



**Travel The World  
Without Worries!**



STANDARD INSURANCE  
**TRAVEL PROTECT**

**WITH COVID-19 COVERAGE**

## What is Travel Protect?

Travel Protect provides emergency medical assistance, travel assistance, travel inconvenience, personal liability and personal accident benefits to individuals and group of travellers.

## Why Do You, a Traveler, Need a Travel Insurance?

### Here are Six Good Reasons.

#### 1. While abroad, you may need to go to a hospital and it may be expensive.

Should you meet an accident or fall ill (not pre-existing) while travelling abroad, you may not have the ready cash needed to pay for hospitalization, surgery, medical fees, professional fees and pharmaceutical products prescribed by the attending physician.

- A Standard Insurance travel insurance policy will cover this under "Medical Treatment Benefit".

#### 2. You may need emergency evacuation transportation to a hospital, by ambulance or by airlift.

Should you meet an accident or a life threatening illness and need to be evacuated via ambulance, airplane or the most suitable means of transport to a medical facility, you may not have the funds needed to pay for such transportation.

- A Standard Insurance travel insurance policy will cover this under "Emergency Medical Evacuation Benefit".

#### Two frequently asked questions are:

##### 1. Do I need to pay cash at the hospital?

For accidents or illnesses that are covered by your policy, the hospitalization will be "cashless" up to the maximum limit as indicated on your policy.

You will need to contact Standard Insurance's Emergency Hotline Number at +632 8845-1111 to find an accredited hospital or clinic nearest you.

##### 2. Will I get reimbursed if I pay the hospital/clinic after my consultation/treatment?

You may be reimbursed, up to the maximum limit as stated on your policy schedule, subject to further assessment and approval.



#### 4. Your flight may be delayed due to unforeseen circumstances.

In cases of flight delays of more than six (6) hours due to acts of nature, mechanical breakdown of the carrier or sunset limitations, you might incur additional expenses for transport and hotel accommodation.

- A Standard Insurance travel insurance policy will cover this under "Delayed Departure Benefit" or "Trip Postponement Benefit".

#### 5. An accident resulting to death or permanent disability may occur while you are abroad.

In the event that you figure in an accident resulting in your death or permanent disability, your family members may lose the benefit of your regular income and suffer financially until they are able to adjust to and recover from losing you.

- A Standard Insurance travel insurance policy will cover this under "Personal Accident Benefit".

#### 3. While abroad, you may be a victim of theft, robbery or burglary.

In cases of theft, robbery or burglary, you may lose your travel documents as well as personal money. Resolving cases such as these may also require you to prolong your hotel stay and incur additional communication expenses.

- A Standard Insurance travel insurance policy will cover this under "Loss of Travel Document" and "Loss of Personal Money".

#### 6. While abroad, you may cause another person's accidental death or bodily injury (i.e., third party bodily injury). You may also cause damage to property (third party property damage).

In the event that you cause accident that injures other people, or damage to property, you may not have the financial, professional and legal resources needed to resolve matters with all those affected.

- A Standard Insurance travel insurance policy will cover this under "Personal Liability Benefit".

## Call Us

### Head Office

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# Summary of Benefits and Coverage

As of May 2024

	BENEFITS	PROTECT PESO 500,000 (PhP)	PROTECT PESO 1,500,000 (PhP)	PROTECT PESO 2,500,000 (PhP)
<b>EMERGENCY MEDICAL ASSISTANCE</b>				
1	CASHLESS BENEFITS Medical Treatment including claims due to/ arising from COVID-19			
	Claims outside the Usual Country of Residence	500,000	1,500,000	2,500,000
	Claims within the Usual Country of Residence	50,000	150,000	250,000
2	BENEFITS FOR REIMBURSEMENT: Hospital Income	1,500 max. of 15,000	2,000 max. of 20,000	2,000 max. of 20,000
3	Emergency Dental Care	5,000	15,000	15,000
<b>EMERGENCY TRAVEL ASSISTANCE</b>				
4	CASHLESS BENEFITS: Emergency Medical Evacuation/Repatriation	Included	Included	Included
5	Repatriation of Mortal Remains	Included	Included	Included
6	Care of Minor Children	Included	Included	Included
7	Compassionate Visit Actual Expense for Transportation, Accommodation Expense of:	1,000 per day max. of 20,000	1,500 per day max. of 30,000	2,000 per day max. of 40,000
8	Delivery of Medicine	Included	Included	Included
9	BENEFITS FOR REIMBURSEMENT: Relay of Urgent Messages	Included	Included	Included
<b>TRAVEL INCONVENIENCE BENEFITS</b>				
10	CASHLESS BENEFITS: Loss of Travel Documents	25,000	50,000	50,000
11	Location & Forwarding of Luggage	Included	Included	Included
12	BENEFITS FOR REIMBURSEMENT: Loss of Personal Money	NIL	5,000	10,000
13	Car Rental Excess Protection	10,000	20,000	20,000
14	Trip Cancellation including claims due to/ arising from COVID-19	Up to 50,000	Up to 65,000	Up to 80,000
15	Delayed Departure (Outbound and inbound)	3,000 for every 6 hours max. of 8,000	3,750 for every 6 hours max. of 10,000	3,750 for every 6 hrs max. of 10,000
16	Trip Postponement	16,000	20,000	20,000
17	Missed Connection (Outbound and inbound)	5,000	8,000	8,000
18	Diversion of Trip (Outbound and inbound)	5,000	15,000	15,000
	Inconvenience Cash Assistance for Delayed Departure, Missed Connection and Diversion of Trip (Not Receipted)	Fixed at 1,000	Fixed at 1,000	Fixed at 1,000
19	Trip Termination including claims due to/arising from COVID-19	Up to 50,000	Up to 65,000	Up to 80,000
20	Baggage Delay	4,000	6,000	6,000
	Inconvenience Cash Assistance for Baggage Delay (Not Receipted)	Fixed at 1,000	Fixed at 1,500	Fixed at 1,500
21	Loss or Damage of Baggage	15,000	25,000	25,000
	Loss or Damage of Checked-In Baggage			
	Indemnity for loss of luggage or personal belongings not checked-in	15,000	25,000	25,000
22	Hijack (up to a maximum of 10 days)	2,000 per day	2,500 per day	2,500 per day
<b>PERSONAL LIABILITY BENEFIT</b>				
23	BENEFITS FOR REIMBURSEMENT: Personal Liability	1,000,000	1,500,000	1,500,000
<b>PERSONAL ACCIDENT BENEFIT</b>				
24	BENEFITS FOR REIMBURSEMENT: Personal Accident			
	Accidental Death	1,000,000	2,000,000	2,000,000
	Permanent Total Disablement	1,000,000	2,000,000	2,000,000
	Burial Assistance			
	Accidental Cause	10,000	20,000	20,000
	Non-Accidental Cause	10,000	10,000	10,000

## Period of Insurance

The Policy shall commence:

when the Policyholder leaves his/her home in the Usual Country of Residence to commence the travel, but not earlier than twenty-four (24) hours before the start date shown on the policy schedule as evidenced by the original departure time shown on the travel ticket, and ends under all other sections:

- (i) no more than 24 hours from actual date of arrival as evidenced by the original arrival time shown on the travel ticket; or
- (ii) no later than end date of the policy as shown in the policy schedule; or
- (iii) when the Policyholder is in his/her home address in the Usual Country of Residence.

whichever is earlier.

Furthermore, the Insured person is covered if diagnosed with COVID-19 during the insured trip or within fifteen (15) days prior to the scheduled trip departure date, provided travel insurance is taken prior to such diagnosis.

## Emergency Medical Assistance

### CASHLESS BENEFITS

#### 1. Medical treatment including claims due to/ arising from COVID-19 (with Automatic Extension of Period of Insurance)

Pays the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees, professional fees and pharmaceutical products, prescribed by the attending doctor in the event of covered illness or injury. This includes an automatic extension of 10 days of period of insurance should the Policyholder be hospitalized.

**Exclusions:** A pre-existing condition is defined as a medical condition that the policyholder suffered prior to taking out the insurance, whether or not the Policyholder is aware of such condition. A pre-existing condition may pre-dispose the Policyholder to certain medical emergencies, which are exclusions from the policy.

### BENEFITS FOR REIMBURSEMENT

#### 2. Hospital Income

Provides a daily income up to ten (10) consecutive days if hospitalized due to covered illness or injury.

#### 3. Emergency Dental Care

Provides dental assistance and pays the cost for necessary emergency dental treatment of natural teeth resulting from an accident. Crowns, bridges, dentures, etc. are not understood to be natural teeth. Ordinary toothaches, cavities, infections or decay, dental sensitivity in the course of the policyholder's trip is not covered under this policy.

## Emergency Travel Assistance

### CASHLESS BENEFITS

#### 4. Emergency Medical Evacuation/Repatriation

Covers transfer or repatriation, if necessary, via an ambulance or the most suitable means of transport to a medical facility where adequate assistance can be performed in the event of an accident or a life-threatening illness.

·It is upon the discretion of Standard Insurance to decide whether medical evacuation or medical repatriation is necessary.

#### 5. Repatriation of Mortal Remains

Arranges necessary transport or repatriation and pays the cost of the transfer expenses to the place of internment in the Philippines in the event of death due to accident or illness.

#### 6. Care of Minor Children

Pays for the transportation of one immediate family member if Policyholder is hospitalized for more than ten (10) consecutive days or is deceased, and is accompanied by a minor during the trip and if no adult accompanies the said minor.

#### 7. Compassionate Visit

Takes charge of the transfer of an immediate family member including the accommodation expenses up to the limit indicated in the Plan for a maximum of twenty (20) days, if admitted to hospital for more than five (5) days as a result of accident or illness. This will only respond if the Policyholder has no relative with him on the trip.

#### 8. Delivery of Medicine

Takes charge of delivering the medicines prescribed urgently by a doctor for the Policyholder during the trip. Cost of medicine is excluded.

### BENEFITS FOR REIMBURSEMENT

#### 9. Relay of Urgent Messages

Reimburses reasonable communication expenses incurred to contact our Assistance Center.

## Travel Inconvenience Benefits

### CASHLESS BENEFITS

#### 10. Loss of Travel Documents

Pays for reasonable additional hotel, travel and communications expenses, flight rebooking fee (if any), including cost to replace travel documents in obtaining the replacement of a lost passport or visa due to theft, robbery, burglary, or Acts of Nature.

· Any loss of passport or visa must be reported to the Police or Consular representative within 24 hours. A written report is required to make a claim.

### 11. Location and Forwarding of Luggage

Provides advice on reporting of delayed or missing luggage and personal possessions and assists in arrangements for locating them.

## BENEFITS FOR REIMBURSEMENT

### 12. Loss of Personal Money

Reimburses personal money/cash, traveler's checks if lost or stolen due to theft, robbery, burglar, Acts of Nature, provided that a Police report is filed within 24 hours of occurrence.

- Not applicable for children 15 years and younger.

### 13. Car Rental Excess Protection

Reimburses any excess or deductible if policyholder becomes legally liable to pay in respect of loss or damage caused by accident to the rented vehicle during the rental period.

### 14. Trip Cancellation including claims due to/ arising from COVID-19

Pays for the non-refundable portion of the travel accommodation expenses, including non-refundable cruise tickets and flight rebooking (if any), if the trip has to be cancelled due to serious illness, serious bodily accident or death sustained or serious damage caused by fire, explosion, robbery or by Acts of Nature in the Usual Place of Residence or at the planned destination.

- Policyholder has not yet left his/her country of residence
- For Trip cancellation, coverage takes effect upon payment of premium. The policy must have been issued at least three (3) days before the trip.

### 15. Delayed Departure (Outbound and Inbound)

Pays any additional expenses incurred such as transport and hotel accommodation, maintenance expense, non-refundable cruise and hotel bookings (if any), if trip is delayed by at least six (6) hours due to acts of nature, mechanical breakdown of the carrier or sunset limitation.

### 16. Trip Postponement

Pays the non-refundable portion of travel accommodation expenses, including flight rebooking fees, non-refundable cruise and hotel bookings (if any), if trip is delayed by at least 24 hours due to acts of nature, mechanical breakdown of the carrier or sunset limitation.

### 17. Missed Connection (Outbound and Inbound)

Pays reasonable additional expenses such as prime necessity expenses incurred, including the use of alternative scheduled public transport services and non-refundable cruise and hotel bookings (if any), if the carrier contracted was delayed by six (6) hours because of acts of nature, mechanical breakdown of the carrier, sunset limitation and intervention by the authorities or hijackers.

### 18. Diversion of Trip (Outbound and Inbound)

Pays for the prime necessity expenses including reasonable additional expenses incurred for the use of alternative scheduled public transport if the carrier contracted is diverted because of mechanical breakdown of the carrier, acts of nature, intervention by the authorities or hijackers.

### 19. Trip Termination including claims due to/ arising from COVID-19

Pays for the proportional (non-refundable) part of the journey forfeited, including flight rebooking fees (if any), if the trip has been cut short due to (a) serious illness, serious bodily accident or death sustained by the Policyholder or pre-existing illness, serious bodily accident or death of immediate family member or (b) burglary, fire or explosion in his/her Usual Place of Residence.

Insured can only claim from one of these benefits namely, (i) Delayed Departure (ii) Trip cancellation, (iii) Trip Postponement, (iv) Missed Connection, (v) Trip Termination or (vi) Diversion of Trip for the same occurrence.

### 20. Baggage Delay

Reimburses for the purchase of necessary clothing and toiletries if the checked-in baggage is delayed, misdirected or temporarily misplaced for more than six (6) hours from the time of the arrival at the overseas destination.

### 21. Loss or Damage Baggage

Compensates for lost or damaged checked-in baggage the portion not covered by the airline baggage limit of liability and indemnifies material losses if luggage or personal belongings in case of theft, robbery and burglary, if not checked-in.

- Please remember to keep all your receipts, boarding passes, baggage claim tags to facilitate your claim. You will also need to secure a Property Irregularity report from the Airline.

### 22. Hijack

Provides a daily allowance for a maximum of ten (10) days for each full day for the delay or interruption of the journey as a result of hijack.

## Personal Liability Benefit

## BENEFIT FOR REIMBURSEMENT

### 23. Personal Liability

Covers expenses that the Policyholder causes another person's accidental death, bodily injury or damage to property because of situations beyond the Policyholder's control while traveling.

## Personal Accident Benefit

## BENEFITS FOR REIMBURSEMENT

### 24. Personal Accident

Provides benefit for accidental death and permanent total disability occurring during the trip.

#### General Policy Exclusions:

1. Bad faith, criminal acts, fraudulent, seriously negligent or reckless actions
2. Terrorism, mutiny, large concentrations of people, crowd disturbances and human stampedes.
3. War
4. Radio-active nuclear energy
5. Bets, challenges or brawls

6. Pre-existing conditions
7. Extra hazardous sports
8. The use of unauthorized public transport
9. Labor accidents
10. Suicide
11. Mental illness
12. Rehabilitation treatments
13. Alternative medicines
14. Prosthesis, orthosis and osteosynthesis material
15. Pregnancy and childbirth
16. Fragile/breakable baggage or perishable products

### IMPORTANT NOTES

#### Types of Plans

**Individual** - individual travelling abroad

**Group** - two (2) or more individuals travelling with the same itinerary/destination, same travel dates and same conveyance.

#### Eligibility

The package is intended for persons travelling on vacation, study or seminars/conferences for OUTBOUND and INBOUND trips with a maximum of ninety (90) days only. This package excludes cover for skilled persons/ skilled laborers when travelling for the purpose of employment or in the course of employment. High risk occupations such as healthcare workers, nursing professions are also excluded.

#### Age Limit

Individuals from 0 months old up to 75 years old, subject to additional premium/surcharge as follows:

0 – 59 years old: standard rate as shown on the schedule of premiums

60 – 69 years old: 100% add-on

70 – 75 years old: 150% add-on

#### Others

- Hazardous sports when approved shall be subject to 100% surcharge
- Participation in competitions or tournaments for regular sports when approved shall be subject to 50% surcharge.

#### IMPORTANT NOTICE

- Advice of Loss should be made within thirty (30) days from the Date of the incident, otherwise no claim shall be entertained.
- The services arranged by the Policyholder on his/her own behalf, without prior communication or without the consent of Company's service provider except in the case of emergencies, are not covered by the policy.

This brochure contains only a general description of coverage and is not a statement of contract. All coverage are subject to the conditions and exclusions of the actual policy.

### Premium Rates Schedule

As of May 2024

ASIA (excluding Japan)	PROTECT PESO 500,000	PROTECT PESO 1,500,000	PROTECT PESO 2,500,000
1-6 DAYS	350	463	690
7-10 DAYS	569	903	1,265
11-15 DAYS	808	1,189	1,610
16-24 DAYS	1,086	1,518	1,955
25-31 DAYS	1,327	1,731	2,243
32-45 DAYS	1,789	2,121	3,853
46-60 DAYS	2,266	2,792	4,543
61-70 DAYS	2,473	3,103	5,865
ADDITIONAL 10 DAYS	235	345	535

WORLDWIDE (including Japan)	PROTECT PESO 500,000	PROTECT PESO 1,500,000	PROTECT PESO 2,500,000
1-6 DAYS	411	483	713
7-10 DAYS	613	943	1,288
11-15 DAYS	917	1,264	1,955
16-24 DAYS	1,187	1,609	2,703
25-31 DAYS	1,454	1,896	3,278
32-45 DAYS	1,975	2,415	4,313
46-60 DAYS	2,559	3,048	5,348
61-70 DAYS	2,774	3,335	6,153
ADDITIONAL 10 DAYS	273	407	690



For any concerns and assistance, contact us via Viber Business:

**SCAN**  
**QR CODE**



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