

# Summary of Benefits

**PAL Travel Insurance** is especially designed for Philippine Airlines passengers and is underwritten by PNB General Insurers Co., Inc.

The following is a Summary of Benefits together with a brief description of what is covered by each benefit and what is included in each assistance service. Please note that the limits shown in the table below reflect the maximum amount payable.

Please read the Group Policy Wording carefully for the complete details of the terms and conditions of the insurance cover.

<b>PAL Travel Insurance</b>	<b>Domestic Philippines (PHP)</b>	<b>Asia (except Japan, Korea and the Middle East) (USD)</b>	<b>Rest of the world (USD)</b>
<b>PERSONAL ACCIDENT</b>			
Personal Accident	PHP 1,200,000	USD 55,000	USD 80,000
Repatriation of Remains	Unlimited	Unlimited	Unlimited
Funeral Benefit	up to PHP 175,000	up to USD 5,000	up to USD 5,000
<b>MEDICAL EXPENSES AND 24-HOUR TRAVEL ASSISTANCE</b>			
Medical Expenses due to accident/illness including admission, dental and follow-up care	up to PHP 1,200,000 (deductible PHP 500)	USD 65,000	USD 125,000
Emergency Assistance/Evacuation	Unlimited	Unlimited	Unlimited
Hospital Confinement Income Benefit (up to 10 days)	PHP 1,200/day Maximum of PHP 12,000	USD 100/day Maximum of USD 1,000	USD 200/day Maximum of USD 2,000
Emergency Communication Expense	up to PHP 2,500	up to USD 200	up to USD 400

<b>PAL Travel Insurance</b>	<b>Domestic Philippines (PHP)</b>	<b>Asia (except Japan, Korea and the Middle East) (USD)</b>	<b>Rest of the world (USD)</b>
Compassionate Visit	Travel Cost plus up to PHP 2,500/day Maximum of PHP 75,000	Travel Cost plus up to USD 100/day Maximum of USD 3,000	Travel Cost plus up to USD 150/day Maximum of USD 5,000
Child Guard	Travel Cost plus up to PHP 2,500/day Maximum of PHP 75,000	Travel Cost plus up to USD 100/day Maximum of USD 3,000	Travel Cost plus up to USD 150/day Maximum of USD 5,000
<b>TRAVEL INCONVENIENCE</b>			
Trip Cancellation	up to PHP 50,000 (Deductible PHP 500)	up to USD 2,000 (Deductible USD 10)	up to USD 4,000 (Deductible USD 10)
Trip Curtailment	up to PHP 50,000 (Deductible PHP 500)	up to USD 2,000 (Deductible USD 10)	up to USD 4,000 (Deductible USD 10)
Baggage Delay (for each 12-hour delay)	up to PHP 5,000 (Maximum of PHP 50,000)	up to USD 200 (Maximum USD 2,000)	up to USD 250 (Maximum USD 2,500)
Flight Delay (for each 12-hour delay)	up to PHP 1,000 (Maximum of PHP 10,000)	up to USD 50 (Maximum USD 500)	up to USD 100 (Maximum USD 1,000)
Missed Connection Benefit (for each 12-hour delay)	-	up to USD 50 Maximum of USD 500	up to USD 100 Maximum of USD 1,000
Flight Diversion Benefit (for each 12-hour delay)	-	up to USD 50 Maximum of	up to USD 100 Maximum of

<b>PAL Travel Insurance</b>	<b>Domestic Philippines (PHP)</b>	<b>Asia (except Japan, Korea and the Middle East) (USD)</b>	<b>Rest of the world (USD)</b>
		USD 500	USD 1,000
Loss / Damage of Baggage and Personal Effects (Per item)	up to PHP 7,000 per item Maximum of PHP 50,000 (Deductible PHP 500)	up to USD 200 per item Maximum of USD 2,000 (Deductible USD 10)	up to USD 250 per item Maximum of USD 2,500 (Deductible USD 10)
Loss of Travel Documents	up to PHP 20,000	up to USD 2,500	up to USD 2,500
Emergency Cash - Due to loss of travel documents (per day)	-	USD 300/day Maximum of USD 1,200	USD 350/day 350/day Maximum of USD 1,400
Loss of Personal Money	-	up to USD 500	up to USD 1,000
Hijack (per day)	PHP 1,000/day Maximum of PHP 10,000	USD 60/day Maximum of USD 600	USD 100/day Maximum of USD 1,000
<b>OTHER TRAVEL BENEFITS</b>			
Personal Liability including Legal Expenses	up to PHP 500,000	up to USD 50,000	up to USD 100,000
Car Rental Protection	-	up to USD 7,500	up to USD 7,500
24-Hour Worldwide Travel Assistance Service	Included	Included	Included

For more information, please read the Group Policy Wording to fully understand the terms and conditions of this policy and to decide if this product is suitable for you and meets your requirements.

## General Description and Definition of Benefits

### Personal Accident

PNBGen shall provide a lump sum cash benefit in case of loss of life or permanent total disability due to an accident while traveling and during the period of insurance.

---

### Medical Expenses

PNBGen shall cover for the medical expenses incurred as a result of an accident or sickness.

---

### Emergency Medical Evacuation

PNBGen shall arrange for transport to move to a more convenient location if the insured passenger becomes injured or sick while traveling, as approved and coordinated with PAL Travel Assistance.

---

### Repatriation of Mortal Remains

PNBGen shall arrange and pay for the immediate return of an insured passenger's remains if death occurs due to an accident or sickness while traveling, as approved and coordinated with PAL Travel Assistance.

---

### Funeral Benefit

PNBGen shall pay for all actual cost of burial expenses incurred, up to the maximum Benefit amount as stated in the Policy Schedule subject to the terms and conditions of the Group Policy, if the insured passenger suffers death due to an Accident while traveling.

---

### Hospital Confinement Income

PNBGen shall pay for each complete day (24 hours) of confinement from the first day of confinement and up to a maximum Benefit amount for a period not exceeding ten (10) days as stated in the Policy Schedule subject to the terms and conditions of the Group Policy,

---

### Emergency Communication Expense

PNBGen will indemnify the insured passenger or the traveling companion for reasonable Charges for personal mobile phone or standard telephone land line used for the purpose of informing Immediate Family Members of the emergency or engaging the services of the PAL Travel Assistance if the insured passenger suffers Bodily Injury or Sickness.

---

### **Child Guard**

PNBGen will cover the Insured passenger for reasonable hotel accommodation and travel (economy air travel) expenses necessarily incurred for one (1) relative or a friend to accompany the insured passenger's Dependent Children back to the Philippines, up to the relevant Benefit amount as stated in the Policy Schedule subject to the terms and conditions of the Group Policy, if the insured passenger is Confined in a Hospital Overseas and there is no other adult to accompany the Insured's Dependent Children home.

---

### **Compassionate Visit**

PNBGen will arrange for the travel (economy return air travel) and reasonable hotel accommodation for one (1) Immediate Family Member or friend to visit and stay with the insured passenger until the he/she is medically fit to be discharged, up to the relevant Benefit amount as stated in the Policy Schedule subject to the terms and conditions of the Group Policy, if the insured passenger is confined in a Hospital Overseas for more than five (5) consecutive days due to Bodily Injury or Sickness and his medical condition forbids evacuation and no adult member of the insured passenger's Immediate Family is with him, as approved and coordinated with PAL Travel Assistance

---

### **Loss or damage of Baggage & Personal Effects**

PNBGen will pay for the baggage / personal effects that were lost or damaged while in the possession of the hotel staff or common carrier or as a result of forceful taking by violent means.

---

### **Loss of Travel Documents**

PNBGen will indemnify the insured passenger in terms of reasonable additional hotel, travel, communication and other expenses necessarily incurred in the country or countries visited in obtaining the replacement of the lost Travel Documents up to the relevant Benefit amount as stated in the Policy Schedule subject to the terms and conditions of the Group Policy.

---

### **Emergency Cash due to Loss of Travel Documents**

PNBGen will pay a cash advance to the insured passenger in respect to expenses due to Loss of Travel Documents, up to a maximum Benefit amount as stated in the Policy Schedule subject to the terms and conditions of the Group Policy.

---

### **Loss of Personal Money**

PNBGen will indemnify the insured passenger in terms of loss of personal money overseas due to robbery, theft or burglary or any attempt thereof or Natural Disasters, up to the relevant Benefit amount as stated in the Policy Schedule subject to the terms and conditions of the Group Policy.

---

### **Baggage Delay**

PNBGen will pay this benefit for each consecutive twelve (12) hour baggage delay. The maximum amount payable is shown on the benefits table subject to the terms and conditions of the Group Policy.

---

### **Flight Delay**

PNBGen will pay the insured passenger a benefit for each consecutive twelve (12) hour flight delay due to strikes or industrial action, adverse weather conditions, mechanical breakdown or structural defect. The maximum amount payable is shown on the benefits table.

---

### **Missed Connection**

PNBGen will pay the insured passenger if his/her confirmed onward connecting scheduled flight Overseas is missed at the transfer point due to unforeseeable circumstances outside his/her control up to the Benefit amount as stated in the Policy Schedule, for every full twelve (12) consecutive hours of misconnection.

---

### **Flight Diversion**

PNBGen will pay the insured passenger if his/her scheduled flight has been diverted due to unforeseeable circumstances outside his/her control up to the Benefit amount as stated in the Policy Schedule, for every full twelve (12) consecutive hours of flight diversion.

---

### **Hijack Inconvenience**

PNBGen will pay the insured passenger for each twelve (12) hours that the plane is hijacked. The maximum amount payable is shown on the benefits table and subject to the terms and conditions of the Group Policy.

---

### **Trip Cancellation**

PNBGen shall recover flight ticket non-refundable payments, deposits and out of pocket expenses up to the sum insured, if in the unfortunate event that the trip is cancelled before scheduled departure date due to: (1) accidental death, (2) bodily injury, (3) serious sickness of the insured passenger or of an immediate family member.

---

### **Trip Curtailment**

PNBGen will pay the insured passenger in respect of curtailment expenses, if he/she needs to curtail the journey after it has started due to reasons specified in the terms and conditions of the Group Policy, i.e. his/her immediate family member suffers sickness, etc.

---

### **Personal Liability including Legal Expenses**

PNBGen will indemnify the insured passenger if he/she commits an act of negligence which results to becoming legally liable to pay compensation for Death or Accidental Bodily Injury or Accidental Property Damage or loss to any third party, up to the Benefit amount as stated in the Policy Schedule subject to the terms and conditions of the Group Policy.

---

### **Car Rental Protection**

PNBGen will reimburse the insured passenger for the rental vehicle excess or deductible that he/she becomes legally liable to pay as a result of an Accidental loss or damage of the rented vehicle, up to the Benefit amount as specified in the Policy Schedule subject to the terms and conditions of the Group Policy.

---

### **24-hour Worldwide Travel Assistance**

Please call +632 846-2171 anytime, anywhere. Contact the local telephone operator and ask for a reverse charge call to **PAL Travel Assistance**.