



TRAVEL ACCESS PLUS POLICY WORDING

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FORTUNE GENERAL INSURANCE CORPORATION
Travel Access Plus

Thank you for buying a travel insurance policy from **FORTUNE GENERAL INSURANCE CORPORATION** (the “Company”, “we”, “us”).

This travel insurance covers the Insured (“you”, “your”) for unexpected events while **you** are **travelling outside your usual country of residence** (the Philippines), including medical emergencies, stolen or damaged baggage, and other travel inconveniences specified in this Policy, provided the required premium has been paid.

These Policy Conditions (“policy”, “contract”) have been prepared in accordance with Philippine Law and the Insurance Code (REPUBLIC ACT NO. **10607**). Along with the Policy Schedule, these Policy Conditions outline all the terms, conditions, limitations and exclusions that apply to the cover you purchased.

Please make sure **you** read this policy carefully to understand what **your** travel insurance covers. These wordings will explain the coverage of **your** insurance policy, what it includes and does not include and any special conditions and limits to **your** cover.

You should also give a copy of **your** policy to a family member or friend so they can contact **us** immediately if **you** are seriously ill, injured, or die, and are unable to contact **us**.

24/7 WORLDWIDE EMERGENCY ASSISTANCE:

Contact IBERO ASSISTENCIA (Philippines) from anywhere around the world.

Emergency Helpline: +63-2-459-4725

(This is NOT a toll free number. Please call via an operator reverse charge/collect; or reimburse upon submission of your itemized phone bill when you return to the Philippines.)

Article 1: DEFINITIONS

For the purposes of this contract, the terms below shall mean:

1. **Aircraft Hijacking:** any seizure or exercise of control by force or violence, or threat of force or violence, and with wrongful intent in an aircraft.
2. **Accident:** the bodily injury sustained during the life of this policy which derives from a violent, sudden, external cause, and one that is not intended by **You**. The following will also be construed as accidents:
 - 2.1. Asphyxia or injuries due to gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
 - 2.2. Infections resulting from an accident covered by this Policy.
 - 2.3. Injuries that are a consequence of surgical operations or medical treatments resulting from an accident covered by this Policy.
 - 2.4. Injuries sustained as a result of self-defense.
3. **Accidental Death:** death due to accident, as defined above.
4. **Accidental Permanent Disability or Disablement:** the permanent anatomic loss or lack of functionality of limbs or organs as a result of an accident.
5. **Amount Insured:** the amount which represents the maximum value of the compensation for each benefit covered in this Policy. Save express indication to the contrary, the sum insured is expressed in US Dollars (the USD or US\$ symbol may be used).
6. **Beneficiary:** with respect to the Personal Accident coverage, the person or persons to whom the Policyholder or, where applicable, the Insured, acknowledges the right to receive, in the appropriate amount, the compensation arising from the coverages provided by this Policy. Should no one have been specified, the compensation will form part of the assets of the Insured.
7. **Bodily Injury:** bodily injuries or death, caused to natural persons.
8. **Business Associate:** a person who works at Insured's place of business and who, if away from work with the Insured at the same time, would prevent the business from running properly.
9. **Common Carrier:** this refers to the modes of transport **hired** for the trip covered in this Policy. This includes the plane, ship, train, coach, or public transport (limited to taxi, rent car with driver, tramway train, bus, train, underground train) taken during the direct route between the point of departure or arrival (domicile or hotel) up to the end of the trip (station, airport, port). Licensed tour buses are also included in the definition. The Policy covers Accidents within these Common Carriers, including when going into and going out of the above such modes of transport.
10. **Damages:** the physical damage property (both animate and inanimate) leading to either its deterioration of value or its destruction.



11. **Illness:** any deterioration in health diagnosed and confirmed by a Doctor during the life of the policy and which is not among the two groups below:
 - 11.1. **Congenital Disease:** one that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy;
 - 11.2. **Pre-existing Disease:** any illness or medical condition already affecting the Insured before the effectivity date of this policy. An illness or injury is considered to have been in existence prior to the effectivity date if:
 - a. Any professional advice or treatment was obtained by the Insured for such illness or injury prior to the effectivity date. Such illness or injury has been by its nature, manifestations and conditions evident to the Insured.
 - b. The onset and pathogenesis can be clinically determined to have started prior to the effectivity date.
 - c. Pre-existing illnesses shall include (but are not limited to) the following:
 - Bronchial Asthma and Systemic Allergies
 - Diabetes Mellitus
 - Tuberculosis
 - Hyperthyroidism
 - Chronic EENT conditions that may require surgery
 - Chronic cholecystitis/cholelithiasis
 - Benign new growth
 - Endometriosis
 - Hernia
 - Hemorrhoids and fistula
 - Urolithiasis and glomerunephritis
 - Hypertension of whatever etiology
12. **Immediate Family Member:** the legal spouse, children, parents, fiancé, or guardian.
13. **Insured Parties:**
 - 13.1. **For individual policies,** the Individuals travelling abroad via a commercial scheduled flight who are not more than 75 years old at the time of insurance application.
 - 13.2. **For group policies,** the group of natural persons declared in the Policy, each of whom are not more than 75 years old at the time of insurance application. The group should be travelling together to the same destination with the same travel dates and conveyances.
 - 13.3. **For Family plan policies,** the HUSBAND, WIFE, and up to 4 Children. Both the Insured and the Legal Spouse should not be more than seventy five (75) years old at time of insurance application. The children should be between the ages zero (0) months old to twenty-one (21) years old. The family should be travelling together to the same destination with the same travel dates and conveyances.
14. **Limit:** the amount set forth in the Specific Conditions or, where applicable, in the Special Conditions, of the policy, and which represents the maximum benefit (financial, temporary, or another kind) covered under each benefit.
15. **Loss/Accident:** any event whose consequences are either totally or partially covered by this policy. The collection of damages arising out of one event constitutes one loss/accident.



16. **Losses:** the financial losses caused as a direct result of an identifiable bodily injury or material damage sustained by the claimant.
17. **Manual Labor:** work or training 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). You will not be covered when you are working more than three meters above the ground.
18. **Medically Necessary:** refers to a covered service or treatment that is absolutely necessary to protect and enhance the health status of a patient, and could adversely affect the patient's condition if omitted, in accordance with accepted standards of medical practice.
19. **Mysterious Disappearance:** disappearance under unknown, puzzling, and baffling circumstances which stir up wonder, curiosity, or speculation, or under circumstances which are difficult to understand or explain.
20. **Orthopaedic Material or Orthosis:** anatomical parts or items of any kind used to prevent or correct temporary or permanent deformations of the body (walking sticks, cervical collar, and wheelchair).
21. **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.
22. **Parties to the Policy or Contract:**
 - 22.1. **Insurer, The Company, We, Us, or Our:** refers to **FORTUNE GENERAL INSURANCE CORPORATION**, the company issuing the Policy which, in its capacity as insurer and by collecting the premium, assumes the coverage of the risks which are the objects of the contract according to the conditions of the policy.
 - 22.2. **Insured, You, or Your:** the natural person identified in the Policy Schedule, and who is entitled, where fitting, to the rights derived from this policy. An Insured is further defined as:
 - a. A Filipino travelling as a fare-paying passenger on a commercial scheduled flight outside of the Philippines, or on a cruise outside of the Philippines
 - b. A Foreigner, officially residing (whether living, working, or studying) in the Philippines at the time of purchase of Policy, travelling as a fare-paying passenger on a commercial scheduled flight outside of the Philippines, or on a cruise abroad to a third-party country. In this case, Philippines is their Home Country. All Emergency repatriations will be to their usual place of residence in the Philippines.
 - 22.3. **Policyholder:** The natural or legal person, who, in conjunction with the Insurer, signs the contract and is bound by the obligations arising therefrom, save those which, owing to their nature, must be complied with by the Insured.
23. **Physician or Doctor:** means a legally registered medical practitioner (within the country or countries **You** are travelling to) who is not **You** or **Your** relative.
24. **Policy or Policy Wording:** refers to this document. It contains the conditions regulating the insurance coverage. The Application for Insurance, General Conditions, and other Specific or Special Conditions that individualize the risks, as well as the Supplements or Appendices, form an integral part of the Policy.
25. **Poor Weather Condition:** refers to meteorological phenomena including but not limited to high level fog, strong wind, frost etc. and those adverse weather conditions not officially declared by the country's official weather bureau

26. **Premium:** the price of the insurance that the Policyholder must pay the Insurer in consideration for the coverage of the risks provided for him/her by the latter, the receipt for which will include, moreover, the surcharges and taxes legally applicable.
27. **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.
28. **Relative:** Insured's legal spouse, parent, brother, sister, son, daughter, (including adopted or fostered children), uncle, aunt, grandparent, grandchild, step-parent, step-child, step-brother, step-sister, sons-in-law, daughters-in-law, brothers-in-law, and sisters-in-law.
29. **Robbery:** appropriation of other people's property by violence or intimidation to persons, or violence to things.
30. **Serious Accident:** an accident which, in the opinion of **our** medical team, prevents **you** from starting the trip or continuing it on the date planned, or which involves risk of death.
31. **Serious illness:** Deterioration in health that requires admission to hospital and which, in the opinion of **our** medical team, prevents **you** from starting the trip or from continuing it on the date planned, or which involves the risk of death.
32. **Territory:** geographic area where the trips stated in the contract takes place, and where the events that occur have coverage.
33. **Third parties:** any natural or legal person other than:
 - 33.1. The Policyholder, the Insured, or the causer of the accident; AND/OR
 - 33.2. Their spouses, ascendants or descendants;
 - 33.3. Their Relatives who live with them;
 - 33.4. Their partners, directors, wage-earners (including contractors and subcontractors) and persons who, de facto or by right, depend on them, while acting within the scope of that dependency.
34. **Travelling Companion:** the person who is to travel with **you** for at least 50% of the trip and who made arrangements before the trip to accompany **you**
35. **Types of Disease:**
 - 35.1. **Epidemic Disease:** is the rapid spread of infectious disease to a large number of people in a given population within a short period of time, usually two weeks or less.
 - 35.2. **Pandemic Disease:** is an epidemic of infectious disease that has spread through human populations across a large region; for instance multiple continents, or even worldwide.
 - 35.3. **Tropical Disease:** any or all diseases that occur solely, or principally, in the tropics. This also refers to infectious diseases that thrive in hot, humid conditions, such as, but not limited to, Malaria, Leishmaniasis, Schistosomiasis, Onchocerciasis, Lymphatic Filariasis, Chagas Disease, African Tripanosomiasis, and Dengue.

36. **Types of Sports:**

- 36.1. **Regular Sports:** means athletics, go-carting, ballooning (as an organised excursion), trekking up to 2,500 metres, iceskating, 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 an extra risk. Participation in these activities is **always covered without paying additional premium.**
- 36.2. **Dangerous Sports:** means fighting or self-defence sports, (semi-)professional sports, racing of any kind other than on foot, mountaineering expeditions, deep sea diving (deeper than 40 metres), solo sea-sailing, ski jumping, free climbing without ropes, motor sports, use of fire- or other arms, yachting out of territorial waters, off-road mountain biking, ice hockey, canyoning, parachuting, bobsleighting, aviation other than as a fare-paying passenger on a scheduled flight, gliding, hanggliding, microlight flying, rodelen, downhill skiing and langlaufen on the normally marked public open pistes, snowboarding, big foot skiing, mono-skiing and any sport involving an extra risk of accident. American Football, rugby, bungee jumping, caving, horse riding, trekking above 2,500 metres, mountaineering with the use of ropes, rock climbing with the use of ropes, scuba diving (up to 40 metres), white water canoeing, white water rafting, water skiing, off piste skiing and off piste snowboarding (accompanied by a guide or instructor), waters and any other sport involving an exceptional risk of accidents.
- 36.3. **Hazardous Sports:** abseiling, ice-skating, off-road mountain biking, ice hockey, canyoning, bobsleighting, sledding, downhill skiing and cross-country skiing on the normally marked public open tracks, snowboarding, big foot skiing, ballooning (as an organised excursion), mono-skiing and any sport involving an extra risk of accident.
- 36.4. **Extra Hazardous Sport:** means American Football, rugby, bungee jumping, caving, horse riding, parachuting, trekking above 2,500 metres, 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, whitewater canoeing, whitewater rafting, water skiing, off-piste skiing and off-piste snowboarding.
37. **Usual Place of Residence:** the locality where the Insured is usually a resident, which, save express indication in the Special Conditions, should of necessity be in Philippines, and to where the emergency repatriations and returns intended in this policy will be made.
38. **Home Country / Usual Country of Residence:** the Philippines. The country where the Insured Person is a citizen or permanent resident and where the Policy is issued by the Insurer.
39. **Valuable Article/s:** articles, goods, or any personal belongings with value greater than USD 500.

Includes camera and photographic audio, video and electrical equipment (including cds, dvds, 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, rifles, hunting guns, as well as their optical accessories, wheelchairs and medical appliances
40. **Valuable Document:** Money, cheques, bank cards and travel documents.

Article 2: General Conditions

We will provide **you** with immediate material help, in the form of either financial benefit or services, for unforeseen emergencies or inconveniences in connection with **your** trip described in the Policy Schedule.

The following General Conditions apply to the whole Policy. **You must comply with these conditions. Otherwise, your Policy may be cancelled or your claim may be declined or reduced.**

1. **Period of Insurance.**

- 1.1. The cover starts when **you** leave **your** Usual Place of Residence in the Philippines to commence the travel, but not earlier than 12 hours before the original final departure time shown on the travel ticket. Any non-related or side-trips are excluded.
- 1.2. The cover ends when **you** return to **your** Usual Place of Residence in the Philippines, but no later than 12 hours after the return to the Philippines based on the original arrival time shown on the travel ticket. Any non-related or side-trips are excluded.
- 1.3. This includes trips outside of the Philippines involving a domestic flight as transit to international flights within twelve (12) hours before the final overseas departure time.
- 1.4. The **Trip Cancellation Cover** will start on the date on which the trip is contracted, and shall end when the trip begins (i.e., boarding the collective means of transport to be used for the trip). The **Trip Cancellation Cover** shall only be valid when it is contracted at the same time as the trip covered by the policy.

2. **Premium Payments.** The premium is payable in advance (before the date of travel). **We** shall not be liable for any claim under this Policy that occurs prior to receipt of the premium. **We** are obliged to accept premium tendered to **us** or to any intermediary after such date, but may do so upon **our** sole discretion. The Company reserves the right to ask for proof of payment of premium at any time.

3. **Multiple Insurances.** If at the time of any incident which results to a claim under this Policy, there is another insurance covering the same loss, damage, expense, or liability, **we** will not pay more than **our** proportional share (except for the Accidental Death Benefit in **Section E: Personal Accident**).

4. **Reasonable Precautions.** **You** must take all reasonable precautions to avoid injury, illness, disease, loss, theft, or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

5. **Aggravation of the Risk.** Throughout the Policy period, the **you** must **inform the us as soon as possible, of any and all circumstances that increase the risk** and are of such a nature that, had **we** been aware of the same at the inception of the Policy, **we** would not have entered into this contract or **we** would have concluded it with more stringent conditions.

6. **EMERGENCY HELPLINE**

- 6.1. **IBERO Asistencia.** IBERO Asistencia is the world's leading provider of emergency assistance, transfer, and repatriation services. They have the medical expertise, contacts, and facilities to help should **you** have an injury or illness. **We** have appointed them to provide the Emergency Helpline which is ready to service **you** 24 hours a day, 365 days a year.

- 6.2. **You** must contact the Emergency Helpline in the event of an illness or accident, for advice, assistance, arrangements for hospital admission, repatriation (returning **you** to the Philippines), and authorization of medical expenses.

If this is not possible, because **your** condition requires emergency treatment, **you** must contact the Emergency Helpline as soon as possible or prior to being discharged to be able to claim back medical expenses from **us** upon your return to the Philippines.

- 6.3. Private medical treatment is not covered unless authorized specially by the Emergency Helpline.
- 6.4. **Payment for medical treatment abroad.** If **you** are **admitted to an accredited hospital or clinic** while abroad, the Emergency Helpline will pay for medical expenses, covered by the policy, directly to the hospital/clinic. To take advantage of this "cashless" benefit, **you** or someone must contact the Emergency Helpline as soon as possible.

For **out-patient emergency medical treatment**, **you** should pay the hospital or clinic **yourself and notify us of the medical claim prior to being discharged from the emergency room of the medical facility** and claim back medical expenses from **us** upon **your** return to the Philippines. Beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, please call the Emergency Helpline for guidance.

7. **Automatic extension of policy period.** When, due to a covered accident and illness, **you** have to extend **your** period of stay outside the Philippines, **the policy period is automatically extended up to a maximum of 10 days.** This extension shall be granted only once. However, the limits of the benefits remain the same and therefore not increased or extended.

8. **CLAIMS**

- 8.1. For incidents that do not require the cashless assistance afforded by our Emergency Helpline, you must file your notice of claim as soon as possible, maximum 31 days, following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.
- 8.2. **You** must also inform **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or refuse any claim without **our** permission in writing.
- 8.3. **You** or **your** legal representatives must supply at **your** own expense, all information and evidence **we** may require in order to adequately assess the circumstances of the loss.
- 8.4. **We** reserve the right to require **you** to undergo a medical examination by the physician/s **we** may designate, at **our** expense.
- 8.5. **You** must retain any property which is damaged (e.g., damaged luggage), and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is thereafter recovered, it will then become **our** property. **We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.
- 8.6. **You shall be responsible for any injury that, through your acts or omissions, may cause us to lose our right to subrogation.**
- 8.7. The actions arising from this Policy shall prescribe after five (5) years from the date on which they may be exercised.



9. FRAUD

9.1. **You** must not act in a fraudulent manner.

9.2. If **you** or anyone in **your** behalf

- a. Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way; or
- b. Make a statement in support of a claim knowing the statement to be false in any way; or
- c. Submit a document in support of a claim knowing the document to be forged or false in any way; or
- d. Make a claim for any loss or damage caused by **your** wilful act or with **your** connivance

Then

- i. **we** will not pay the claim;
- ii. **we** will not pay any other claim which has been or will be made under the policy;
- iii. **we** may make the policy void from the date of the fraudulent act;
- iv. **we** will be entitled to recover from **you** the amount of any claim already paid under the policy;
- v. **we** will not refund any premium;
- vi. **we** may inform the proper authorities of the circumstances.

GENERAL EXCLUSIONS

These General Exclusions apply to the whole Policy, unless provided for in the Specific Conditions. Note that each section may also have Specific Exclusions.

1. **We** will not pay claims **arising directly or indirectly from** the following:

- 1.1. War, civil war, invasion, insurrection, revolution, use of or threatened use of military power, usurpation of government or military power and any conflicts or international interventions using force or duress, with or without prior declaration.
- 1.2. Terrorism, mutiny or crowd disturbances.
- 1.3. Events or actions of the Armed Forces or Security Forces in peacetime.
- 1.4. Radioactive nuclear energy.
- 1.5. Travelling in, to, or through a country or area where the Philippine Government has issued a **"DO NOT TRAVEL"** warning.



- 1.6. Any government authority seizing, withholding or destroying anything of **yours**.
- 1.7. Any prohibition by regulation, or intervention (including but not limited to interference with **your** travel plans) of any government, or the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties, unless such intervention is covered under a specific benefit.
- 1.8. Any claim for which **we** are prohibited by legislation from providing cover or making payments, including but not limited to any legislation which requires **us** to be registered in **your** country of citizenship or residence where the event occurs and/or payments are to be made.
- 1.9. Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
- 1.10. Any of **your** adverse actions, including but not limited to bad faith, participation in criminal acts, fraud, or seriously negligent or reckless actions.
- 1.11. The consequences of **your** actions in a state of derangement or under psychiatric treatment.
- 1.12. Those caused when **you** take part in bets, challenges or brawls, save in the case of legitimate defense or necessity.
- 1.13. Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is notoriously dangerous.
- 1.14. Skiing and/or similar sports, unless coverage for it has been expressly agreed.
- 1.15. **Dangerous, Hazardous and Extra Hazardous Sports** unless coverage for only the Hazardous Sports has been expressly agreed upon.
- 1.16. **Participation in competitions or tournaments organized by sporting federations or similar organizations.**
- 1.17. Flying in a non-commercial aircraft, as well as in helicopters, whether as a passenger or crew.
- 1.18. Those that are legally considered as work or manual labor accidents, whether paid or not, such as driving vehicles with use of machinery, loading and unloading, working at heights or in confined spaces, assembly of machinery, working on floating or underwater platforms, mines or quarries, use of mechanical equipment, laboratory work of any kind, and any other similar hazardous activities.
- 1.19. Consequential losses, economic or otherwise.
- 1.20. Any claim involving:
 - a. Missionary work and related travel.
 - b. Humanitarian work and related travel.
- 1.21. Anyone over the maximum insurable age at the start date of the policy.



2. In addition to the previous exclusions, the following are not covered by this insurance:
 - 2.1. **The services you arranged without our (or IBERO ASISTENCIA's) prior approval. This exclusion is relaxed in case of urgent medical necessity (i.e., a life-threatening condition based on physician's assessment). In such events, you must notify us PRIOR to being discharged from the hospital. Non-compliance to this provision is a ground for denial of the claim.**
 - 2.2. **Pre-existing illnesses, or injuries arising from chronic ailments.**
 - 2.3. Death due to suicide and/or the injuries or after-effects brought about by attempted suicide.
 - 2.4. 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.
 - 2.5. **Your** (or by the persons responsible for **you**) refusal to or delay in **your** transfer which **we** deemed medically necessary.
 - 2.6. Rehabilitation treatments.
 - 2.7. Prostheses, orthopedic material or orthosis and osteosynthesis material, as well as spectacles.
 - 2.8. Those derived from pregnancy and childbirth.
 - 2.9. Those derived from baggage that is not sufficiently well packaged or identified, as well as fragile baggage or perishable products.
 - 2.10. Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:
 - a. Before this insurance comes into force.
 - b. With the intention of receiving medical treatment.
 - c. After the diagnosis of a terminal illness.
 - d. Without prior medical authorization, after the Insured had been under treatment or medical supervision during the twelve months prior to the start of the trip.
3. **We** are exempt of liability when, as a result of force majeure, we are unable to put into effect any of the benefits in this Policy.



Article 3: Specific Conditions

SECTION A: MEDICAL and EMERGENCY ASSISTANCE

1. Medical Expenses and Hospitalization Abroad

- 1.1. **You** must call **our Emergency Helpline** to avail of cashless assistance under this benefit.
- 1.2. **We** will pay, up to the amount shown in the Table of Benefits, for the necessary and reasonable costs incurred outside of Philippines as a result of **your** becoming ill, being injured, or dying during **your** trip. This includes:
 - a. Medical, surgical and hospital treatment, and ambulance cost;
 - b. The cost of **your** return ticket to Philippines earlier than planned, if this is **medically necessary**, and **we** approve this;
- 1.3. If **you** are admitted into a hospital as an inpatient, or suffer from any **medically necessary** treatment for emergency situation as determined by the physician, **you or someone in your behalf must immediately contact the our Emergency Helpline or contact number** specified in this policy.
- 1.4. The coverage will be on a **cashless basis** if done within the accredited network of medical providers. Otherwise, **we** shall reimburse **you**, subject to this **policy's** terms and conditions.

2. Follow-Up Treatment

- 2.1. **You** must call **our Emergency Helpline** to avail of cashless assistance under this benefit.
- 2.2. **We** will pay for follow-up medical expenses incurred in the Philippines, intended for the treatment of an accident or illness which is caused by, resulting from, or incurred or contracted during the trip overseas, including while on **your** inbound trip that necessitated First-Aid Treatment.
- 2.3. All expenses must be incurred within thirty (30) days from the date **you** return to **your** place of residence in the Philippines. Admission to the hospital must be within twelve (12) hours after arrival and must be a continuation of any medical attention sought while traveling.
- 2.4. In no event shall the total amount payable under this extension exceed ten percent (10%) of the Medical Expense limit stated in the Table of Benefits.
- 2.5. **Our** medical team will maintain the telephone contacts necessary with the hospital and with **your** attending physician to supervise the provision of proper health care.

3. Emergency Dental Care

- 3.1. **We** will pay, up to the amount shown in the Table of Benefits, for **strictly necessary emergency dental treatment of natural teeth**, provided:
 - 3.1.1. It is not occasioned by the previously deteriorated state of the teeth, gums or jaws; **and/or**
 - 3.1.2. It is a result of an accident, which also caused bodily injury that requires medical treatment.

- 3.2. Crowns, bridges, dentures, and the like are not considered as natural teeth.
- 3.3. This coverage is restricted to treatments for the immediate relief of pain or infection, and/or the removal of the infected tooth.

4. Emergency Transport or Repatriation (Emergency Medical Evacuation)

- 4.1. In the event of an accident or sudden illness that is cover under this **policy** during the course of **your** trip, **we** (through IBERO ASISTENCIA's medical team) will either transfer **you** to a properly equipped medical facility, or repatriate **you** back to the Philippines, depending on the situation or gravity of **your** condition.
- 4.2. Afterwards, the said medical team will maintain the telephone contacts necessary with the medical facility and with the doctors attending to **you**. On this basis, further transfers or repatriation may be decided upon using the most suitable means of transport.
- 4.3. For minor or less serious illnesses or accidents, which in the opinion of the medical team do not require repatriation, the transfer will be performed through ambulance (or another appropriate means of transport), to the place where adequate medical assistance can be provided.

5. Repatriation of Mortal Remains

In case of **your** untimely death during the trip (as covered under this Policy), **we** will make the arrangements necessary for **your** transport or repatriation and **will meet the costs of the transfer expenses** to the place of interment.

The cost of interment itself, cremation or funeral ceremony is **not** covered under this guarantee.

6. Transport or Repatriation of Immediate Family Member/s

- 6.1. In case **you** are hospitalized due to a covered accident or illness for more than five (5) days, thus preventing **you** from continuing **your** trip, **we** will take charge of transferring **your** immediate family members (who are travelling with **you**) to where **you** are hospitalized.
- 6.2. In case of **your** untimely death during the trip, **we** will take charge of repatriating **your** immediate family members (who are travelling with **you**) back to the Philippines. This benefit includes the costs of Economy Class airfare, as well as charges **your** immediate family members may incur due to the change of flight date.
- 6.3. If the claim relates to **your** family member's return travel to Philippines and he/she does not hold a return ticket, **we** will pay **your** family member's claim with an amount equal to his/her original carrier's published one-way airfare (based on the same class of travel as that **you** paid for **your** outward trip) for the route used of **your** family member's return.

7. Compassionate Visit

- 7.1. If **you** are hospitalized due to a covered accident or illness for more than five (5) days, **we** will meet the necessary costs in respect of an Economy Roundtrip (inbound and outbound) transfer of one (1) person from the Philippines, to where **you** are hospitalized.



- 7.2. This benefit covers accommodation expenses there, **for a period not more than 10 days and up to the limit stated on the policy.**
- 7.3. **Maintenance expenses of the person transferred are excluded.**

8. Care for Minor Children/Return of Minor Children

If **you** are hospitalized due to a covered accident or illness for more than five (5) days, or deceased, and **your** dependent children (aged below 15 years old) are left unattended overseas, **we** will meet the necessary costs in respect of an Economy Roundtrip (inbound and outbound) transfer of one (1) immediate family member from the Philippines, to accompany **you** and **your** dependent children, considering that they are unable to travel by their own means.

IMPORTANT NOTE: You may claim ONLY ONE (1) of the transport benefits (6 to 7).

9. Exclusions under SECTION A: MEDICAL and EMERGENCY ASSISTANCE

In addition to the General Exclusions, **you** are not covered for:

- 9.1. Any treatment or surgery which **we** think **you** do not need immediately and can wait until **you** return home.
- 9.2. Any costs of treatment or surgery that was carried out more than twelve (12) months after the date of the incident which **you** are claiming for.
- 9.3. The extra cost of single or private room accommodation, unless it is medically necessary.
- 9.4. Any treatment or medication that **you** receive after **you** return to the Philippines (or to **your** final country of destination if **you** are on a one-way trip), unless it falls within the criteria of a follow-up treatment as defined under this section.
- 9.5. Any extra costs after the time when, in our medical advisor's opinion, **you** are fit to return to the Philippines (or to **your** final country of destination if **you** are on a one-way trip).
- 9.6. Any medical treatment that **you** receive after **you** refused the offer of returning to the Philippines, when, in the opinion of our medical advisors, **you** are fit to travel.
- 9.7. Any claim where **you** failed to follow **our** advice or instruction, or of IBERO Asistencia's, such as when you refuse to come back to Philippines when **we** considered you were fit to return home.
- 9.8. The cost of any phone calls, other than the first call to us to tell us about the medical problem; The cost of any taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to **your** illness or injury) and the cost of any food and drink (unless these are a part of **your** hospital costs if **you** are kept as an inpatient).
- 9.9. Any claim in relation to any psychological or psychiatric disorder, anxiety, depression, nervous or stress related disorder of the Insured, or any other person whose condition may give rise to a claim.
- 9.10. Costs to which we have not agreed beforehand.
- 9.11. Any medical treatment or tests that **you** have planned, or expect to have.
- 9.12. Any costs that result from taking part in winter sports, or sports and other leisure activities, unless **you** have paid the additional premium to cover these



- 9.13. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation center, unless we have agreed that this is medically necessary.
- 9.14. Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
- 9.15. Any cost that is as a result of a tropical disease, if **you** did not have the recommended vaccinations or taken the recommended medication.
- 9.16. Any cost due to an epidemic or pandemic.
- 9.17. Any search and rescue cost (cost charged to **you** by a government, regulating authority, or private organization connected with finding and rescuing an individual). This does not pertain to medical evacuation costs by the most appropriate transport.
- 9.18. Private medical treatment, where satisfactory public care or treatment is readily available in any country under the reciprocal health agreement between the Philippines and such foreign government, unless Ibero Asistencia deems that this is medically necessary.

SECTION B. TRIP CANCELLATION and TRIP TERMINATION

10. Trip Cancellation (cancelling the trip before departure)

- 10.1. **Validity:** This benefit is valid only if the Policy was bought seventy two (72) hours or three (3) days after contracting the trip, provided that **you** have no knowledge of any unforeseeable circumstances that will possibly lead to the cancellation of the trip.
- 10.2. **We** will pay, up to the amount shown in the Policy Schedule, for the unused and non-refundable portion of the following expenses:
 - 10.2.1. Travel, accommodation, and meal expenses which **you** paid for in advance, or agreed to pay under a contract, and which **you** cannot recover from any other source.
 - 10.2.2. The cost of excursions, tours, and activities which **you** paid for in advance, and which **you** cannot recover from any source due to the following:
 - a. Death, life threatening condition, serious illness/injury, or sickness resulting to compulsory quarantine or denied boarding of **you** or any of **your** immediate family member.
 - b. Any natural catastrophe in **Your** home country (excluding poor weather conditions) that leads to serious damage to Your home or business premises.
 - c. Loss of **your** travel documents.
- 10.3. In case **you** purchased the airline ticket using frequent flyer or similar air points, **we** will pay such lost points following cancellation of **your** airline ticket. The amount payable will be calculated as follows:
 - 10.3.1. If the airline will **not** refund **your** points, **we** will refund to **you** the cost of an equivalent class airline ticket based on the retail price at the time it was issued.
 - 10.3.2. If the airline will only refund **a portion** of the **your** points, **we** will refund to **you** the cost of an equivalent class airline ticket based on the retail price at the time it was issued, **less** the value of the portion of the points refunded back to **you**.

11. Trip Curtailment (cutting your trip short)

- 11.1. **We** will pay, up to the amount shown in the Policy Schedule, the non-refundable part or value of the journey which will be forfeited in case **your** trip is cut short and **you** return to the Philippines earlier than planned:
- 11.1.1. Travel, accommodation, and meal expenses which **you** paid for in advance, or agreed to pay under a contract, and which **you** cannot recover from any other source.
 - 11.1.2. The cost of excursions, tours, and activities which **you** paid for in advance, and which **you** cannot recover from any source due to the following **necessary and unavoidable** reasons:
 - a. Your treating physician certifying that **you** or **your** travelling companion are unfit to continue with the original itinerary.
 - b. Death, life threatening condition, serious illness/injury, or sickness resulting to compulsory quarantine or denied boarding of **you** or any of **your** immediate family members.
 - c. Any natural catastrophe in Your home country (excluding poor weather conditions) that leads to serious damage to Your home or business premises.
 - d. Loss of Your travel documents.
- 11.2. In case of any event that may cause Trip Curtailment, **you** must immediately call **our Emergency Helpline** for assistance and approval.
- 11.3. To substantiate a claim under this benefit, **you** need to submit the following:
- 11.3.1. Vouchers or certificate of the event that caused the journey to be cut short.
 - 11.3.2. **You** must get written confirmation from the appropriate authority stating full details of the incident. **You** must keep all receipts for the extra expenses **you** pay.
- 11.4. **We** will only pay under this benefit if **you** have already departed from Philippines and are not being reimbursed for these expenses under any other benefit in this **policy**.

12. Exclusions under SECTION B: Trip Cancellation and Trip Curtailment

In addition to the General Exclusions, **you** are not covered for:

- 12.1. Any change of plans because the **you** or **your** travelling companion changed **your** minds and decided not to proceed with the original trip or chose not to travel.
- 12.2. Any cost that would not have been incurred had **you** informed the appropriate travel company (including, but not limited to, tour operators, travel agents, transport providers, or accommodation providers) as soon as **you** knew that **you** had to cancel **your** trip.
- 12.3. **Your** inability 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 **your** itinerary or the time advised to **you**.
- 12.4. Any cost which **you** paid on behalf of any other person, unless that person is also an Insured person named on **your** Policy Schedule.
- 12.5. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to:



- 12.5.1. Not being able to take leave from that employment. This exclusion will not apply to **your** being involuntarily retrenched from **your** usual full time employment in the Philippines.
- 12.5.2. Claims arising from **your** financial or contractual obligations, or those of **your** travelling companion, relative, or business associate.
- 12.6. Cancellation, delays or rescheduling caused by the carrier, but only in relation to the amount paid in advance to the same carrier that is responsible for the cancellation, delay, or rescheduling.
- 12.7. 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.
- 12.8. Epidemics or pandemics.
- 12.9. Failure to furnish, for any cause, the documents indispensable for any travel, such as passport, visa, tickets, identity card or vaccination certificates.
- 12.10. Any of the following incurred by **you** and/or any of **your** immediate family members, relatives, business associates, or travelling companions:
 - 12.10.1. Illness sustained by persons beyond the maximum age limit of 75 years old;
 - 12.10.2. Mental or nervous illness, or anxiety;
 - 12.10.3. Any expense arising from illness or injury wherein the trip is against a physician's advice;
 - 12.10.4. Any expense arising from illness or injury wherein any of the persons listed above is receiving, or is on a waiting list for, in-patient treatment in a hospital or nursing home, or has received a terminal prognosis.
- 12.11. Any amount recoverable from a travel agent, tour operator, carrier, or any other source.
- 12.12. Cost of visas.

SECTION C: DELAYS AND HIJACKING

13. Delayed Departure / Flight Delay – Outbound and Inbound

- 13.1. **We** will pay, up to the amount shown in the Policy Schedule, for the cost of **reasonable additional expenses** such as transport and hotel accommodation, as well as maintenance (meals) incurred, toiletries, and necessary clothing) if **your** pre-booked flight is delayed for more than six (6) hours past its scheduled departure.
- 13.2. This benefit is valid as long as:
 - 13.2.1. **You** eventually continue the trip;
 - 13.2.2. **You** present the **original official receipts** of the added expenses.

14. Missed Connecting Flight

- 14.1. **We** will pay, up to the amount shown in the Policy Schedule, if You missed a connecting flight due to any unforeseeable circumstances outside **your** control, for the cost of the following **reasonable additional expenses**:
 - 14.1.1. Hotel accommodation, necessary clothing, meals and toiletries, and/or other items that are indispensable while **you** are waiting to leave.



- 14.1.2. Alternative scheduled public transport services to enable **you** to arrive at the planned destination on time.

15. Flight Diversion

- 15.1. **We** will pay, up to the amount shown in the Policy Schedule, if **your** scheduled flight is diverted or rerouted due to any unforeseeable circumstance outside **your** control, for the cost of the following **reasonable additional expenses**:
 - 15.1.1. Hotel accommodation, necessary clothing, meals and toiletries, and/or other items that are indispensable while **you** are waiting to leave.
 - 15.1.2. Alternative scheduled public transport services to enable **you** to arrive at the planned destination on time.

16. Aircraft Hijacking Cover

- 16.1. **We** will pay, up to the **daily amount** shown in the Policy Schedule, if **Your** trip is delayed or interrupted due to Aircraft Hijacking (as defined in this Policy) of the aircraft on which **you** are a passenger.
- 16.2. Indemnity under this benefit is subject to a minimum waiting period of twelve (12) hours; and a maximum indemnity period of 10 days.

IMPORTANT NOTE: You may claim under ONLY ONE (1) of the travel delay benefits (13 to 16 above).

Claims under this section shall be calculated from the supposed actual time of departure of the conveyance, as specified in the booking confirmation, up to the number of hours on which the trip was delayed.

17. You must present the following documents to claim under this benefit:

- 17.1. Certificate from the carrier that contains the actual departure time and the cause of the delay.
- 17.2. When applicable, **original official receipts** for the added expenses.

18. Exclusions under SECTION C: DELAYS AND HIJACKING

In addition to the General Exclusions, **you** are not covered for:

- 18.1. Any terrorist act or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected terrorist act.
- 18.2. Any Delay or Hijacking that results from a strike (whether or not known to **you**) called by employees of or service companies subcontracted by the airline and/or of the flight departure, port of call or destination airports.



- 18.3. Any Delay due to poor weather conditions.
- 18.4. Any Delay that occurs on chartered or non-regular flights.
- 18.5. Mechanical failures of the means of transport.

SECTION D: BAGGAGE

In all cases, the original certificate of the carrier or complaint, reporting the occurrence of the loss/accident must be furnished.

19. Baggage Delay (Delay in Arrival of Baggage)

- 19.1. **We** will pay for reasonable expenses incurred, according to the limit shown in the Policy Schedule, for the purchase of essential items of clothing, toiletries, and essential medicine when **your** checked-in **baggage** is delayed, misdirected, or temporarily misplaced for more than six (6) hours after your arrival at the destination outside the Philippines.
- 19.2. This benefit applies to registered and tagged baggage on an International Air Transport Association (IATA)-Member airline.
- 19.3. To claim from this benefit, **you** must submit the following:
 - 19.3.1. Original Property Irregularity Report (PIR) or a similar official document from the airline stating that the **baggage** did not arrive at the scheduled time and date and indicating the date and time of actual arrival;
 - 19.3.2. Original official receipts of the expenses.
- 19.4. **We** will deduct any payment for delayed baggage from **your** overall claim for benefits under this section.

20. In-Flight Loss, Robbery or Destruction of Baggage Checked-In

- 20.1. **We** will pay, up to the amount shown in the Policy Schedule, but only the portion that is not covered by the airline's limit of liability, for checked-in baggage that is lost, stolen, or destroyed (whether partially or totally).
- 20.2. To claim under this benefit, **you** are required to submit a list of the baggage contents, with the corresponding estimated price and date of purchase of each item, as well as the settlement payment by the airline.
- 20.3. Payment under this benefit will be calculated according to the formula and procedures recommended by the International Carriage by Air Organizations.
- 20.4. For lost baggage, **we** shall adhere to the airline's minimum waiting period before declaring that it is

irretrievable, but not less than twenty-one (21) days.

- 20.5. Compensation payments received under this benefit will be net of the compensation received for the delay of that baggage under this policy.

21. Robbery, Burglary, or Destruction of Luggage Entrusted into Safekeeping of the Carrier

- 21.1. **We** will pay, up to the amount shown in the Policy Schedule, without prejudice to the liability of the **common carrier**, for the luggage (as a whole; entrusted to them for their safekeeping) that is stolen (robbery or burglary) or destroyed (whether partially or totally) during transport by the **common carrier**.
- 21.2. To claim under this benefit, **you** are required to:
- 21.2.1. List of the contents of the luggage and their respective values.
 - 21.2.2. Lodge a formal complaint before the police at the place where it occurred. Include the list of luggage contents. Obtain a certificate of the said complaint.
 - 21.2.3. Write a complaint before the common carrier company, within the time limit it has established. Keep a copy of the same.
 - 21.2.4. Present all the above original documentation to **us**.

22. Exclusions under SECTION D: BAGGAGE

In addition to the General Exclusions, **you** are not covered for:

- 22.1. Claims which **you** did not declare to a competent person of the airline company or common carrier as soon as **you** knew that the baggage was late or lost.
- 22.2. Any clothing or toiletries that **you** purchased more than four (4) days after the actual time of arrival at the airport of destination.
- 22.3. Baggage delay that occurs on the return journey to **your** Usual Place of Residence.
- 22.4. Purchases made after the carrier has delivered **your** baggage.
- 22.5. Merchandise, materials 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, prostheses, spectacles and contact lenses. For these purposes, personal computers shall not be considered professional material.
- 22.6. Any loss resulting from an object not delivered into the safekeeping of a carrier, but simply being misplaced or forgotten.
- 22.7. Robbery while staying at a camping or caravan site, or in any non-permanent accommodation.
- 22.8. Damage suffered by luggage that is not adequately packaged or identified, as well as fragile or perishable goods.
- 22.9. Damages due to normal usage or wear and tear, depreciation, inherent vice.



- 22.10. Damages due to moth or vermin.
- 22.11. Damages due to mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions, effects of the elements, or any gradually operating cause.
- 22.12. Breaking of china, pottery, glass or other brittle articles, other than photographic and telescopic lenses.
- 22.13. Delay, detention, or confiscation by Customs or other officials.
- 22.14. Loss or damage to sports equipment.
- 22.15. Contact or corneal lenses, dentures, hearing aids, unset precious stones, cycles, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession or trade.
- 22.16. Damages due to **your** failure to take ordinary and reasonable precautions for the safety of **your** luggage, clothing, and personal effects.
- 22.17. Robbery or burglary 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, but only during the hours of daylight.
- 22.18. Any unaccompanied luggage.
- 22.19. Losses resulting from currency fluctuations.
- 22.20. Any article of a value greater than USD 200 if not accompanied by the original bills of purchase and proof of ownership.
- 22.21. Any articles not documented in the police report, or other official report, compiled at the time that the robbery or burglary is reported to the respective authority.
- 22.22. Accessories and subscriptions of mobile/satellite telephones.
- 22.23. Valuable Articles.
- 22.24. Valuable Documents.
- 22.25. Breakage or scratching of fragile objects, or breakage of sports equipment while being used.
- 22.26. Damage due to scratching or denting unless the item has become unusable as a result of this.
- 22.27. Loss of jewelry (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
- 22.28. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within the Insured's baggage.
- 22.29. Pick-pocket, snatching, trickery, hypnosis or when insured was made gullible, looting, embezzlement, larceny, pilferage, purloin.
- 22.30. Mysterious Disappearance.

SECTION E: TRAVEL DOCUMENTS

23. Loss of Travel Documents

- 23.1. **We** will pay, up to the amount shown in the Policy Schedule, the necessary and reasonable costs to replace the following documents, to allow **you** to return to the Philippines:
- 23.1.1. Passport
 - 23.1.2. Visa
 - 23.1.3. Travellers Cheques (if these cannot be refunded by the provider)
- 23.2. This benefit includes the necessary and reasonable costs of transportation and/or accommodation (in case obtaining the replacements of such documents extends past the return date planned).
- 23.3. Maintenance expenses (i.e. meals) are excluded.

SECTION F: PERSONAL ACCIDENT

24. ACCIDENTAL DEATH

- 24.1. This benefit covers accidents **you** may suffer at any time, twenty four (24) hours a day, during the trip.
- 24.2. In case of **your** untimely accidental death (as defined) during the covered trip, **we** shall pay **your** beneficiary(ies) the benefit stated in the Policy Schedule.
- 24.3. On beneficiaries:
- 24.3.1. If there are several beneficiaries, save agreement to the contrary, payment under this benefit shall be divided equally between them, or in proportion to their share of the estate, where those designated are the legal heirs.
 - 24.3.2. Any share of this benefit not received by a beneficiary shall augment all the others, save agreement to the contrary.
 - 24.3.3. In case a designated beneficiary is a wilful causer of the accident, such designation shall be deemed null and void. The corresponding share of this benefit shall form part of **your** estate.
 - 24.3.4. If **you** did not designate any beneficiary, or if there are no rules to decide upon one, the entire benefit shall form part of **your** estate.
- 24.4. If, prior to the accidental death, **we** have paid an indemnity for disablement due to the same accident, and this had occurred in less than one year, **we** shall pay the difference between the amount paid and the limit of this benefit. Should the indemnity already paid be greater, **we** shall not be liable to pay any further amounts.
- 24.5. The maximum compensation for one single loss for the group of persons Insured in the complete set of its policies is **USD 2,000,000.00** regardless of the number of persons affected.

25. PERMANENT DISABILITY OR DISABLEMENT

- 25.1. In case of **your** accidental permanent disability or disablement (as defined) during the covered trip, **we** shall pay an indemnity based on **Injury Table**, computed as a percentage of the limit of this benefit.
- 25.2. If death occurs before the determination of the permanent disability or disablement, and such death is not a result of the accident, then the right to this benefit remains. The indemnity amount shall be determined based on the expected definite degree of disablement (according to medical reports) if the death did not occur.
- 25.3. In any case, the maximum payable under Total Permanent Disablement is one hundred percent (100%).

INJURY TABLE	Percentage of Indemnity
HEAD AND NERVOUS SYSTEM	
Complete mental derangement	100
Maximum expression of epilepsy	60
Total blindness	100
Loss of one eye or the sight thereof, where the other had previously been lost	70
Loss of one eye, while conserving the other, or reduction of binocular vision to 50%	25
Operated bilateral traumatic cataract	20
Operated unilateral traumatic cataract	10
Total deafness	50
Total deafness in one ear, having previously lost hearing in the other	30
Total deafness in one ear	15
Total loss of sense of smell or taste	5
Total mutism with impossibility of emitting coherent sounds	70
Ablation of the lower jaw	30
Grave disorders in the articulations of both jawbones	15
SPINE	
Paraplegia	100
Quadriplegia	100
Mobility limitations as a result of vertebral fractures, without neurological complications or grave deformations of the spine: 3 per cent for each vertebra affected, up to a maximum of ...	20
Barré-Lieou syndrome	10
THORAX AND ABDOMEN	
Loss of a lung or a reduction to 50 per cent of lung capacity	20

Nephrectomy	10
Enterostomy	20
Splenectomy	5
UPPER LIMBS	
Amputation of an arm from the articulation of the humerus	100
Amputation of an arm at the level of, or above, the elbow	65
Amputation of an arm below the elbow	60
Amputation of a hand at the level of, or below, the wrist	55
Amputation of four fingers of a hand	50
Amputation of a thumb	20
Total amputation of an index finger or two joints thereof	15
Total amputation of any other finger or two joints thereof	5
Total loss of movement of a shoulder	25
Total loss of movement of an elbow	20
Total paralysis of the radial, cubital or median nerve	25
Total loss of movement of a wrist	20
PELVIS AND LOWER LIMBS	
Total loss of movement of a hip	20
Amputation of a leg above the knee	60
Amputation of a leg, while conserving the knee	55
Amputation of a foot	50
Partial amputation of a foot, while conserving the heel	20
Amputation of a big toe	10
Amputation of any other toe	5
Shortening of a leg by 5 cm or more	10
Total paralysis of the external popliteal sciatic nerve	15
Total loss of movement of a knee	20
Total loss of movement of an ankle	15
Serious walking difficulties subsequent to the fracture of one of the heel bones	10

25.4. The application of the Table of Injuries shall be governed by the following principles:

25.4.1. When the injuries affect the **non-dominant upper limb**, the left of a right-handed person or vice versa, **the indemnity percentages for the same shall be reduced by fifteen percent (15%)**.

25.4.2. In order to determine the said percentages, neither the Insured's profession or age, nor any other factor not included in the table shall be taken into account.

- 25.4.3. The accumulation of all the disablement percentages arising from the same accident shall not be more than one hundred percent (100%).
 - 25.4.4. The total lack of functionality of some limb or organ shall be considered as total loss thereof.
 - 25.4.5. The sum of diverse partial percentages related to the same limb or organ shall not exceed the percentage of indemnity established for its total loss.
 - 25.4.6. Those types of disablement not expressly specified shall be indemnified by analogy with other cases that do appear therein.
 - 25.4.7. Partial limitations and anatomic losses shall be indemnified proportionally, with respect to the total loss of the affected limb or organ.
 - 25.4.8. In the event that, prior to the accident, some member or organ suffered amputations or functional limitations, the percentage of the indemnity shall be the difference between the pre-existing disablement and that present after the accident.
- 25.5. **We** shall determine the degree of disability when **your** physical condition is medically recognized as definitive, and the corresponding **medical certificate of incapacity** is provided. If, after twelve (12) months from the date of the accident, the degree of disability has not been established, **you** may request another twelve (12) months, after which time **we** must determine the degree of disability based on what **we** believe will be the definitive condition.
- 25.6. Should the **you** not accept **our** proposal, made in accordance with the **medical certificate of incapacity** and in line with the scale outlined in the policy, the following rules shall apply:
- 25.6.1. Each party shall appoint a medical expert and their written acceptances must be duly recorded. Should one of the parties not make such an appointment, it shall be obligated to do so within eight (8) days from the date the other party had done so. Otherwise, it shall be taken that the former accepts the report issued by the other party's medical expert and shall be duly bound by it.
 - 25.6.2. If the experts **reach an agreement**, they shall produce a joint report which shall state the causes of the loss, the degree of disability, any other circumstances that have a bearing on the determination of the same and the corresponding percentage of indemnity proposed.
 - 25.6.3. If there is **no agreement** between the medical experts, both parties shall agree on the designation of a **third medical expert**. If this is not possible, this shall thereafter be subjected to voluntary jurisdiction under a Judge corresponding to **your** address, but still in keeping with the procedures intended under this provision and under the Philippine Rules of Civil Procedure.

26. Exclusions under SECTION E: PERSONAL ACCIDENT

In addition to the General Exclusions, **you** are not covered for the consequences originated or produced by the following:

- 26.1. Falling objects from space, sidereal bodies, and meteorites or aerolites.

- 26.2. Accidents suffered because of being inebriated or under the effect of drugs, toxics or narcotics. Inebriation shall be taken to mean when the blood alcohol level is greater than 0.50 grams per 1,000 cubic centimetres, or the Insured is fined or convicted for this cause.
- 26.3. Intoxication or poisoning from the consumption of foodstuff.
- 26.4. Infectious diseases, such as sleeping sickness, malaria, Paludism, 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.
- 26.5. The consequences of accidents that occurred prior to the effective date of this Policy, despite the fact that they become apparent during its term, as well as the consequences or after-effects of an accident covered which become apparent after the three hundred and sixty five (365) days subsequent to the date on which it occurred.
- 26.6. Accidents due to a risky undertaking in which **you** have recklessly endangered **your** life or body, unless this risky undertaking was reasonably necessary for legitimate attempts to save **yourself**, others, animals or goods.
- 26.7. Accidents due to a sickly condition or **your** bodily or physical abnormalities, unless these circumstances are a result of a covered accident.
- 26.8. Psychic affections due to any cause, unless medically determinable as a direct result of brain damage caused by a covered accident.
- 26.9. Hernia inguinalis (rupture), lumbago, ruptured intervertebral disk (hernia nuclei pulposi), tendovaginitis crepitans, muscle spraining, periarthritis humeroscapularis, tennis-elbow (epicondylitis lateralis), or golfer's-arm (epicondylitis medialis).
- 26.10. Injuries and diseases that are the result of surgical interventions or medical treatments not brought about by a covered accident; as well as diseases of any nature (including those of infectious origin), infarcts, cardiovascular episodes, epilepsy attacks and loss of mental faculties, except where produced by an accident.
- 26.11. The consequences of medical treatment, which **you** have undergone, without there being any link with an accident covered under this Policy making this treatment necessary.
- 26.12. Accidents as driver of a motorcycle with a cylinder content of 50 cc. or more, if **you** are below the age of 18 years.
- 26.13. Damage caused during the course of strikes.

27. NOT ELIGIBLE

Please note the following situations which will make you (the Insured) ineligible for the benefits under this section:

- 27.1. **BEYOND THE AGE LIMIT** - persons over the maximum insured age of 75 years old when this policy was issued;
- 27.2. **MINORS**
 - 27.2.1. Minors are persons below 18 years old;
 - 27.2.2. Minors may only be insured if there is a written consent signed by their parents or legal guardians;
 - 27.2.3. In any case, **coverage for minors under this section is only available through the Family Plan**;
 - 27.2.4. However, due to visa requirements, **minors travelling in Schengen countries may be covered under Individual Plans/Policies**, provided that **the Policyholder (signing the contract on behalf of the minor) is the parent**, while the Insured person is the minor;
- 27.3. **TRAVELLING BEYOND THE ALLOWED TRAVEL DURATION** - Insured intending to travel more than the maximum allowable trip duration per travel plan;
- 27.4. **TRIP IN PROGRESS** - those who have initiated the trip prior to the issuance of this policy;
- 27.5. **TRAVELLING TO UNDERTAKE MANUAL LABOR** - travelling for work reasons (paid or otherwise), undertaking physical or manual hazardous activities such as driving vehicles with use of machinery, loading and unloading, working at heights or in confined spaces, assembly of machinery, working on floating or underwater platforms, mines or quarries, use of mechanical substances, laboratory work of any kind, and any other hazardous activities.

SECTION G: PERSONAL LIABILITY

28. PERSONAL LIABILITY COVER (OPTIONAL)

- 28.1. Coverage under this section is optional and therefore subject to payment of additional premium. Liability covers for Bodily Injury and Property Damage are each purchased separately.
- 28.2. **We will pay you** up to the amount in **your** policy schedule (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:
 - 28.2.1. Bodily injury, death, illness or disease to any person who is not in **your** employment or who is not a close relative or persons residing with **you** but not paying for their accommodation.
 - 28.2.2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a close relative and/ or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.



28.3. Conditions on claims under this section:

- 28.3.1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
- 28.3.2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
- 28.3.3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
- 28.3.4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
- 28.3.5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

29. Exclusions under SECTION F: PERSONAL LIABILITY COVER

- 29.1. The **Excess** of each and every claim, arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by **you**.
- 29.2. Compensation or legal costs arising directly or indirectly from:
 - 29.2.1. Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - 29.2.2. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - 29.2.3. Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - 29.2.4. The transmission of any contagious or infectious disease or virus.

SECTION H: OTHER SERVICES

The following extra services are included in your Policy. **You** must contact **our Emergency Helpline** to avail of these services.

30. Location and Forwarding of Baggage and Personal Effects

We will furnish **you** with advice on reporting the robbery or loss of **your** baggage and personal possessions, and will collaborate in arrangements for locating them.

If these possessions are recovered, **we** will forward these to **your** trip destination, or to **your** residence in the Philippines. In this event, **you** are obliged to return any compensation received under this provision.



31. Relay of Urgent Messages

We will help **you** relay any urgent messages relating to any of the events covered in this Policy.

32. Advance of Bail Bond

We will **advance** the funds for any legal bond **you** may need, up to the amount shown in the Policy Schedule.

You shall repay **us** within forty-five (45) days from the date of such advance. Any delay of payment will incur an interest of 0.5% per month.

33. Advance of Money

We will **advance** the funds **you** may need, up to the amount shown in the Policy Schedule, in case you lost **your** cash, traveller's cheques, banknotes, or credit cards due to robbery, burglary, and theft.

You are required to report such loss to the police with the appropriate jurisdiction within twenty-four (24) hours after the incident.

You shall repay **us** within within fourteen (14) days. Any delay of payment will incur an interest of 0.5% every fourteen (14) days.

34. Arrangement for Mugging and Assault - Crisis Psychologist

We will help refer you to a crisis psychologist in case of a mugging and assault incident during **your** trip abroad.

However, this is a service-only benefit – the crisis psychologist's professional fee shall be borne solely by **you**.

24/7 WORLDWIDE EMERGENCY ASSISTANCE:

Contact IBERO ASSISTENCIA (Philippines) from anywhere around the world.

Emergency Helpline: +63-2-459-4725

(This is NOT a toll free number. Please call via an operator reverse charge/collect; or reimburse upon submission of your itemized phone bill when you return to the Philippines.)

Please be ready to provide the following information:

Passport Number

Policy Number

Full name of the injured and the principal insured

The cause of the call

The place he/she are located
(hotel/city/address/phone number)