment to your overseas bank account through wire transfer, both the inbound and outbound bank charges should be shouldered by the Insured.

**12. Exclusions:**

The following are not covered under the Pacific Cross Travelsafe Insurance Policy (Please refer to the Policy for the complete list of exclusions.):

- Pre-Existing Conditions (PEC): *Any illness for which you received or 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. Also, these may be illnesses listed in your Policy which will be considered as PEC when diagnosed within 180 consecutive days prior to your Policy's effective date.*
- Traveling contrary to doctor's advice or for the purpose of obtaining medical treatment.
- Prosthetic devices, graft, Durable Medical Equipment, Corrective Devices and any form of artificial Implant permanent or otherwise, unless stated as a covered benefit in the Policy Schedule or in the Official Confirmation of Coverage.
- Confinement required wholly for executive check-ups or routine medical examinations or check-ups.
- Childbirth and sexually transmitted diseases.
- Traveling except as fare paying passenger on a fully licensed airline or sea vessel, engaging in any occupation or trade of a manual, hazardous, technical nature.
- Lost baggage or personal effects without the supporting Baggage Irregularity Report from the airline or police report if such loss occurred outside the custody of the Airline.
- Delay, detention, confiscation by customs or authorities.

**13. Benefit Payment:** All benefits payment shall be in United States Dollars or in Philippine Pesos as agreed upon between the Insured Person and the Company. The exchange rate for foreign currency claims costs shall be the prevailing rate on the day valid claim costs were incurred is that issued by Bangko Sentral ng Pilipinas (BSP).

**14. Venue in Case of Litigation:** In the event of any legal action, which may arise out of the provisions of the Policy, the case shall be filed within the various courts of Makati or in the court having jurisdiction in the address of the Policyholder or Insured as appearing in the Policy Schedule, Official Confirmation of Coverage or Change of Address Endorsement, provided it is within the Philippines and to the exclusion of any other courts outside the Philippines.

