



MALAYAN INSURANCE

A YGC Member

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Master Policy No. _____

TRAVELSURE SCHEDULE OF BENEFITS

COVERAGE	LIMIT
Accidental Death	Php 1,000,000.00
Total Permanent Disability	Php 1,000,000.00
Dismemberment and/or Disablement * <i>Subject to schedule of indemnity relative to extent of injury</i>	up to Php 1,000,000.00
Burial Assistance Benefit (Accidental Death)	Php 15,000.00
Medical Expenses (Accident and Sickness) <i>*applicable to round-trip tickets only</i>	up to Php 1,000,000.00
Emergency Trip Abandonment**	up to Php 50,000.00
Emergency Trip Curtailment	up to Php 50,000.00
Loss of Travel Documents	up to Php 40,000.00
Loss of Baggage (Max insd)	up to Php 50,000.00
	Sub-limit of Php 5,000 per item
Loss of Firearm	up to Php 50,000.00
Loss of Sports Equipment	up to Php 50,000.00
Damage to Baggage (Max insd)	up to Php 10,000.00
Baggage Delay (Max insd)	After a 12 hour waiting period up to Php 20,000.00
Strikes/ Hijack (Max insd)	Php 1,000.00 per day (max of 10 days)
	After a 12 hour delay period up to Php 1,000.00
Flight Delay	Due to skyjacking, severe weather conditions, max of 20 days
Return of Mortal Remains	up to Php 75,000.00
Compassionate Visit by Relatives	up to Php 75,000.00

**** Travelsure premium is non-refundable. In the event that the original scheduled trip is postponed, the Travelsure policy shall then take effect upon commencement of the rescheduled trip.***

***** For flights exiting South Korea, Taiwan and China, your Trip Abandonment benefit will be replaced with Trip Curtailment benefit.***

TRAVELSURE TERMS AND CONDITIONS

In consideration of the issuance of this policy and the timely prior payment of the premium stated in the policy schedule, the cover shall take effect.

THIS POLICY COVERS LOSS RESULTING FROM BODILY INJURIES OR DEATH CAUSED (DIRECTLY AND INDEPENDENTLY OF ALL OTHER CAUSES) BY ACCIDENT (EXCEPT AS STATED SPECIFICALLY TO OTHER POLICY COVERAGES), SUBJECT TO THE PROVISIONS, EXCLUSIONS AND COVERAGES HEREIN CONTAINED.

The word "ACCIDENT" as used in this policy shall mean, a sudden contingent event, arising from unintentional, unforeseen, violent, and external means, resulting to visible bodily injury or death.

The "Insured" referred to in this policy shall refer to the person named in the Schedule who has applied for coverage with Malayan Insurance Company, Inc. herein referred to as "the Company."

The following coverages are only applicable whilst the Insured is traveling in any Cebu Pacific flight:

1. Damage to Baggage
2. Loss of Baggage
3. Flight Delay
4. Emergency Trip Cancellation
5. Loss of Sports Equipment
6. Loss of Firearm
7. Baggage Delay
8. Strikes/Hijack

A. COMMENCEMENT AND TERMINATION OF COVERAGE *(For flights exiting Philippines, Macau and Japan)*

This policy is effective while the insured passenger is on travel status during the policy period specified in the schedule provided. The cover commences two hours before the insured's scheduled departure time indicated in the travel ticket issued to the insured.

The cover ceases under the following conditions:

1. **Round Trip / Circle Trip**
 - a) The expiry of the policy period specified in the schedule;
 - b) the insured's travel reaching the thirtieth (30th) day, unless previously declared to the Company and the latter signified its acceptance and an additional premium has been paid;
 - c) within two (2) hours after the scheduled time & date of arrival at the last destination specified in the travel ticket, in the policy schedule, or certificate of insurance or any subsequent endorsements; or,
 - d) the insured's reaching his/her place of residence or employment

whichever occurs first.

2. **Single Trip / One Way**

- a. The expiry of the policy period specified in the schedule;
- b. within two (2) hours after the scheduled time & date of arrival at the destination specified in the travel ticket, in the policy schedule, or certificate of insurance or any subsequent endorsements; or,
- c. the insured's reaching his/her place of destination,

whichever occurs first.

SCOPE OF COVERAGE:

This policy shall cover the Insured:

- while anywhere outside the Philippines.
- while on travel of at least one hundred (100) miles away from registered place of residence.

B. COMMENCEMENT AND TERMINATION OF COVERAGE
(For flights exiting South Korea, Taiwan and China)

The policy is effective while the insured passenger is on travel status anywhere in the Philippines during the policy period specified in the schedule provided. The cover commences upon arrival at the immigration counter of the Philippines.

The cover ceases under the following conditions:

1. **Round Trip / Circle Trip**

- a. The insured departing from the immigration counter on his or her return
- b. the insured's travel reaching the thirtieth (30th) day

whichever comes first

2. **Single Trip / One Way**

- a. The expiry of the policy period specified in the schedule;
- b. within two (2) hours after the scheduled time & date of arrival at the destination specified in the travel ticket, in the policy schedule, or certificate of insurance or any subsequent endorsements; or,
- c. the insured's reaching his/her place of destination,

whichever occurs first.

PART I – COVERAGES

COVERAGE A – ACCIDENTAL DEATH, DISMEMBERMENT AND/OR DISABLEMENT BENEFIT

A.1 – LOSS OF LIFE ACCIDENT INDEMNITY

The Company will pay the PRINCIPAL SUM stated in the policy schedule if within one hundred eighty (180) days following the accident, injury of the Insured results in the loss of his life.

A.2 – BURIAL ASSISTANCE BENEFIT

The Company will pay the amount stated in the schedule of benefits following accidental loss of life compensable under A.1 above.

A.3 – DISMEMBERMENT and/or DISABLEMENT

If within one hundred eighty (180) days from the occurrence of the accident, injury sustained by the Insured does not lead to the loss of his life but results in any of the losses specified in the Schedule of Indemnity (within the said number of days), the Company will pay for such loss subject to the following Schedule of Indemnity:

Schedule of Indemnity
(Permanent Disablement or Dismemberment)

Description of Disablement / Dismemberment	Percentage of Capital Sum
Loss of life	100%
Loss of two limbs	100%
Loss of both hands, or all fingers and both thumbs	100%
Loss of both feet	100%
Loss of one hand and one foot	100%
Loss of sight of both eyes	100%
Any other injury causing permanent total disablement	1% per month up to 100 months
Loss of arm at or below elbow	70%
Loss of arm between elbow and wrist	50%
Loss of hand	50%
Loss of leg at or above knee	60%
Loss of leg below knee	50%
Loss of one foot	50%
Loss of sight of one eye	50%
Loss of speech	50%
Loss of hearing - both ears	50%
one ear	25%
Total loss by physical severance or total and permanent loss of use of :	
Thumb and four fingers of one hand	50%
Four fingers of one hand	40%
Thumb (both phalanges)	25%
Thumb (one phalanx)	10%
Index finger (three phalanges)	15%
Index finger (two phalanges)	8%
Index finger (one phalanx)	4%
Middle finger (three phalanges)	10%
Middle finger (two phalanges)	4%
Middle finger (one phalanx)	2%
Ring finger (three phalanges)	8%
Ring finger (two phalanges)	4%
Ring finger (one phalanx)	2%
Little finger (three phalanges)	6%
Little finger (two phalanges)	3%
Little finger (one phalanx)	2%
All toes of one foot	17%
Great toe (two phalanges)	5%
Great toe (one phalanx)	2%
Any other toe	3%
Any permanent partial disablement not specified above other than loss of sense of taste or smell	*
*such percentage to be assessed by the Company as in the opinion of the Company's medical advisers is not inconsistent with the percentages specified above and without regard to the Person Insured's employment or occupation	

“LOSS” as used above within reference to hand or foot or thumb means complete severance through or above the wrist or ankle joint or both phalanges respectively; as used with reference to eyes, means the entire and irrecoverable loss of sight. Where the injury is not specified, the Company will adopt a percentage of disablement/dismemberment, which in its opinion is not inconsistent with the provisions of the Schedule of Indemnity. In the event of multiple injuries compensable under this Section, the liability of the Company shall only be the injury requiring the highest indemnity.

A.4 – PERMANENT TOTAL DISABILITY BENEFIT

When as a result of injury and commencing within one hundred eighty (180) days from the date of accident, the Insured is totally and permanently disabled such that:

- a) the Insured is unable to engage in any occupation or employment for compensation or profit for twelve (12) consecutive months, and;
- b) such disability is diagnosed by a duly licensed physician to be total, continuous and permanent, the Company will indemnify the Insured the Principal Sum, less any amount paid or payable under Coverage A.3 of this policy.

Coverage A.1, A.2, & A.3- Termination Clause

This Contract shall terminate only in the event of accidental death as provided herein or upon expiry as indicated in items “a” to “d” of Commencement and Termination of Cover.

In any policy period, the aggregate benefits payable under this contract in respect of any one accident resulting in loss(es) within one hundred eighty (180) days from date of accident(s) shall not exceed the principal sum (e.g. loss of life, loss of both hands or feet)

In any policy period, the aggregate benefits which may be paid under the Schedule of Indemnity (Permanent Disablement or Dismemberment) shall not terminate this policy but shall be accounted in diminution of the Capital Sum Insured, so that in the case of supervening death directly and necessarily resulting from one and the same bodily injury, the total amount payable by the Company for all claims under Section A.1 and A.3 as a result of any one accident shall not exceed the amount payable in case of death under Section A.1.

In any policy period, the aggregate benefits for loss of life, arising from independent/unrelated accident/event shall always be the principal sum.

Any partial benefits already paid for any loss(es) shall not be carried over in the subsequent policy. (The amount of benefits to be paid in the succeeding policy period shall not be reduced by any amount paid in the preceding policy period).

COVERAGE B – EMERGENCY MEDICAL TREATMENT (*Applicable to Round-Trip tickets only*)

If within the policy period, the Insured while on travel status incurs reasonable expenses for Emergency Medical Treatment of sickness or accidental injury occurring during the course of travel, the Company will pay the Insured up to the limit specified in the policy schedule all reasonable and customary charges in connection with that Emergency Medical Treatment. Emergency Medical Treatment, as used in this section shall mean treatment by a legally qualified physician or surgeon, confinement within a hospital, employment of a licensed or graduate nurse, X-ray examination or the use of ambulance. The maximum reimbursement for

daily hospital room and board is two percent (2%) of the limit of Coverage B but shall not exceed Php15, 000 per day. The hospital daily rate (room and board) shall be the rate applying to semi-private (4 beds a ward) accommodation in the said hospital but not to exceed the limit specified above herein. If room fees include the cost of all medical/hospital services and supplies, the limit per day is doubled, and tripled if it includes all medical/hospital services and supplies as well as the professional fees.

Emergency Medical Treatment also covers necessary surgery, physician consultations, diagnostic tests, hospital services and supplies, ambulance and paramedic services; visits to registered physicians and medicines prescribed by attending physicians and to be taken by the insured during confinement period.

EXCLUSIONS SPECIFIC TO COVERAGE B – EMERGENCY MEDICAL TREATMENT

This Policy does not cover:

- a. Congenital conditions of all kinds and hernias unless caused by trauma during the period of insurance.
- b. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
- c. Convalescent or rehabilitation care.
- d. Any and all conditions arising from surgical, mechanical or chemical methods of birth control and any and all conditions or treatment pertaining to infertility.
- e. Communication and transportation expenses other than medically necessary telecommunications and local ambulance/transportation services.
- f. Treatment or service other than on the recommendation of a physician.
- g. Any sickness or injury due to traveling contrary to doctor's advice.
- h. Pre-existing medical or physical condition(s) or any conditions arising from, or contributed to by such pre-existing medical and physical conditions.
- i. Any treatment for sickness or injury on travel arranged primarily for the purpose of obtaining medical treatment.
- j. Non-emergency treatment, routine care/examinations or health check-ups not incidental to the treatment or diagnosis of suspected sickness or injury sustained during the period of insurance.
- k. Care or treatment for which payment is not required or which is payable by any other insurance or indemnity covering the Insured.
- l. Dental care and treatment, except as necessitated by accidental injuries to sound natural teeth occurring during the Period of Insurance
- m. Charges in respect for special and private nursing except in the event of a medical evacuation being necessary.
- n. Cosmetic surgery, eyeglasses and refraction or hearing aids and prescriptions therefore except as necessitated by injuries occurring during the Period of Insurance.
- o. The use of any drug (except as medically prescribed but excluding drug addiction) or being under the influence of intoxicating liquor.
- p. Widespread diseases or virus outbreak such as but not limited to Dengue, Meningococemia, Severe Acute Respiratory Syndrome (SARS), Middle East Respiratory Syndrome Coronavirus (MERS-Cov), Ebola Virus and other diseases of wide prevalence, declared as epidemic by the Department of Health of the Philippines, World Health Organization or any institution of any recognized government anywhere in the world.

DEFINITIONS:

1. "Pre-Existing Conditions" means medical condition or physical condition (injury or sickness) which:
 - i. was in any way evident to the Insured before the effectivity of the Policy; or
 - ii. the natural history/pathogenesis of such condition can be clinically determined to have started within 12 months prior to the effectivity of the coverage whether or not the Insured is aware of such injury or sickness; or
 - iii. the Insured received treatment for, or have consulted a physician for treatment or have been taking medications for; or
 - iv. the Insured received medical advice to undergo check-up or follow-up consultation, whether the Insured had carried out such check-up or follow-up consultation.
2. "Child" means a person who is unmarried, is under eighteen (18) years of age, and who is wholly dependent upon his parents/guardian.
3. "Physician" wherever used in this policy means a person legally licensed to practice medicine and surgery other than the Assured or a member of the Assured's immediate family.
4. "Hospital" wherever used in this policy means an establishment which meets all of the following requirements:
 - i. holds a license as a hospital;
 - ii. operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
 - iii. provides 24-hour-a-day nursing service by registered or graduate nurses;
 - iv. has a staff of one or more licensed physicians available at all times;
 - v. provides organized facilities for diagnosis and major surgical facilities;
 - vi. maintains at least six (6) beds installed for 24-hour use by patients; and
 - vii. is not primarily a clinic, nurse, rest, or convalescent home or similar establishment and is not other than incidentally, a place for alcoholic or drug addicts.
5. "Prescribed Medicines or Drugs" shall respectively mean any medicine or drug which may not be legally purchased without a Physician's prescription and has been purchased for the treatment of a covered sickness or an accidental injury.
6. "Sickness" means a pathological departure from the normal healthy state.
7. "Country of Residence" shall be the place of residence or permanent or contractual employment of each Insured person as stated on the initial application for this insurance or as amended by endorsement during the period of insurance.
8. "Travel Status" means the travel or trip the Insured is undertaking while outside the Philippines or at least one hundred (100) miles away from Insured's registered place of residence, and commences two (2) hours from the Insured's scheduled date and time to start the trip, and ceases two (2) hours after the Insured's scheduled date and time of arrival, or until the end of the period of insurance shown as the return date on the travel ticket, in the policy schedule, or certificate of insurance, or any subsequent endorsements.

COVERAGE C – STRIKES AND AIRCRAFT SKYJACKING

When the Insured is prevented from reaching his scheduled destination as a result of strike (by airline or airport personnel) or aircraft hijacking, the Company will pay the Insured the amount stated in the schedule for every day of delay. The liability of the Company is up to a maximum of ten (10) days. Coverage starts following an uninsured grace period of twelve (12) hours. The 12- hour waiting period shall start immediately after the original estimated time of arrival (ETA) of the aircraft plus any amount of time it was delayed in departing from its last point of origin.

DEFINITIONS:

- a) Aircraft Hijacking/Skyjacking means any seizure or exercise of control, by force or violence or threat of force or violence by any person or group(s) of persons, with wrongful intent to gain or as an act of terrorism.
- b) Strike means organized industrial action or any temporary stoppage of work by the concerted action of airline or airport employees as a result of an industrial or labor dispute.

COVERAGE D – BAGGAGE DELAY BENEFIT

In the event of delay of the Insured's checked-in baggage, the Company will provide for the essential purchase of necessary clothing and toiletries.

The liability of the Company is limited to the amount stated in the Schedule of Benefits and shall be established only after a waiting period of twelve (12) hours after the aircraft's arrival at its destination and will be less any amount recoverable or paid by the airline company/carrier. In no event will the Company be liable for delay due to detention or confiscation by Customs Authorities.

The following will not be covered under this section:

- a. for claims not declared to a competent person of the airline company as soon as the Insured knows the baggage is late or lost;
- b. for any clothing or toiletries that the Insured purchased more than four days after the actual time of arrival at the airport of destination;
- c. when the baggage delay occurs on the return journey to Insured's normal domicile;
- d. for purchases made after delivery of Insured's baggage by the air carrier.

The Insured cannot claim from under both benefits of the Baggage Delay and Loss of Baggage for the same loss.

COVERAGE E – LOSS OF BAGGAGE (Checked-in / Registered only)

E.1 - LOSS OF BAGGAGE

The Company will indemnify the Insured for the loss of his checked-in baggage up to the amount stated in the Schedule of Benefits. The liability of the Company however, will be less any amount recoverable from or paid by the Airline Company or carrier. For the purpose of this Coverage, baggage shall mean suitcase, luggage, trunk, bag, box, chest and any other container used for the purpose of carrying the Insured's belongings during travel. Loss of baggage shall be limited to the physical disappearance of the entire checked-in baggage (as defined herein) and not loss of an item or several items contained therein. Loss must occur while the baggage is in the possession of a common carrier/airline company and proof of such loss must be obtained in writing from the

common carrier/airline company management and such proof must be provided to the Company.

NOTE: Hand carried baggage and Delay, Detention or Confiscation of checked-baggage by Customs or other Authorities are not covered under this Policy. The Insured cannot claim under both benefits of Baggage Delay and Loss of baggage for the same loss.

EXCLUSIONS:

- a. Benefits will not be provided for any loss, theft or damage to: animals, documents, identity papers, credit and payment cards, transport tickets, cash, traveler's checks, banknotes, travel documents, negotiable instruments, bonds, stocks and securities, jewelry, keys;
- b. No benefit will be provided for any loss, theft or damage to: skis, bicycles, sailboards, golf clubs, tennis rackets and other sporting equipment except while checked in as baggage with a registered common carrier;
- c. This cover will not pay for any loss, theft or damage to: automobiles and automobile equipment, motorcycles, trailers and caravans, boats, motors and other means of transport (including accessories), equipment for professional use, musical instruments, objects of art, precious gemstones, china glassware, porcelains, antiques, collector's items, furniture, eyeglass, contact lenses, hearing aids, prosthetics limbs, artificial teeth or dental bridges, perishables and consumables, baggage sent in advance or souvenirs and articles mailed or shipped separately; hired or leased equipment, business goods or samples, data recorded or tapes, cards, disc or otherwise.
- d. Benefits will not be provided for any loss resulting in whole or in part from: wear and tear or gradual deterioration, insects or vermin, inherent vice or damage, transporting contraband or illegal trade, mysterious disappearance or unaccompanied baggage, losses arising from personal negligence or unexplainable disappearance, breakage of brittle or fragile articles, cameras, computers (including software and accessories), musical instrument, radios and similar property.
- e. Loss or disappearance of:
 - i. personal effects (e.g. clothing, jewelries, accessories, toiletries, make-up, perfumes, footwear, etc.)
 - ii. mobile electronic equipment (e.g. cellular phones, laptops, digital cameras, etc.)
 - iii. all other items whilst contained in the assured's baggage which is checked-in or in the possession of a common carrier / airline company, unless loss of such items is a consequence of the baggage being lost as well.

E.2 – LOSS OF FIREARM/AMMUNITION

The policy extends to cover loss of firearm of the Insured provided that:

- a. the Insured is duly licensed to own, possess or carry a firearm/gun by the Armed Forces of the Philippines and/or any duly constituted government agency authorized by law to regulate or issue license for ownership, possession or carriage of such firearm;
- b. firearm is unloaded, with safety latch on and are presented for inspection to lawful authorities (i.e. airport and custom police);
- c. upon inspection of authorities firearm/ammunitions is immediately packed in a suitable hard-sided and locked container compliant with international laws pertaining to packing of firearms and ammunitions for purpose of air travel

- d. the firearm/s is declared and surrendered to the airline ground personnel during the ticket counter check-in process and that such had been accepted and duly receipted by airline personnel
- e. the firearm remains in the custody of the airline or carrier until the Insured's arrival at the airport of destination
- f. carriage of firearms is in compliance with all applicable laws of the International Civil Aviation Organization (ICAO), International Air Transport Association (IATA), and is not prohibited by the Philippine government or any constituted governmental authority of the recognized government of any nation in the world.

The maximum liability of the Company under this section shall be amount specified in the Schedule of Coverage. Cover provided under this section excludes partial loss or physical damage (whether partial or total) of the firearm or ammunition.

E.3 – LOSS OF SPORTS EQUIPMENT

Subject to the limit specified in the Schedule of Coverage, the policy extends to cover sports equipment provided that:

- a. such equipment had been declared to the airline or carrier
- b. such equipment are packed in locked hard shell containers or locked specialized bags specifically designed for shipping and that such packaging are compliant with international laws pertaining to the packing of sports equipment for the purpose of air travel;
- c. the sports equipment had been checked-in during the ticket counter check-in process and that such had been accepted and duly documented by airline personnel;
- d. carriage of sports equipment is in compliance with all applicable laws of the International Civil Aviation Organization (ICAO) and International Air Transport Association (IATA), and is not prohibited by the Philippine government or any constituted governmental authority of the recognized government of any nation in the world.

Coverage provided under this Section excludes partial losses or physical damage (whether partial or total) of sports equipment.

COVERAGE F – DAMAGE TO BAGGAGE (for checked-in baggage only)

This policy covers damage to baggage, subject to the limit specified in the schedule of coverage, provided that:

- a. baggage had been in sound and useful condition at the onset of the trip
- b. baggage had been checked in at the check-in counter and such had been accepted and duly documented by the airline or carrier ground personnel
- c. contents of the baggage are not ill-fitted and do not prejudice its capacity in terms of shape and weight.
- d. damage is not caused by protrusions of sharp or pointed objects or liquid or corrosive materials contained in the baggage

Coverage under this section excludes:

- a. damage due to wear and tear
- b. damage due to exposure to natural elements
- c. damage due to exposure to weather conditions
- d. loss of or damage to items contained in the baggage
- e. damage which will entail cost of repairs not more than PhP1,000.00

COVERAGE G - LOSS OF TRAVEL DOCUMENTS

The Company will reimburse the Insured up to the limit specified in the schedule in respect of reasonable additional hotel, travel and communication expenses necessarily incurred in the country/ies visited in obtaining the replacement of a lost passport or visa. Provided that an Insured shall exercise reasonable care for the safety and supervision of the property and that any loss of passport must be reported to the Police within twenty four (24) hours of the discovery. The policy does not cover loss of travellers' checks or any negotiable instruments.

COVERAGE H- FLIGHT DELAY

This policy will reimburse the Insured up to the limit specified in the schedule if the Insured's flight is delayed for more than twelve (12) hours, for:

- a. any prepaid, unused, non-refundable land or water accommodation
- b. any reasonable expenses incurred in respect of meals and lodging which were necessarily incurred as a result of the delay and which were not provided by the airline or any other party free of charge;
- c. the cost of transfer to and from the airport.

Only the following causes of delay shall be covered:

- a. delay caused by any severe weather conditions;
- b. delay due to strike or other job action by employees of the airline on which the Insured is scheduled to travel;
- c. delay caused by the equipment failure of the aircraft on which the Insured is scheduled to travel.

This cover only applies to normally scheduled airline flights which the Insured had duly confirmed according to the airlines rules and regulations.

COVERAGE I – EMERGENCY TRIP ABANDONMENT (will not be applicable for flights exiting South Korea, China and Taiwan)

This policy reimburse the Insured up to the limit specified in the schedule for the irrecoverable deposits or charges paid in advance or contracted to be paid for the Insured's benefit only and for which are not recoverable from any other source, in the event of necessary and unavoidable abandonment made by the Insured within thirty (30) days before the date of commencement of trip due to:

- a. the sudden and unexpected death, serious injury or illness of himself, his spouse, parent, child, brother, sister, grandparent, parent-in-law or business partner who is a resident of the country where the Insured is maintaining principal residence;

- b. unexpected outbreak of strike, riot or civil commotion at the planned destination arising from causes beyond the Insured's control;
- c. unexpected attendance under subpoena as a witness at a court of law;
- d. serious damage to the Insured's principal residence due to fire, flood or similar natural disaster (e.g. typhoon, earthquake, etc.) within one (1) week from the departure date which requires the Insured's presence on the premises on the departure date;

Provided this Policy shall not cover the following:

- a. the first Php500.00 of each and every claim per Insured person
- b. arising directly or indirectly as a result of government regulation or act; the failure or default of the travel agent or tour operator or transport provider to provide any part of the booked journey or service; any unlawful act or criminal proceedings against the Insured or of any person whom the journey plans depend on; the Insured's disinclination to travel; the liquidation, bankruptcy or dissolution of the Insured's company or the Insured's financial difficulty; the Insured's failure to notify the travel agent or tour operator or provider of transport or accommodation immediately if it is found necessary to cancel or curtail the travel arrangements.
- c. any claim when at the time of making the travel arrangements the Insured is aware of any circumstances which might cause the journey to be cancelled.
- d. any loss that is covered by any other existing insurance scheme; government program or which will be paid or refunded by a hotel, airline, travel agent for any other travel and/or accommodation.

COVERAGE J – EMERGENCY TRIP TERMINATION (Curtailed)

This cover pays up to the limit specified in the schedule for additional traveling, hotel expenses or board incurred and loss of travel and/or accommodation expenses paid in advance or forfeited by the Insured after the commencement of the holiday or travel consequent upon the Insured having to return to his or her place of residence following the sudden and unexpected death, serious injury or illness of himself, including his spouse, parent, child, brother, sister, grandparent, parent-in-law or business partner whose death, serious injury or illness occurred in the Philippines at the time of the Insured's travel. This coverage is effective only if it is purchased before the Insured becomes aware of any circumstances which could lead to the disruption of his/her journey.

This section also covers the reasonable and necessary travel costs and additional hotel accommodation incurred by one immediate family member of the Insured, such costs arising from the death of or serious injury to the Insured as the result of an accident, excluding any death or injury arising from air crash during the period of insurance up to a maximum benefit stated in the schedule of benefits. The authorized travel agent has an authority to make a claim on behalf of the Insured for air fares only.

Emergency trip termination means abandonment of the planned trip by return to the place of initial departure after arrival at the booked destination as shown on the booking invoice.

No benefits will be provided for any loss resulting (in whole or in part) from:

- a. pregnancy and its complications;
- b. illness or disorders of a psychological nature, nervous depressions, mental illness, sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- c. suicide, attempted suicide, or intentionally self-inflicted injury;

- d. periodic control and observation examinations;
- e. failure to obtain required vaccinations before departure;
- f. alcohol or drug abuse;
- g. any cancellations resulting from civil or foreign war, riots, popular movements, any pre-existing conditions, terrorist acts, any effect of a source of radioactivity, epidemics, pollution, natural catastrophes and climatic events.
- h. any cancellation resulting due to a widespread outbreak of diseases or virus such as but not limited to Dengue, Meningococemia, Severe Acute Respiratory Syndrome (SARS), Middle East Respiratory Syndrome Coronavirus (MERS-Cov), Ebola Virus and other diseases of wide prevalence, declared as epidemic by the Department of Health of the Philippines, World Health Organization or any institution of any recognized government anywhere in the world.

COVERAGE K – RETURN OF MORTAL REMAINS

In the event of the Insured's accidental death, this cover reimburses, up to the limit specified in the schedule, of expenses related to the return of mortal remains of the Insured to his/her home country.

COVERAGE L – COMPASSIONATE VISIT

In the event that the Insured is traveling alone and will be confined or is projected to be confined in a hospital for more than seven (7) consecutive days due to accidental bodily injury, this cover will reimburse the cost of transporting one chosen companion to the major airport closest to the place of hospitalization, provided that the transportation be equivalent to economy, round-trip, common carrier transportation.

PART II – SPECIAL CONDITION ON EXTRA INCLUSIVE COVERAGE

EXTENDED COVERAGE AFTER TERMINATION

This policy, after expiration of the Term of Coverage, shall be extended automatically up to a maximum of twenty four (24) hours when:

- a. the Insured riding solely as a passenger on board any public utility vehicle, which is scheduled to arrive at its destination prior to expiration, is delayed beyond such expiration, and;
- b. delay is caused by circumstances beyond the control of the Insured.

DEFINITION:

Public Utility Vehicle as used in this Section shall mean all forms of commercial transportation either by land, sea, or air, licensed to carry fare-paying passengers.

PART III – SPECIAL CONDITIONS AS RESPECTS COVERAGE WHILE FLYING

With regard to flying, this policy covers strikes and aircraft hijacking, loss of baggage and damage to baggage of the Insured when riding solely as a fare paying passenger and not as an operator or crew of the aircraft. Cover also includes while boarding or alighting. Type of aircraft shall be limited to:

A certified commercial passenger aircraft on any regular, scheduled or non-scheduled, special or chartered flight and operated by a properly certified pilot flying between duly established and maintained airports.

PART IV – EXPOSURE AND DISAPPEARANCE

When the Insured suffers a loss due to exposure to the elements as a result of an accident covered by this policy, the Company will indemnify the Insured in accordance with the terms of the Policy.

If the body of the insured is NOT found within one (1) year following an accident causing the disappearance, sinking or wreckage of the vehicle carrying the insured, it will be presumed that the insured lost his/her life as a result of such accident.

PART V – GENERAL EXCLUSIONS (Applicable to All Sections)

This insurance with respect to the above hazards shall not apply to:

- a) Cave-in of mines;
- b) injury sustained while engaging in mountaineering requiring the use of ropes or guides, skin diving employing the use of compressed cylinders, racing on wheels or horseback, skydiving from a device for aerial navigation, hang gliding (Unless such activities have been declared to and accepted by the Company, subject to additional premium payment, and affirmed by written endorsement).
- c) injury sustained while participating in professional athletics or any organized and scheduled amateur physical contact sports;
- d) loss of or damage to personal property of the Insured that can be claimed from the airline or carrier;
- e) loss caused directly or indirectly, wholly or partly by:
 - i. bacterial infections or infections caused by parasites, except infections caused by pus-producing microorganisms (pyrogenic infections) which shall occur through an accidental cut or wound; (NOTE: GENERAL EXCLUSION a) (1) above does not apply to Coverage B and the additional benefit under Coverage B (Daily Hospital Income on Confinement due to Sickness), provided that it occurs during the course of travel and is not specifically excluded under EXCLUSIONS SPECIFIC TO COVERAGE B AND ADDITIONAL BENEFIT OF COVERAGE B.
 - ii. Medical or surgical treatment (except if necessary by reason of injuries covered by this policy and performed within the period of insurance);
 - iii. Miscarriage or any disease of female reproductive system
 - iv. AIDS or Sexually Transmitted Diseases (STD)
- f) loss or injury caused by war, invasion, acts of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, strikes, riots, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority, sabotage, terrorism. This exclusion shall not be affected by any endorsement, which does not specifically refer to it, in whole or in part.
- g) loss of life or injury sustained as a direct result of, in connection with or attributable to

- i. a commission of a crime or any attempt thereof,
 - ii. avoiding arrest
 - iii. any unlawful act (civil or criminal) or
 - iv. violation of rules and regulation on traffic and/or road use
- h) loss of life or injury sustained as a direct result of, in connection with or attributable to the insured being under the influence of prohibited/regulated drugs or alcohol;
- i) suicide or attempted suicide (sane or insane);
 - j) murder or provoked assault;
 - k) nuclear radiation or radioactive contamination;
 - l) serving as officer or crew of any type of sea vessel; aircraft

PART VI:

CHOICE OF LAW AND SETTLEMENT OF DISPUTES

The terms and conditions of this policy, including its execution, shall be governed by, implemented, and construed in accord with the laws of the Republic of the Philippines.

The parties agree to exert all efforts to settle any disputes amicably as far as practicable. For this purpose, any grievance may be addressed to and resolved by the Company via its website at www.travelsure.ph. The Company shall resolve and settle valid and complete claim within thirty (30) days from the date of receipt of all requirements for proper settlement thereof.

For any suit or action concerning the interpretation and/or implementation of the terms, conditions, and obligations provided in this policy, the parties expressly agree to submit themselves to the exclusive jurisdiction of the courts and/or the appropriate governing/regulatory/quasi-judicial bodies in the Philippines.

**They hereby authorize MICO to use their relevant contact information/e-mail address in relation to the advancement and promotion of the products/services they have obtained*

