

## TRAVEL INSURANCE POLICY

### INTRODUCTION

To ensure maximum protection and benefits from the Policy, please read the Policy carefully and return to the Company immediately if it is not in accordance with your requirements.

The application form filled by the Assured shall be the basis of the Contract. This Policy, the Policy Schedule, any Endorsements and Memoranda shall be read as one contract and any words or expressions to which a specific meaning has been attached in any of them shall have the same meaning wherever they appear.

**IN WITNESS WHEREOF**, the Company has caused this Policy to be signed by its duly authorized representative at the date and place stated in the Schedule.

### DEFINITIONS

The following definitions apply to the Policy:

#### **The Assured/You/Your**

The person(s) named as The Assured in the Policy Schedule (or in the event of death their legal representatives).

**Fortune General Insurance Corporation/We/Us/Our/Company**  
Fortune General Insurance Corporation

Please examine this document and the schedule and if they do not meet your requirements, or if any information is not correctly stated, kindly return them at once to the issuing office and ask for the corrections to be made.

Documentary Stamps to the value stated above have been properly affixed and cancelled on the duplicate of this Policy

#### **IMPORTANT NOTICE**

The insurance commissioner with offices in Manila, Cebu and Davao is the Government Official in charge of the enforcement of all laws relating to insurance and has supervision over Insurance Companies. Is ready at all times to render assistance in settling any controversy between an insurance Company and the Policyholder relating to insurance matters.





### Period of Insurance

As stated in the Policy Schedule commencing when the Assured leaves his place of residence or business in the Philippines to begin his planned journey and ceases upon his return to his place of residence or business in the Philippines or upon expiry of the period specified in the Policy, whichever occurs first. For a one-way trip, the insurance cover will cease upon the Assured reaching his place of residence or business at the final destination shown in the ticket.

### Policy

The Policy, Policy Schedule and any Memorandum or endorsement attached or issued.

### Excess

The portion of claim for which the Assured is liable.

### Injury

Shall mean bodily injury caused by accidental occurring while this Policy is in force and resulting directly and indirectly and independently of all other causes in loss covered by this Policy.

### Loss of Hearing and Loss of Speech

Shall mean medically certified total and permanent irrecoverable loss of hearing and speech resulting from accidental bodily injury.

### Sickness

Shall refer to ailments or diseases contracted and commencing whilst overseas which require immediate medical attention without which could reasonably place the Assured's health in jeopardy and result in other serious medical consequences.

### Medical Reimbursement

Shall refer to medically necessary expenses incurred by the Assured for medical services ordered, prescribed or performed by a Physician who is licensed as a medical practitioner.

### Physician

Refers to legally licensed medical practitioner recognized by the law of the country where treatment is provided, qualified by degree in Western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training but excluding a medical practitioner who is the Assured himself or the relative of the Assured.

### Hospital

Any institution which is legally licensed as a medical or surgical hospital in the country in which it is located and whose main activities are not those of spa, hydro clinic, sanitarium, nursing home or home for the aged. It must be under the constant supervision of a Physician.

### SECTION 1 – PERSONAL ACCIDENT

In the event that during the Period of Insurance the Assured sustains accidental bodily injury and such injury shall within 180 days from the date of the accident solely and independently of any other causes result in the Assured's death or disablement, the Company will pay compensation as follows:

### BENEFITS

	% Percent of Principal Sum
Loss of Life	100%
Loss of Both Hands, or All Fingers and Both Thumbs	100%
Loss of Both Feet	100%
Loss of Sight of Both Eyes	100%
Loss of Arm at or Above Elbow	65%
Loss of Arm between Elbow and Wrist	50%
Loss of One Hand	50%
Loss of Four fingers and Thumb of One Hand	50%
Loss of Four Fingers	35%
Loss of Index Fingers	10%
Loss of Middle Finger	6%
Loss of Ring Finger	5%
Loss of Little Finger	4%
Loss of Thumb	15%
Loss of Leg at or Above the Knee	60%
Loss of Leg Below the Knee	50%
Loss of Foot	50%
Loss of Toes of One Foot	15%
Loss of Big Toe	5%
Loss of Any Other than Big Toe, Each	1%
Loss of Sight of One Eye	50%
Loss of Hearing in Both Ears	60%
Loss of Hearing in One ear	30%
Total Paralysis	100%
Loss of Hearing in Both Ears	60%
Loss of Hearing in One ear	30%
Total Paralysis	100%

"Loss of use of" must be totally and permanently disabled.

Where the injury is not specified, the Company will adopt a percentage of disablement which is in its opinion is not inconsistent with the provisions of this table.

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

### EXTENSIONS:

#### Exposure and Disappearance

In the event the Assured is unavoidably exposed to the elements and as a result suffers a loss for which a benefit is otherwise payable, such a loss will be covered under the Policy. In the event that Assured's body has not been found within two years after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance in which the Assured was traveling in and it is reasonable to believe that the Assured has died as a result of bodily injury caused by accident, the Death benefit shall become payable subject to a signed undertaking that if this belief is subsequently found to be wrong, such benefit has be refunded to the Company.



### **Hijack**

Accidental bodily injury sustained as a direct result of unlawful seizure or wrongful exercise of control of an aircraft, vessel or public conveyance will be covered under the terms of the Policy.

### **Drowning or Suffocation**

Accidental bodily injury sustained as a result of drowning or suffocation by poisonous fumes, gas or smoke will be covered provided that such Injury did not arise out of or in connection with the Assured's own willful or intentional act.

### **Unprovoked Murder and Assault**

Accidental bodily injury sustained as a direct result of the Assured being a victim of unprovoked murder and assault will be covered provided that such injury did not arise out of or in connection with the Assured's own participation or provocation of any such act.

### **Riot and Civil Commotion**

Accidental Bodily Injury sustained, as a direct result of strike, riot and civil commotion will be covered provided that the Assured is not an active or a direct participant of such activities.

### **Motorcycling**

Accidental bodily injury sustained as a direct result of the Assured sustaining injury whilst engaging in motorcycling (including pillion riding) will be covered provided that the Assured is not engaging in speed trials, competitions, pace making or racing of any kind.

## **SECTION 2 – MEDICAL REIMBURSEMENT**

The Company will reimburse the Assured for Medical Expenses as defined above incurred for accidental bodily Injury or unexpected sickness requiring immediate treatment overseas, subject to the aggregate limits stated in the Policy Schedule.

### **Warranty**

Warranted that the Assured is to the best of his knowledge in good health at the time of the commencement of the overseas journey and is not traveling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment.

### **EXCLUSIONS:**

The following treatments, conditions, activities, items and their related expenses are excluded:

- (a) Any expenses for any pre-existing conditions i.e. known medical conditions, which have been diagnose or have required medical treatment, including prescription drugs, within 12 months prior to the commencement of the overseas trip.
- (b) Costs resulting from self-inflicted Injury, suicide, mental conditions, abuse of alcohol drug addition or abuse and the treatment of sexually transmitted diseases.

- (c) Acquired immune deficiency syndrome (AIDS), AIDS related Complex Syndrome (ARCS) and all diseases caused by and/or related to the virus HIV positive.
- (d) Racing of any form other than on foot and all professional sports.
- (e) Treatment by a family member.
- (f) All dental treatment except when required as a result of accidental bodily injury.
- (g) Services or treatment at any institution that is mainly a long-term care facility, spa, hydro-clinic or sanitarium and that provided only incidental or limited hospital services.
- (h) Any treatment of service rendered that is not the result of an unexpected Sickness or accidental bodily Injury.
- (i) Treatment rendered to the Assured while being hospitalized primarily for diagnostic purposes or routine examination.
- (j) Any expenses incurred where the journey is undertaken against the advice of a qualified medical practitioner.

### **GENERAL EXCLUSIONS (applicable to all Sections)**

The Company will not be liable to pay for loss of liability directly or indirectly arising as a result of:

- (a) Declared or undeclared war, invasion, act of foreign enemy, hostilities or war-like operations, civil war, rebellion, revolution, insurrection or military usurped power.
- (b) Nuclear weapons material, ionizing radiations or contamination by radioactivity from nuclear fuel or nuclear waste.
- (c) Intentional self-Injury, insanity, suicide, or attempted suicide, pregnancy, miscarriage, contraception and all complications arising there from, sexually transmitted diseases, AIDS, HIV infections and AIDS related infections.
- (d) Full-time military service with any Armed Forces of any country or international authority other than peacetime reservist training.
- (e) The Assured engaging and taking part in aeronautics or aviation, other than as a fare paying passenger in a properly licensed commercial or private aircraft.
- (f) The Assured engaging in professional sports or racing of any kind other than on foot, climbing or mountaineering necessitating the use of ropes or guides.
- (g) Any illegal and unlawful act of the Assured.
- (h) Detention, destruction, confiscation by custom or government authorities, breach of government regulations.
- (i) Failure of the Assured to take necessary precautions following warnings of any intended strike, riot or civil commotion via the mass media.



## **GENERAL CONDITIONS (applicable to all Sections)**

### **Observance of Terms**

The due observance and fulfillment of this Policy insofar as they relate to anything to be done by the Assured and the truth of the statements and answers in the application form shall be conditions precedent to any liability of the Company to make any payments under this Policy.

### **Qualifying Age**

The Policy does not cover any person under the age of five years or over the age of sixty-five years.

### **CLAIMS PROCEDURE**

Written notice of claim must be given to the Company within 30 days after the occurrence of any event likely to result in a claim. All claims must be substantiated with receipts, police reports or statutory declarations where appropriate. All information or evidence required by the Company shall be furnished at the expense of the Assured or their legal representatives. The Assured shall submit at his own expense to any medical examination required by the Company to support any claim for bodily Injury or illness. In the event of death, the Company reserves the right to arrange for a post-mortem examination at its own expense. If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made, this Policy shall be void and no claim shall be payable.

### **OTHER INSURANCE**

This Policy does not cover loss or damage, which is Assured under any other Policy of insurance of any claim which but for the existence of this insurance would be recoverable under any other insurance Policy or insurance scheme, except for the excess of the amount recoverable from such other source. This condition is however not applicable to Section 1 – Personal Accident

### **LEGAL PROCEEDING**

The parties hereto agree that the Laws of Philippines shall govern and control in the event of any conflict of dispute between the parties with regard to the Plan and that the parties submit themselves to the exclusive venue and jurisdiction of the courts of the Philippines for the resolution of any conflict or dispute.

### **CHANGES IN POLICY CONDITIONS**

None of the provisions, conditions and terms of this Policy shall be waived or altered except by endorsement signed or initialed by an authorized official of the Company and in accordance with the provisions of section 50 of the Insurance as amended.

## **FORTUNE GENERAL INSURANCE CORPORATION**

4F Citystate Centre, 709 Shaw Blvd., Pasig City  
Tel. No. : 706-3959 Fax Nos. : 706-3984 \* 706-3986

with OFFICES at:

Alabang, Angeles, Bacolod, Baguio, Batangas, Cabanatuan, Cagayan de Oro, Cebu, Dagupan, Davao, Gen. Santos, Iloilo, Legaspi, Los Baños, Makati, Pampanga, Palawan, San Pablo, Santiago, Tarlac, Zamboanga

**Nº 015326**

