



## GROUP TRAVEL INSURANCE FOR PARTNER COMPANIES

### Policy Digest

#### I. ELIGIBILITY

Primary and Supplementary Metrobank Travel Signature Visa cardholders aged 85 and below on their travel dates with accounts in good standing, are eligible for the benefit. To qualify, the airline ticket—whether for international or domestic travel—must be charged to the eligible card.

|                           | Domestic   | International   |
|---------------------------|--|---|
| Origin                    | Within the Philippines   |   |
| Destination               | Domestic   | Worldwide   |
| Policy type               | Annual-Multi trip  |   |
| Age eligibility           | Adult: 18 – 85 years old<br>Child: 0-17 years old  |   |
| Maximum trip duration     | 50 days (unlimited trips per year)   |   |
| Covered mode of transport | Via air only   |   |
| Excluded destinations     | Lanao Del Norte, Lanao Del Sur, South Cotabato, North Cotabato, Maguindanao, Zamboanga Del Norte, Zamboanga Del Sur, Sultan Kudarat, and Sulu archipelago (including Basilan province)   | Cuba, North Korea, Crimea, Iran, Syria, Sevastopol, Venezuela, Ukraine and Russia<br><i>The excluded destinations is subject to change based on the list where transactions are prohibited/restricted under United Nations resolutions, or trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.</i> |
| Excluded occupations      | Any injury which arises in the course of the Insured's occupation if falls within the following categories or involves the following activities: <ul style="list-style-type: none"> <li>a. Full-time military, air force and navy personnel, police and civil defense personnel (other than serving in the Philippines full-time or reservist training);</li> <li>b. Air crew, ship crew, motor racer, entertainer, armed security guard;</li> <li>c. Manual worker regardless of whether any machinery or tools are used including but not limited to construction worker and kitchen help;</li> <li>d. Off-shore rig worker, diver, firefighter, fisherman;</li> <li>e. Working onboard sea vessel or aircraft (e.g air crew, ship crew, shipyard worker);</li> <li>f. Working at heights above thirty (30) feet including but not limited to roofing activities, on the scaffolding or gondola;</li> <li>g. Underground worker, in tunnel or quarry; or</li> <li>h. Any occupation dealing with explosives or hazardous substances</li> </ul> |   |
| Other conditions          | <ul style="list-style-type: none"> <li>a. If a spouse or child is a supplementary cardholder, their coverage as cardholder will take precedence.</li> <li>b. If a spouse or child is not declared as the cardholder, they will be covered under the extended customer benefit.</li> <li>c. If both spouses are cardholders, the children will be covered under only one policy to prevent double coverage.</li> <li>d. Coverage for spouse and child is extended only when travelling with Principal cardholder.</li> <li>e. Benefit is extended up to two (2) children only.</li> </ul>   |   |



## II. BENEFITS & COVERAGES

|  |  | Domestic  | International  | Pre-Trip | On-Trip | Post-Trip |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
|--|--|---|--|----------|---------|-----------|-----------------------|---|----------------------------|------|--------------------------------|------|---|--|---|------|--|-----|---|------|---|-----|--|------|---------------------------------|-----|---|-----|---|-----|
| <b>Section 1- Personal Accident Benefits</b>       |  |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| 1 (a)  | Accidental Death and Permanent Disablement | Principal: 10,000,000<br>Spouse: 2,000,000<br>Child: 200,000  | Principal: 25,000,000<br>Spouse: 5,000,000<br>Child: 500,000 |          | ☑       |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| When We will pay                                   |  | <p>If <b>You</b> suffer death or <b>Permanent Disablement</b> arising from an <b>Accident</b> while <b>On-Trip</b>.</p> <p>The benefits are payable provided that:</p> <ol style="list-style-type: none"> <li><b>Accidental</b> death and dismemberment benefit shall be payable even if the loss occurs occurs one hundred eighty (180) days from the date of <b>Accident</b>;</li> <li><b>Permanent Disablement</b> occurs within three hundred sixty-five (365) days from the date of <b>Accident</b>;</li> <li>The <b>Permanent Disablement</b> is listed in the scale of compensation table.</li> </ol> <p>The benefit payable under <b>Accidental</b> death will be reduced by any benefit already paid under <b>Permanent Disablement</b> in respect of the same <b>Injury</b>.</p> <p><b>Our</b> maximum liability is 100% of the specified limit and <b>We</b> shall have no further liability under the Policy in respect of any <b>Injury</b> sustained thereafter.</p> <p>If the <b>Public Transport</b> in which <b>You</b> are traveling in sank, wrecked or disappeared, <b>We</b> will presume that <b>You</b> suffered death resulting from <b>Injury</b> at the <b>Time</b> of such sinking, wrecking or disappearance if <b>Your</b> body has not been found within three hundred sixty-five (365) days from that date. If at any time after settlement of claims <b>You</b> were found to be alive, all amounts paid by <b>Us</b> will be refunded.</p> |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| What We will pay                                   |  | <p><b>We</b> will pay the relevant percentage as set out in the scale of compensation below, up to the specified limit applicable to the Selected Plan.</p> <table border="1"> <thead> <tr> <th>Scale of Compensation</th> <th>% of specified limit under this benefit</th> </tr> </thead> <tbody> <tr> <td>1. <b>Accidental</b> Death</td> <td>100%</td> </tr> <tr> <td>2. Permanent Total Disablement</td> <td>100%</td> </tr> <tr> <td>3. Total and <b>Permanent Disablement</b> of:</td> <td></td> </tr> <tr> <td>(a) Total <b>Loss of</b> (two) <b>Limbs</b></td> <td>100%</td> </tr> <tr> <td>(b) Total <b>Loss of</b> (one) <b>Limb</b></td> <td>50%</td> </tr> <tr> <td>(c) Total <b>Loss of Sight</b> in both eyes</td> <td>100%</td> </tr> <tr> <td>(d) Total <b>Loss of Sight</b> in one eye</td> <td>50%</td> </tr> <tr> <td>(e) Total <b>Loss of Speech</b> and <b>Hearing</b></td> <td>100%</td> </tr> <tr> <td>(f) Total <b>Loss of Speech</b></td> <td>50%</td> </tr> <tr> <td>(g) Total <b>Loss of Hearing</b> in both ears</td> <td>50%</td> </tr> <tr> <td>(h) Total <b>Loss of Hearing</b> in one ear</td> <td>15%</td> </tr> </tbody> </table>   |  |          |         |           | Scale of Compensation | % of specified limit under this benefit | 1. <b>Accidental</b> Death | 100% | 2. Permanent Total Disablement | 100% | 3. Total and <b>Permanent Disablement</b> of: |  | (a) Total <b>Loss of</b> (two) <b>Limbs</b> | 100% | (b) Total <b>Loss of</b> (one) <b>Limb</b> | 50% | (c) Total <b>Loss of Sight</b> in both eyes | 100% | (d) Total <b>Loss of Sight</b> in one eye | 50% | (e) Total <b>Loss of Speech</b> and <b>Hearing</b> | 100% | (f) Total <b>Loss of Speech</b> | 50% | (g) Total <b>Loss of Hearing</b> in both ears | 50% | (h) Total <b>Loss of Hearing</b> in one ear | 15% |
| Scale of Compensation                              | % of specified limit under this benefit    |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| 1. <b>Accidental</b> Death                         | 100%                                       |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| 2. Permanent Total Disablement                     | 100%                                       |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| 3. Total and <b>Permanent Disablement</b> of:      |  |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| (a) Total <b>Loss of</b> (two) <b>Limbs</b>        | 100%                                       |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| (b) Total <b>Loss of</b> (one) <b>Limb</b>         | 50%  |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| (c) Total <b>Loss of Sight</b> in both eyes        | 100%                                       |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| (d) Total <b>Loss of Sight</b> in one eye          | 50%  |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| (e) Total <b>Loss of Speech</b> and <b>Hearing</b> | 100%                                       |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| (f) Total <b>Loss of Speech</b>                    | 50%  |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| (g) Total <b>Loss of Hearing</b> in both ears      | 50%  |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| (h) Total <b>Loss of Hearing</b> in one ear        | 15%  |   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |
| What is not covered                                |  | <p>In addition to the Specific Provisions and Exclusions any one eye, ear or limb that is impaired before the <b>Trip</b> will not be paid based on the total loss percentage indicated in the scale of compensation in the “What We will pay” section.</p>   |  |          |         |           |                       |   |                            |      |                                |      |   |  |   |      |  |     |   |      |   |     |  |      |                                 |     |   |     |   |     |



| Section 2 – Travel Inconveniences Benefits |                   |   |                                   |   |   |  |
|--|-------------------|---|-----------------------------------|---|---|--|
| 2 (a) i                                    | Trip Cancellation | Up to 20,000  | Up to 20,000                      | ☑ |   |  |
| 2 (a) ii                                   | Trip Postponement | Up to 20,000  | Up to 20,000                      | ☑ |   |  |
| What We will pay                           |                   | If <b>You</b> have to unavoidably cancel or postpone <b>Your Trip</b> within thirty (30) days before the commencement of the <b>Trip</b> as a direct result of <b>Trip Disruption Cause</b> .   |                                   |   |   |  |
| When We will pay                           |                   | <p><b>We</b> will reimburse <b>You</b>, up to the specified limit applicable to the Selected Plan for the “<b>Cancellation Expenses</b>” or “<b>Postponement Expenses</b>”.</p> <p>“<b>Cancellation Expenses</b>” are the non-refundable portion of the tour, travel and accommodation expenses, tickets or booking activities such as theme park, theater show, concerts, train ticket, that are paid in advance due to the cancellation of the <b>Trip</b> which are not recoverable from any other source such as:</p> <p>The providers of the accommodation, their booking agents, travel agent or other compensation scheme;</p> <p>The providers of the transportation, their booking agents, travel agent, compensation scheme;</p> <p>Your credit or debit card provider or any other payment system.</p> <p>“<b>Postponement Expenses</b>” are the reasonable administrative charges incurred to the postponement of the <b>Trip</b>.</p> <p>For any same event, <b>We</b> will only pay the highest claim from one of these Sections:</p> <ol style="list-style-type: none"> <li>Section 2 (a) i – Trip Cancellation;</li> <li>Section 2 (a) ii – Trip Postponement.</li> </ol>   |                                   |   |   |  |
| What is not covered                        |                   | <ol style="list-style-type: none"> <li>Any event mentioned above which is publicly known at the <b>Time You</b> book <b>Your Trip</b> or purchased this Policy, whichever occurs later.</li> <li>This Policy which was purchased less than three (3) days before the commencement of the <b>Trip</b>.</li> <li>The <b>Trip</b> which was cancelled and/or postponed before the purchase of this Policy.</li> <li>For loss of used frequent flyer rewards points or holiday points that <b>You</b> have used, in part or full, to pay for any part of the <b>Trip</b>.</li> <li>Any refund <b>You</b> receive from the companies <b>You</b> have paid in advance.</li> <li>Any claim arising from a reason not listed in the <b>Trip Disruption Cause</b>.</li> <li>Any claim not listed in the 'What We will pay' section.</li> <li>Any claim where you choose not to travel because the Philippine government (or any other equivalent government body in another country) has released a travel advisory or warning, such as but not limited to travel restriction or ban due to <b>Epidemic, Pandemic, or Natural Disaster</b>.</li> <li>Any claim where <b>You</b> cannot travel because the Philippine government (or any other equivalent government body in another country) has released a travel restriction or ban due to a <b>Pandemic</b>.</li> </ol> |                                   |   |   |  |
| 2 (b)                                      | Trip Delay        | Up to 20,000<br>2,000 per 6 hours   | Up to 20,000<br>2,000 per 6 hours | ☑ | ☑ |  |
| What We will pay                           |                   | If <b>Your</b> scheduled departure of a <b>Public Transport</b> is delayed for at least six (6) consecutive hours from the original scheduled <b>Time</b> due to natural disaster, equipment failure or <b>Strike</b> or <b>Hijack</b> or other industrial action by any employee of <b>Public Transport</b> .  |                                   |   |   |  |



|                     |                          |  |  |  |   |  |
|---------------------|--------------------------|--|--|--|---|--|
| When We will pay    |                          | <p>The delay shall be calculated from the original scheduled departure <b>Time</b> of the <b>Public Transport</b> until the commencement of the first available schedule offered by the <b>Public Transport</b> operator or the alternative transportation <b>You</b> travel in, whichever is earliest.</p> <p>If the <b>Trip</b> delay occurs from <b>Your Residing Location</b>, <b>We</b> will pay <b>You</b> for a maximum of six (6) hours up to the specified limit applicable to the Selected Plan.</p>   |  |  |   |  |
| What is not covered |                          | <p>In addition to the General Exclusions (page 14), <b>We</b> will also not pay any claims under this section due to the following:</p> <ol style="list-style-type: none"> <li>1. <b>Your</b> failure to check in according to the itinerary or ticket;</li> <li>2. <b>Your</b> failure to board the next available scheduled trip offered by the <b>Public Transport</b>;</li> <li>3. <b>Your</b> failure to obtain written confirmation from the <b>Public Transport</b> or its handling agents of the number of hours delayed and the reason for such delay;</li> <li>4. Airport closure, airport curfew, <b>Strike</b>, air traffic flow management restrictions in existence on the date of the <b>Scheduled Flight</b>;</li> <li>5. <b>Your</b> late arrival at an airport (except for late arrival caused by a <b>Strike</b>);</li> <li>6. Any rescheduling or delay which <b>You</b> have been made aware of twenty-four (24) hours prior to the first scheduled departure <b>Time</b> in the travel itinerary;</li> <li>7. Cancellation or rescheduling of the scheduled departure <b>Time</b> (unless due to <b>Natural Disaster</b> or equipment failure of <b>Public Transport</b>);</li> <li>8. If the Policy was purchased less than three (3) hours before the commencement of the <b>Trip</b>;</li> <li>9. <b>Trips</b> outside the Philippines via land or sea conveyance.</li> </ol> |  |  |   |  |
| 2 (c)               | Baggage Delay            | Up to 20,000<br>2,000 per 6 hours  | Up to 20,000<br>2,000 per 6 hours                              |  | ☑ |  |
| What We will pay    |                          | <p>In the event that <b>Your</b> baggage arrived late from the <b>Time</b> of <b>Your</b> arrival at <b>Your Travel Destination</b> due to the fault of <b>Public Transport</b> during the <b>Trip</b>, <b>We</b> will pay <b>You</b>, according to the Selected Plan.</p>   |  |  |   |  |
| When We will pay    |                          | <p><b>We</b> will pay <b>You</b> up to the amount specified under the schedule of benefits in the <b>Policy Schedule</b> for every six (6) continuous hours of delay of the baggage.</p> <p>For the same event, <b>We</b> will only pay the highest claim from one of these Sections:<br/>Section 2 (c) – Baggage Delay;<br/>Section 2 (d) – Loss / Damage to Baggage.</p>   |  |  |   |  |
| What is not covered |                          | <p>In addition to the General Exclusions, <b>We</b> will not pay when the baggage delay occurs during <b>Your</b> return to <b>Your</b> point of origin as indicated in <b>Your Trip</b> itinerary.</p>  |  |  |   |  |
| 2 (d)               | Loss / Damage to Baggage | Up to 40,000<br>8,000 Per item<br>subject to 500<br>deductible   | Up to 40,000<br>8,000 per item<br>subject to 500<br>deductible |  | ☑ |  |
| When We will pay    |                          | <p>In the event of loss of or damage to <b>Your</b> baggage during the <b>Trip</b>.</p>  |  |  |   |  |
| What We will pay    |                          | <p><b>We</b> will pay <b>You</b> up to the specified limit applicable to the Selected Plan based on the following:</p> <ol style="list-style-type: none"> <li>a. Repair or replace the damaged item/s; or</li> <li>b. Replace the lost item/s;<br/>provided that the articles must be owned by <b>You</b> or entrusted to <b>You</b>.</li> </ol> <p><b>Our</b> compensation to <b>You</b> is subject to:</p>   |  |  |   |  |



|                     |                          |   |  |  |   |  |
|---------------------|--------------------------|---|--|--|---|--|
|                     |                          | <p>a. <b>Our</b> discretion on whether to repair or reimburse the depreciated cost of the lost item/s;</p> <p>b. Wear and tear and depreciation;</p> <p>c. A maximum limit for any one (1) item or pair or set of item/s;</p> <p>For any item that forms part of a pair or set, <b>Our</b> maximum liability will be a proportionate part of the value of the pair or set. A pair or set of items is treated as one (1) item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands).</p> <p>For the same event, <b>We</b> will only pay the highest claim from one of these Sections:</p> <p>a. Section 2 (d) – Baggage Delay;</p> <p>b. Section 2 (e) – Loss/Damage to Baggage.</p>   |  |  |   |  |
| What is not covered |                          | <p>In addition to the General Exclusions (page 14), <b>We</b> will also not pay any claims under this section in respect of:</p> <ol style="list-style-type: none"> <li>1. Any item that is left unattended in a <b>Public Place</b>, even if left in any locked vehicle unless (i) kept in the locked glove compartment or rear boot of the vehicle (ii) and not visible from the outside (iii) and there is evidence of forcible and violent entry to the vehicle;</li> <li>2. Willful act, omission, negligence or carelessness;</li> <li>3. Unexplained and mysterious disappearance of <b>Your</b> baggage;</li> <li>4. Baggage that is sent in advance, mailed or shipped separately;</li> <li>5. Normal wear and tear which shall include but is not limited to scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works);</li> <li>6. The following classes of property are excluded from coverage:             <ol style="list-style-type: none"> <li>a. Business goods or samples of any kind;</li> <li>b. Animals; perishables, consumables or fragile articles (e.g. chinaware, glassware), antiques, artifacts, documents or manuscripts, paintings, jewelry, keys, medicine;</li> <li>c. Contact or corneal lenses or hearing aids or dentures;</li> <li>d. Computers including software and accessories;</li> <li>e. Portable Business Equipment which shall include, but it is not limited to laptops, mobile phones, tablets, digital cameras, DSLR's, video equipment, hand-held mobile technology, portable computer equipment and visual display equipment;</li> <li>f. Information stored in tapes, cards, discs or other storage devices of similar kind;</li> <li>g. Any motorized vehicle including the accessories or remote-controlled motorized device while in use;</li> <li>h. Musical Instruments, any sports or golf equipment, bicycles;</li> <li>i. <b>Money</b>, securities, debit or credit cards or any cards or vouchers with a stored value;</li> <li>j. Identity card, passport, driver's license, employment passes or any type of passes.</li> </ol> </li> </ol> |  |  |   |  |
| 2 (e)               | Loss of Travel Documents | Up to 10,000 Replacement cost and other expenses  | Up to 10,000 Replacement cost and other expenses |  | ☑ |  |
| When We will pay    |                          | If <b>You</b> suffer loss of passport, visa and/or travel tickets that are in <b>Your</b> custody while travelling, due to <b>Robbery, Theft or Natural Disaster</b> .  |  |  |   |  |
| What We will pay    |                          | <b>We</b> will reimburse You up to the specified limit applicable to the Selected Plan for:   |  |  |   |  |



|                                     |  |  |   |  |   |   |
|-------------------------------------|--|--|---|--|---|---|
|                                     |  | <ul style="list-style-type: none"> <li>a. The replacement cost of the lost travel document obtained upon return to Your Residence;</li> <li>b. Other expenses such as travel and accommodation expenses incurred while On-Trip.</li> </ul>   |   |  |   |   |
| What is not covered                 |  | <p>In addition to the General Exclusions, <b>We</b> will also not pay any claims under this section in respect of:</p> <ul style="list-style-type: none"> <li>a. Any item that is left unattended in a <b>Public Place</b>, even if left in any locked vehicle unless (i) kept in the locked glove compartment or rear boot of the vehicle (ii) and not visible from the outside, and (iii) there is evidence of forcible and violent entry;</li> <li>b. Any shortage due to exchange rate or depreciation of value;</li> <li>c. The local transportation cost incurred in obtaining the replacement of travel document upon return to <b>Your Residence</b>.</li> </ul> |   |  |   |   |
| <b>Section 3 - Medical Expenses</b> |  |  |   |  |   |   |
| 3 (a)                               | Emergency Medical Expense due to Accident and/or Illness | Principal: Up to 100,000<br>Spouse: Up to 100,000<br>Child: Up to 50,000 subject to 5,000 deductible   | Principal: Up to 200,000<br>Spouse: Up to 200,000<br>Child: Up to 100,000 subject to 5,000 deductible |  | ☑ | ☑ |
| When We will pay                    |  | If <b>You</b> suffer <b>Injury</b> and/or <b>Illness</b> and seek medical treatment during the <b>Trip</b> .   |   |  |   |   |
| What We will pay                    |  | <p><b>We</b> will reimburse the <b>Medical Expenses</b> up to the specified limit applicable for those expenses incurred within ninety (90) days from the date of the <b>Injury and/or Illness</b> such as the following:</p> <ul style="list-style-type: none"> <li>a. The services of a qualified <b>Doctor</b>;</li> <li>b. <b>Hospital</b> confinement and use of operating room;</li> <li>c. Anesthetics (including administration), x-ray, examinations or treatments, and laboratory tests;</li> <li>d. Ambulance services;</li> </ul> <p>Drug medicines, and therapeutic services and suppliers.</p>   |   |  |   |   |
| What is not covered                 |  | Refer to Specific Provisions and Exclusions  |   |  |   |   |

### Policy Definitions

|                        |   |
|------------------------|---|
| Accident or Accidental | A sudden, unforeseen and fortuitous event which occurs during the Period of Insurance which solely results in Injury and which is not caused by Illness or naturally occurring medical conditions; or loss of or damage to property, whichever applies. |
| Adult                  | Any person who is at least eighteen (18) years old during the policy period.  |
| Bodily Injury          | Injury or death suffered by the Insured Person caused solely by Accident.   |
| Child(ren)             | An unmarried and unemployed person who is below 18 years old.   |
| Civil War              | Armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups.   |
| Compulsory quarantine  | Apprehension, detention or surveillance for the purpose of preventing the introduction, transmission or spread of such public health emergencies of international concern.  |
| Dental Treatment       | Treatment that is medically necessary to restore sound and natural teeth due solely to an Accident and is carried out by a qualified and licensed dentist.  |



|                         |  |
|-------------------------|--|
| Doctor                  | A person legally qualified by a medical degree in western medicine who is licensed to provide medical treatment and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Doctor cannot be You, Your business partner or agent, Your employer or employee, Your Travel Companion or a person related to You by blood, marriage, or adoption. Any reference to “Doctor” in this Policy shall mean, wherever appropriate, a general practitioner and / or specialist.  |
| Emergency               | Refers to a sudden, unexpected acute medical condition which constitutes a serious or life-threatening Emergency which requires immediate surgical or medical attention to avoid death or permanent and irreversible total loss of function.   |
| Endorsement             | An authorized amendment to the terms of Your Policy.   |
| Epidemic                | Any contagious disease outbreak which is classified as such by the World Health Organization or Department of Health of the Philippines or any other equivalent government body at the planned destination.  |
| Extreme Sports          | Any sports activity that presents a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, racing or motor rallies, off-piste skiing, potholing, ultra-marathons, biathlons, triathlons, and stunt riding. This does not include sporting activities that are open to the general public without restriction (other than height or general health or fitness warnings) and which are provided by recognized local tour operators but always providing that You are participating under the supervision of qualified guides.   |
| Hijack                  | Changing the course or destination of an aircraft, or to seize or usurp the control thereof, while it is On-Trip.  |
| Hospital                | Refers to any establishment which is licensed as a medical or surgical Hospital or provider in the country where it operates, and which is recognized by Us and it meets all the following requirements: <ul style="list-style-type: none"> <li>• it operates primarily for the reception, care and treatment of sick, ailing, or injured persons as in-patients;</li> <li>• it provides twenty-four (24) hours a day nursing service by nurses;</li> <li>• it has a staff of one or more licensed medical practitioners available at all times;</li> <li>• it provides organized facilities for diagnosis and major surgical facilities;</li> <li>• it is not primarily a nursing home, rest home, convalescent home or similar establishment, geriatric ward, an institution for treatment of substance abuse, such as, but not limited to, alcoholic or drug rehabilitation or similar purposes.</li> </ul> |
| Hospitalized            | Being confined in a Hospital as a registered in-patient under the care of a Doctor because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of being Hospitalized means a continuous twenty-four hour (24-hr) period and for which room and board have been charged.   |
| Illness                 | Worsening of physical health for which You need medical treatment by a Doctor, commencing and manifesting itself while travelling and within the Period of Insurance and shall exclude any Pre-Existing Medical Condition.   |
| Immediate family member | If Unmarried, refers to Your surviving parents and unmarried sibling/s. If Married, refers to Your legal spouse and Children.  |
| Injury                  | Damage or harm caused to the body by an external force sustained during the Period of Insurance and which is caused solely by an Accident.   |



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| Loss of Hearing                | Total and irrecoverable Loss of Hearing which is beyond the remedy by surgical or other treatment.   |
| Loss of Limb                   | Complete severance of, or irrecoverable loss of use of, hand at or above the wrist or a foot at or above the ankle.  |
| Loss of Sight                  | Total and irrecoverable Loss of Sight beyond remedy by surgical or other treatment.  |
| Loss of Speech                 | The disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveolabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.  |
| Medical Expenses               | <p>a. Expenses necessarily and reasonably incurred for medical treatment of Bodily Injury or Illness covered under this Policy; or</p> <p>b. Medical equipment and aids (such as prostheses, crutches), prescribed by the attending Doctor.</p> <p>Any treatment by a specialist must be referred by the attending Doctor and shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed.</p>  |
| Money                          | Legal tender currency notes.   |
| Natural Disaster               | Any event or force of nature that has catastrophic consequences such as avalanche, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami, and volcanic eruption.  |
| On-Trip                        | <p>This refers to the period during which You are travelling from Your Residence to the Travel Destination and back in case of return Trip:</p> <ul style="list-style-type: none"> <li>• Commences from the Time You leave Your place of Residence or work in the Philippines, but not more than three (3) hours prior to Your scheduled Time of departure to the intended destination; and</li> <li>• Ceases on whichever of the following occurs first: <ul style="list-style-type: none"> <li>a. Three (3) hours after Your arrival at the terminal of Your last Public Transport, as indicated in Your Trip itinerary;</li> <li>b. Expiry date of the Period of Insurance as shown in the Policy Schedule;</li> <li>c. Your return to Your Residence or place of work in the Philippines.</li> </ul> </li> </ul> |
| Pandemic                       | Any contagious disease outbreak which is classified as such by the World Health Organization or Department of Health of the Philippines or any other equivalent government body at the planned destination.  |
| Period of Insurance            | The policy period as specified in the Policy Schedule. 'From' is the Effective Date, while 'To' is the Expiry Date.  |
| Permanent Disablement          | Is an uninterrupted disability for at least six (6) months which prevents You from engaging in any gainful occupation, employment or business, or if in the opinion of the medical examiner appointed by Us, the disability is deemed permanent.   |
| Policy Schedule                | An outline that indicates Your personal details and schedule of benefits provided in this Policy; the electronic confirmation of this Policy.  |
| Pre-Existing Medical Condition | <p>Refers to any injury or illness which during the two (2) years preceding the policy effective date:</p> <ul style="list-style-type: none"> <li>• You have been diagnosed; or</li> <li>• for which You have received medication, advice or treatment, or</li> <li>• which You should reasonably, based on our appointed Doctor's opinion, have known about; or</li> <li>• for which You have experienced symptoms even if You have not consulted a Doctor.</li> </ul>  |



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| Public Place                      | Any place to which the public has access to which shall include, but it is not limited to department store, shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, and public toilet).   |
| Public Transport                  | Any conveyance by air, land, or sea that has fixed and established routes and is operated under license by the respective country for the transportation of fare paying passengers. This excludes rental vehicles, taxis, and all modes of transportation that are chartered or arranged as part of a tour.   |
| Region                            | An area or part of the world where Your policy is effective, as indicated in the Policy Schedule.   |
| Residence                         | The residence address stated on the application for this insurance.   |
| Residing Location                 | Any location within the 100 km radius from Your Residence.  |
| Robbery                           | Taking of any personal property belonging to another, by means of violence against or intimidation of any person or using force upon anything.  |
| Scheduled Flight                  | Commercial flights scheduled by Public Transport.   |
| Serious Injury or Serious Illness | <ol style="list-style-type: none"> <li>1. When applied to You, refers to any Injury or Illness that resulted to confinement or admission to a Hospital as a registered patient and is certified by a Doctor that You are unfit to continue with Your Trip.</li> <li>2. When applied to a family member, it refers to any Injury or Illness that is certified as being life threatening and requires immediate medical treatment by a Doctor.</li> </ol>   |
| Strike, Riot or Civil Commotion   | Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized) usually against a governing body or the policies thereof and including any action of government authority to suppress such gathering.   |
| Sum Insured                       | The maximum limit that the relevant Section will pay as stated under the schedule of benefits, based on the Selected Plan shown on Your Policy Schedule.  |
| Theft                             | Taking of personal property of another without the latter's consent without any violence or intimidation.   |
| Time                              | Any reference to Philippine Standard Time or date.  |
| Travel Companion                  | The person who has a travel reservation or confirmation to accompany You on the entire Trip. This excludes a tour leader who is travelling together as part of a tour group and receiving remuneration in payment or in kind.   |
| Travel Destination                | The place to which You are travelling as specified in Your Trip itinerary, which is located outside Your Residing Location, but within the Region that You or Your representative have chosen at Time of application.   |
| Travel Documents                  | Passport, visa and / or travel tickets which is required during Your Trip.  |
| Trip                              | The period between the Effective Date and Expiry Date as specified in the Policy Schedule.  |
| Trip Disruption Cause             | <p>Any of the following causes:</p> <ol style="list-style-type: none"> <li>1. Unexpected Death, Serious Injury or Serious Illness occurring to You, Your Immediate family member or Travel Companion;</li> <li>2. Unexpected outbreak of Strike, Riot, or Civil Commotion at the planned destination;</li> <li>3. Sudden invitation by the court of law to serve as a witness that is not made known to You prior to the booking of the Trip;</li> <li>4. Serious damage to Your Residence in the Philippines from fire or Natural Disaster occurring within one (1) week before the commencement of or during the Trip which requires Your presence on the premises;</li> <li>5. An Epidemic or Natural Disaster at the planned destination which prevents You from proceeding with the Trip.</li> </ol> |



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| We/ Our/ Us               | AXA Philippines   |
| You/ Your/ Insured Person | The person(s) insured and named in the Policy Schedule. |

### III. EXCLUSIONS

| <b>General Exclusions</b>  |   |
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| Behavioral Exclusions  | <ul style="list-style-type: none"> <li>a. When the Insured committed:               <ul style="list-style-type: none"> <li>i. Suicide or attempted suicide, intentional self-injury;</li> <li>ii. Willful, malicious or unlawful acts.</li> </ul> </li> <li>b. When the Insured:               <ul style="list-style-type: none"> <li>i. Fail to take reasonable precaution to safeguard his property or minimize claims under the Policy;</li> <li>ii. Is under the influence or effects of alcohol or drugs unless properly prescribed by a Doctor and taken as prescribed.</li> </ul> </li> <li>c. If the Insured suffer from any mental and nervous disorders including insanity.</li> </ul>  |
| Travel Exclusions  | <ul style="list-style-type: none"> <li>a. Travelling to or from a country where the Philippine government or travel destination's regulatory authority has advised against non-essential travel as specified by the government relating to any war or warlike event, strike, riot or civil commotion, disease outbreak or unsafe health conditions, impending natural disaster or any other events of similar nature. This exclusion does not apply if the Insured has already commenced his/her trip prior to the issuance of such travel advisory.</li> </ul>   |
| Circumstantial Exclusions  | <ul style="list-style-type: none"> <li>a. Action taken by any government authority including confiscation, seizure, destruction and restriction</li> <li>b. Direct participation of the Insured in any terrorist acts</li> <li>c. War, invasion, act of foreign enemy hostilities (whether war is declared or not), Civil War, rebellion, revolution, insurrection, military or usurped power.</li> <li>d. Ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component.</li> <li>e. Consequential loss or damage of any kind.</li> </ul>  |
| <b>Specific provisions and exclusions</b>  |   |
| Applicable to Accidental Death and Permanent Disablement and Medical Expenses Benefits | <p>In addition to the General Exclusions, the company will also not pay any claims in respect of:</p> <ol style="list-style-type: none"> <li>1. Any Pre-Existing Medical Condition, including congenital conditions;</li> <li>2. Travelling against medical advice or where the Trip is made for the purpose of obtaining medical treatment;</li> <li>3. Pregnancy, childbirth, abortion, miscarriage and any Injury or Illness related to such conditions;</li> <li>4. Sexually transmitted infections;</li> <li>5. Surgery or medical treatment, that in the opinion of the Doctor treating the Insured, can reasonably be delayed until his return to his residence;</li> <li>6. Any form of cosmetic (aesthetic) treatment or plastic surgery or any treatment related to previous cosmetic treatment except to restore function after an accident that occurs during the period of insurance;</li> <li>7. Taking part in flying or other aerial activities except as a fare-paying passenger in a licensed passenger-carrying aircraft. This exclusion does not</li> </ol> |



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|  | <p>apply to any leisure hot air balloon ride, leisure parachuting, leisure sky-diving, leisure bungee jumping and leisure snow/ice sports;</p> <p>8. Any sports that are played in a professional capacity or in competition involving prize Money, donations, sponsorship or reward of any kind;</p> <p>9. Participation in the following activities:</p> <ol style="list-style-type: none"> <li>a. Extreme Sports. This exclusion does not apply to any of the following leisure activities - parachuting, sky diving, bungee jumping, rock climbing, hang-gliding, non-competitive winter sports;</li> <li>b. Motorcycling unless the Insured holds a valid motorcycle license recognized by the country he's travelling in and provided that he wears a helmet at all times while motorcycling and abide by all applicable road laws of that country;</li> <li>c. Mountaineering that entails the use of specific climbing equipment and ropes;</li> <li>d. Hiking or trekking above three thousand five hundred (3,500) meters sea level;</li> <li>e. Expedition to generally inaccessible and remote areas of a country or areas previously unexplored;</li> <li>f. Underwater activities which require the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving where the Insured is diving no deeper than thirty (30) meters under the supervision of a qualified diving instructor; or the Insured holds a PADI certification (or equivalent qualification) and he is diving with a companion who holds a PADI certification (or equivalent qualification).</li> </ol> <p>10. Travel to or from country where the Philippine government or Your Travel Destination's regulatory authority has advised against any kind of travel.</p> <p>11. The event that the Insured contract a disease that could have been prevented by a vaccination which the Insured failed to acquire and comply as directed, recommended or warned by the World Health Organization (WHO) or the equivalent authority of his/her Travel Destination before the commencement of the trip.</p> |
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#### IV. CLAIMS PROCEDURE

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| Claims Notification | Any occurrence or loss which may give rise to a claim under the Policy should be reported to the company in writing within 30 days of the occurrence or loss. Failure to furnish notice within the time provided shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice is furnished as soon as reasonably possible.   |
| Proof of Loss       | <p>If any injury, accident, loss or damage due to robbery or theft happens, the Insured must:</p> <ol style="list-style-type: none"> <li>a. Make a report within 24 hours of the incident, to the police or the relevant authorities at the place of loss or to the management of the establishment where the incident occurred, if any property is lost, stolen or malicious damage is suspected. The Insured must obtain a written documentation from such authorities;</li> <li>b. Get a certification from the Public Transport company containing specific details if it is due to any of the following:</li> </ol> |



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|                    | <ul style="list-style-type: none"><li>i. Loss/Damage to Baggage, a letter detailing the contents of the lost baggage;</li><li>ii. Flight Delay, confirmation and reason for such delay;</li><li>c. Take all reasonable steps to recover missing property;</li><li>d. Give us written notification within thirty (30) working days of the occurrence or loss;</li><li>e. Give us the receipts, invoices, boarding pass and/or photocopy of passport for purposes of verification and proof of travel;</li><li>f. Send us any writ, summons or other documents in connection with the claim immediately;</li><li>g. Not admit, deny or enter into any agreement in relation to any claim or charge made against the Insured Person.</li></ul> |
| Claim requirements | Completely filled out travel claim form supporting documents .  |

*Disclaimer: This material contains information that should be read and construed in the light of, and subject to, the terms and conditions contained in the Group Policy. In the event of conflict, the group policy will prevail.*

*The Group Policy is in the main premises of the Group Policyholder and is available to the Members for inspection during the office hours of the Group Policyholder.*