

Going on a holiday involves a lot of careful planning from booking flights and hotels to making lists of what you want to see and do. However, sometimes the unexpected happens and you'll require assistance whether you've lost your luggage, need to find the nearest clinic or have become seriously injured.

Starr Insurance Companies has provided travel protection to travelers for decades, whether for business or pleasure. Our business and leisure travel plans range from economical to comprehensive and are designed for all age groups for both domestic and international trips.

At Starr, we make it our business to understand your needs. We put ourselves in your shoes because we act and think locally, and we develop products based on what everyone needs to protect themselves and their family.

About Starr Insurance Companies

Starr Insurance Companies is a leading insurance and investment organization, providing commercial property and casualty insurance, including travel and accident coverage to almost every imaginable business and industry in virtually every part of the world.

Cornelius Vander Starr established his first insurance company in Shanghai, China in 1919. Today, Starr is one of the world's fastest growing insurance organizations. Our experienced associates are capable of writing in 128 countries on 6 continents.

TravelLead Domestic

Coverage	Short Term Plans		
	Economy	Elite	Annual Plan
Sum Insured Per Person in PHP			
Section 1 - Accidental Death and Disablement Pays for death or permanent disablement arising within 12 months of an accident. Includes accident while in a common carrier.	500,000	1,000,000	1,500,000
Section 2 - Burns Benefit Pays for second or third degree burns as a result of an injury	Up to 10,000	Up to 20,000	Up to 50,000
Section 3 - Medical Expenses Pays actual expenses for treatment of injury or sickness	Up to 250,000 (reimbursement) Subject to below sub-limit	Up to 500,000 (Subject to below sub-limit)	Up to 1,000,000 (Subject to below sub-limit)
(a) Follow-up Medical Treatment Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 25,000	Up to 50,000	Up to 100,000
(b) Hospital Cash Benefit Pays cash benefit for each day of hospital confinement due to injury or sickness while on a trip	500 / day maximum of 8 days	1,500 / day maximum of 8 days	1,500 / day maximum of 8 days
Section 4 - Global Emergency Assistance Services			
(a) Round-the-clock Hotline Service Provides a 24-hour hotline for travel assistance, business concierge and medical assistance	Not Applicable	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provides emergency medical evacuation and repatriation due to serious injury or sickness	Up to 10,000 (reimbursement)	Actual Cost	Actual cost
(c) Compassionate Visit			
1.) Hospitalization of Insured Person Pays for the cost of airfare and accomodation of one relative or friend or immediate family member	Travel Expense up to 2,000 / day Maximum of 8 days	Travel Expense up to 3,000 / day Maximum of 8 days	Travel Expense up to 5,000 / day Maximum of 8 days
2.) Death of Insured Person Pays for the cost of airfare and accomodation of one immediate family member	Travel Expense up to 2,000 / day Maximum of 8 days	Travel Expense up to 3,000 / day Maximum of 8 days	Travel Expense up to 5,000 / day Maximum of 8 days

TravelLead Insurance - Domestic | cont'd

TravelLead Domestic (cont'd)

Coverage	Short Term Plans		
	Economy	Elite	Annual Plan
Sum Insured Per Person in PHP			
(d) Return of Dependent Child Pays for the cost of one way airfare for sending back an unattended child during the hospitalization of the Insured Person	Airfare	Airfare	Airfare
(e) Repatriation of Mortal Remains Pays for the return of remains to the usual place of residence of the Insured Person, as a result of sickness or injury	Up to 10,000 (reimbursement)	Actual cost	Actual cost
Section 5 - Loss or Damage to Baggage & Personal Effects Benefit Pays for the loss or repair of damaged baggage, personal effects based on the sub-limit per item	Up to 10,000 / sub-limit of 2,000 per item	Up to 25,000 / sub-limit of 5,000 per item	Up to 30,000 / sub-limit of 5,000 per item
Section 6 - Baggage Delay Benefit Pays for the emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours	Up to 2,500 after 6 hours delay	Up to 3,500 after 6 hours delay	Up to 3,500 after 6 hours delay
Section 7 - Document Loss Benefit Reimburses replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery or burglary with maximum limits per day for travel and accommodation expenses	Up to 10,000 (2,500 / day)	Up to 20,000 (5,000 / day)	Up to 50,000 (5,000 / day)
Section 8 - Travel Delay and Missed Connecting Flight Benefits			
Travel Delay Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours	2,000	3,500	3,500
Missed Connecting Flight or Airline Mechanical Fault Reimburses for the unexpected hotel accommodation and/or restaurant meal expenses incurred, when the Insured missed the onward flight, as a result of the late arrival of the incoming flight	Up to 5,000 after 6 hours	Up to 10,000 after 6 hours	Up to 15,000 after 6 hours
Section 9 - Trip Cancellation Pays for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious sickness of Insured Person / immediate family member / travel companion / business partner; witness summons, compulsory quarantine or jury service of an Insured Person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the Insured Person's residence from fire or flood	Up to 10,000	Up to 30,000	Up to 50,000
Section 10 - Trip Curtailment Pays for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury, serious sickness of an Insured Person / immediate family member / travel companion / business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	Up to 10,000	Up to 30,000	Up to 50,000
Section 11 - Personal Liability Benefit Pays for legal cost in respect of accidental bodily injury or property damage to third-party due to negligence	Not Applicable	500,000	1,000,000
Section 12 - Staff Replacement Benefit Pays for the cost of airfare of a replacement staff if the original Insured Person is hospitalized during a scheduled business trip	Not Applicable	Up to 10,000	Up to 10,000
Section 13 - Accidental Funeral Benefit Reimburses the cost of funeral expenses following an accidental death of the Insured Person while on a trip	Up to 10,000	Up to 20,000	Up to 20,000
Section 14 - Accidental Comatose Benefit Pays an additional amount if Insured is in a Comatose state as a result of a covered accident	Up to 5,000	Up to 10,000	Up to 10,000
Section 15 - Hotel Cancellation Benefit Reimburses the cost of forfeited cash deposit on hotel accommodation due to: death, serious injury, serious sickness of an Insured Person / immediate family member / travel companion / business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	Up to 3,000	Up to 5,000	Up to 5,000

- These plans are applicable for domestic travel with minimum distance of 100km from usual place of residence.

TravelLead Insurance - Domestic | cont'd

Individual Plans Premium in PHP

Days	Short Term Plans	
	Economy	Elite
1	200	300
2	200	300
3	200	300
4	200	300
5	308	629
6	308	629
7	408	629
8	408	629
9	408	759
10	408	759
11	508	759
12	508	759
13	508	899
14	508	899
15	608	899
16	608	899
17	608	1,049
18	608	1,049
19	698	1,049
20	698	1,049
21	698	1,219
22	698	1,219
23	698	1,219
24	798	1,219
25	798	1,219
26	798	1,389
27	798	1,389
28	888	1,389
29	888	1,389
30	888	1,389
Each Additional Day	50	80

- Premium is for Insured ages 6 months to 75 years old. Additional premium applies for Insured ages 76-80.
- Applicable for trips not exceeding 180 days.

Family Plans Premium in PHP

Days	Short Term Plans	
	Economy	Elite
1	558	800
2	558	800
3	558	800
4	558	800
5	918	1,308
6	918	1,308
7	1,218	1,308
8	1,218	1,308
9	1,218	1,788
10	1,218	1,788
11	1,518	1,788
12	1,518	1,788
13	1,518	1,788
14	1,518	1,788
15	1,818	2,088
16	1,818	2,088
17	1,818	2,088
18	1,818	2,088
19	2,088	2,418
20	2,088	2,418
21	2,088	2,418
22	2,088	2,418
23	2,088	2,418
24	2,388	3,258
25	2,388	3,258
26	2,388	3,258
27	2,388	3,258
28	2,658	3,858
29	2,658	3,858
30	2,658	3,858
Each Additional Day	150	240

- Family Plans are composed of a legal couple with children from 6 months to 17 years old, travelling together. Minimum of 2 and maximum of 10 members.
- Applicable for trips not exceeding 180 days.

Annual Plan Premium in PHP

5,388

- Premium for Insured ages 1-70. Policy is renewable up to 75 years old.
- Valid for unlimited international trips subject to 90 days maximum coverage per trip.

TravelLead Insurance - International | cont'd

TravelLead International

Coverage	Short Term Plans		Annual Plans	
	Essential	Extra	Essential	Extra
Sum Insured Per Person in PHP				
Section 1 - Accidental Death and Disablement Pays for death or permanent disablement arising within 12 months of an accident. Includes accident while in a common carrier.	1,000,000	1,200,000	2,500,000	5,000,000
Includes accident while in a common carrier			3,500,000	6,000,000
Section 2 - Burns Benefit Pays for second or third degree burns as a result of an injury	Up to 100,000	Up to 120,000	Up to 125,000	Up to 250,000
Section 3 - Medical Expenses Pays actual expenses for treatment of injury or sickness	Up to 1,000,000 (Sub-limit as below)	Up to 2,500,000 (Sub-limit as below)	Up to 2,500,000 (Sub-limit as below)	Up to 2,500,000 (Sub-limit as below)
(a) Follow-up Medical Treatment Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 100,000	Up to 250,000	Up to 250,000	Up to 250,000
(b) Overseas Hospital Cash Pays cash benefit for each day of hospital confinement due to injury or sickness while abroad	500 / day 5,000 / trip	1,000 / day 10,000 / trip	1,500 / day 30,000 / trip	2,500 / day 50,000 / trip
(c) First Medical Assistance In Case of Pre-existing Illness Pays for urgent medical assistance in case of sudden and acute illnesses	15,000	25,000	40,000	40,000
(d) Amateur Sports Pays for medical treatment for injuries sustained from recreational sport activities during a trip abroad	Included	Included	Included	Included
Section 4 - Global Emergency Assistance Services				
(a) Round-the-clock Hotline Service Provides a 24-hour hotline for travel assistance, business concierge and medical assistance	Included	Included	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provides emergency medical evacuation and repatriation due to serious injury or sickness	Included	Included	Included	Included
(c) Compassionate Visit				
1.) Hospitalization of Insured Person Pays for the cost of airfare and accomodation of one relative or friend or immediate family member up to 5 consecutive nights	Travel Expense plus up to 5,000 / day	Travel Expense plus up to 5,000 / day	Travel Expense plus up to 5,000 / day	Travel Expense plus up to 5,000 / day
2.) Death of Insured Person Pays for the cost of airfare and accomodation of one immediate family member up to 5 consecutive nights	Travel Expense plus up to 5,000 / day	Travel Expense plus up to 5,000 / day	Travel Expense plus up to 5,000 / day	Travel Expense plus up to 5,000 / day
3.) Death of Immediate Family Member Pays for the cost of roundtrip airfare returning to the Philippines	Roundtrip Airfare	Roundtrip Airfare	Roundtrip Airfare	Roundtrip Airfare
(d) Return of Child(ren) Pays for the cost of one way airfare for sending back an unattended child during the hospitalization of the Insured Person	Airfare	Airfare	Airfare	Airfare
(e) Repatriation of Mortal Remains Pays for the return of remains to the Philippines of the Insured Person as a result of sickness or injury	Covered	Covered	Covered	Covered
Section 5 - Loss or Damage to Baggage & Personal Effects Benefit Pays for the loss or repair of damaged baggage, personal effects subject to below sub-limits	50,000	50,000	50,000	50,000
- Sub-limit per item / pair / set of articles	7,000	7,000	7,000	7,000
- Sub-limit for laptop computer	8,000	10,000	30,000	30,000
Section 6 - Baggage Delay				
Pays for the emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours while abroad	Up to 5,000	Up to 5,000	Up to 15,000	Up to 15,000
Pays cash benefit for baggage delay after 6 hours upon return to the Philippines	1,500	1,500	2,500	2,500

TravelLead Insurance - International | cont'd

TravelLead International (cont'd)

Coverage	Short Term Plans		Annual Plans	
	Essential	Extra	Essential	Extra
	Sum Insured Per Person in PHP			
Section 7 - Loss of Personal Money Benefit Pays for loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary	Up to 5,000	Up to 10,000	Up to 5,000	Up to 10,000
Section 8 - Replacement of Document Loss Benefit Reimburse the cost of replacing the lost travel documents, additional travel and/or accommodation expenses due to theft, robbery, burglary with maximum limit per day for travel and accommodation expenses	Up to 50,000 / (8,000 per day)	Up to 50,000 / (10,000 per day)	Up to 30,000 / (8,000 per day)	Up to 50,000 / (10,000 per day)
Section 9 - Travel Delay and Reroute				
Travel Delay Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours	2,000 per 6 hours up to 20,000	2,000 per 6 hours up to 20,000	2,000 per 6 hours up to 15,000	2,000 per 6 hours up to 15,000
Reroute Reimburses the additional travel expenses incurred for rerouting if the common carrier is cancelled or delay for over 12 hours due to above reasons	Up to 20,000	Up to 20,000	Up to 35,000	Up to 50,000
Section 10 - Trip Cancellation Pays for loss of travel fare, land arrangements, including entrance fees and/or accommodation expenses paid in advance in the event of trip cancellation due to: death, serious sickness of Insured Person / immediate family member / travel companion / business partner; witness summons, compulsory quarantine or jury service of an Insured Person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the Insured Person's residence from fire or flood	Up to 150,000	Up to 150,000	Up to 150,000	Up to 150,000
Section 11 - Trip Curtailment Pays for loss of travel fare, land arrangements, including entrance fees, and/or accommodation expenses incurred for trip curtailment due to: death, serious injury, serious sickness of an Insured Person / immediate family member / travel companion / business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	Up to 150,000	Up to 150,000	Up to 150,000	Up to 150,000
Section 12 - Personal Liability Pays for legal cost in respect of accidental bodily injury or property damage to third-party due to negligence	Up to 2,000,000	Up to 2,500,000	Up to 1,500,000	Up to 2,500,000
Section 13 - Rental Vehicle Excess Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collision	Up to 5,000	Up to 10,000	Up to 10,000	Up to 20,000
Section 14 - Loss of Credit Card Reimburses monetary loss of credit card as a direct result of theft, robbery or burglary	Up to 5,000	Up to 10,000	Up to 10,000	Up to 20,000

- Essential Plan - valid worldwide excluding Schengen States
- Extra Plan - valid worldwide including Schengen States

TravelLead Insurance - International | cont'd

Individual Plans Premium in PHP

Days	Short Term Plans	
	Essential	Extra
1	369	529
2	369	529
3	369	529
4	427	619
5	504	742
6	570	840
7	643	954
8	692	1,032
9	750	1,118
10	794	1,187
11	839	1,257
12	880	1,326
13	925	1,396
14	974	1,469
15	1,028	1,555
16	1,085	1,641
17	1,138	1,727
18	1,195	1,817
19	1,252	1,903
20	1,305	1,989
21	1,363	2,075
22	1,416	2,152
23	1,465	2,234
24	1,518	2,316
25	1,575	2,397
26	1,628	2,475
27	1,677	2,557
28	1,731	2,639
29	1,784	2,720
30	1,833	2,798
Each Additional Day	52	80

- Premium is for Insured ages 6 months to 75 years old. Additional premium applies for Insured ages 76-85.
- Applicable for trips not exceeding 180 days.

Family Plans Premium in PHP

Days	Short Term Plans	
	Essential	Extra
1	983	1,388
2	983	1,388
3	983	1,388
4	1,155	1,658
5	1,388	2,025
6	1,584	2,320
7	1,805	2,663
8	1,952	2,896
9	2,124	3,154
10	2,258	3,362
11	2,393	3,571
12	2,516	3,779
13	2,651	3,988
14	2,798	4,208
15	2,958	4,466
16	3,129	4,724
17	3,289	4,981
18	3,460	5,251
19	3,632	5,508
20	3,791	5,766
21	3,963	6,024
22	4,123	6,257
23	4,270	6,502
24	4,429	6,747
25	4,601	6,992
26	4,760	7,225
27	4,907	7,471
28	5,067	7,716
29	5,226	7,961
30	5,374	8,194
Each Additional Day	156	240

- Family Plans are composed of a legal couple with children from 6 months to 17 years old, travelling together. Minimum of 2 and maximum of 10 members.
- Applicable for trips not exceeding 180 days.

Annual Plans Premium in PHP

Essential	Extra
6,743	9,094

- Premium for Insured ages 1-70. Policy is renewable up to 75 years old.
- Valid for unlimited international trips subject to 90 days maximum coverage per trip.

Annual Plans Premium in PHP

Essential	Extra
20,029	27,081

- Premium for Insured ages 1-70. Policy is renewable up to 75 years old.
- Valid for unlimited international trips subject to 90 days maximum coverage per trip.

TravelLead Insurance - Annual International with Domestic Premium | cont'd

TravelLead Annual International with Domestic

Coverage	Annual Travel Insurance (Worldwide Travel Including Domestic)	
	International	Domestic
Sum Insured Per Person in PHP		
Section 1 - Accidental Death and Disablement Pays for death or permanent disablement arising within 12 months of an accident. Includes accident while in a common carrier.	5,000,000	1,500,000
Section 2 - Burns Benefit Pays for second or third degree burns as a result of an injury	Up to 250,000	Up to 50,000
Section 3 - Medical Expenses Benefit Reimburses actual expenses for treatment of injury or sickness	Up to 2,500,000 (Sub-limit as below)	Up to 1,000,000 (Sub-limit as below)
(a) Follow-up Medical Treatment Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 250,000	Up to 100,000
(b) Hospital Cash Benefit Pays cash benefit for each day of hospital confinement due to injury or sickness while on a trip	2,500 / day 50,000 / trip	1,500 / day 12,000 / trip
(c) First Medical Assistance In Case of Pre-existing Illness Pays for urgent medical assistance in case of sudden and acute illnesses	25,000	Not Applicable
(d) Amateur Sports Pays for medical treatment for injuries sustained from recreational sport activities during a trip abroad	Included	Included
Section 4 - Global Emergency Assistance Services		
(a) Round-the-clock Hotline Service Provides 24-hour hotline for travel assistance, business concierge and medical assistance	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provides emergency medical evacuation and repatriation due to serious injury or sickness	Included	Included
(c) Compassionate Visit		
1.) Hospitalization of Insured Person Pays for the cost of airfare and accommodation of one relative or friend or immediate family member up to 5 consecutive nights	Travel Expense plus up to 5,000 / day Maximum of 8 days	Travel Expense plus up to 5,000 / day Maximum of 8 days
2.) Death of Insured Person Pays for the cost of airfare and accommodation of one immediate family member up to 5 consecutive nights	Travel Expense plus up to 5,000 / day Maximum of 8 days	Travel Expense plus up to 5,000 / day Maximum of 8 days
3.) Death of Immediate Family Member Pays for the cost of roundtrip airfare returning to the Philippines	Roundtrip Airfare	Not Applicable
(d) Return of Child(ren) Pays for the cost of one way airfare for sending back an unattended child during the hospitalization of the Insured Person	Airfare	Airfare
(e) Repatriation of Mortal Remains Pays for the return of remains to the Philippines of the Insured Person as a result of sickness or injury	Actual Cost	Actual Cost
Section 5 - Loss or Damage to Baggage & Personal Effects Benefit Pays for the loss or repair of damaged baggage	Up to 50,000 / Sub-limit of 7,000 per item	Up to 30,000 / Sub-limit of 5,000 per item
Section 6 - Baggage Delay		
Pays for the emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours while abroad	Up to 15,000	Up to 3,500 for a 6 hours delay
Pays cash benefit for baggage delay after 6 hours upon return to the Philippines	1,500	Not Applicable

TravelLead Insurance - Annual International with Domestic Premium | cont'd

TravelLead Annual International with Domestic (cont'd)

Coverage	Annual Travel Insurance (Worldwide Travel Including Domestic)	
	International	Domestic
Sum Insured Per Person in PHP		
Section 7 - Loss of Personal Money Benefit Pays for loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary	Up to 10,000	Up to 5,000
Section 8 - Loss of Travel Documents Benefit Reimburses the cost of replacing the lost travel documents, additional travel and/or accommodation expenses due to theft, robbery, burglary with maximum limit per day for travel and accommodation expenses	Up to 50,000 / (10,000 per day)	Up to 50,000 / (5,000 per day)
Section 9 - Travel Delay or Reroute or Missed Connecting Flight		
Travel Delay Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours	2,000 per 6 hours up to 15,000	Up to 3,500
Reroute Reimburses the additional travel expenses incurred for rerouting if the common carrier is cancelled or delayed for over 12 hours due to above reasons	Up to 50,000	Not Applicable
Missed Connecting Flight Benefit Reimburses the unexpected hotel accommodation and restaurant meal expenses incurred, when the Insured missed the onward flight, as a result of the late arrival of the incoming flight	2,000 per 6 hours up to 15,000	Up to 15,000
Section 10 - Trip Cancellation Pays for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious sickness of Insured Person / immediate family member / travel companion / business partner; witness summons, compulsory quarantine or jury service of an Insured Person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the Insured Person's residence from fire or flood	Up to 150,000	Up to 50,000
Section 11 - Trip Curtailment Pays for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury, serious sickness of an Insured Person / immediate family member / travel companion / business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	Up to 150,000	Up to 50,000
Section 12 - Personal Liability Benefit Pays for legal cost in respect of accidental bodily injury or property damage to third-party due to negligence	Up to 2,500,000	Up to 1,000,000
Section 13 - Rental Vehicle Excess Benefit Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collision	Up to 20,000	Not Applicable
Section 14 - Loss of Credit Card Benefit Reimburses monetary loss of credit card as a direct result of theft, robbery or burglary	Up to 20,000	Not Applicable
Section 15 - Staff Replacement Benefit Pays for the cost of airfare of a replacement staff if the original Insured Person is hospitalized during a scheduled business trip	Not Applicable	Up to 10,000
Section 16 - Accidental Funeral Benefit Reimburses the cost of funeral expenses following an accidental death of the Insured Person while on a trip	Not Applicable	Up to 20,000
Section 17 - Accidental Comatose Benefit Pays an additional amount if Insured is in a Comatose state as a result of a covered accident	Not Applicable	Up to 10,000

Annual Plan Premium Per Person in PHP

14,388.00

TravelLead Insurance | cont'd

Major Exclusions

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government for military power, direct participation in strike, riot and civil commotion
- Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities
- An Insured Person who is a terrorist or a member of a terrorist organization, any illegal or unlawful act by the Insured Person
- An Insured Person not taking all reasonable efforts to avoid injury or to minimize any claim under this policy
- Riding or driving in any kind of motor racing competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as source of income
- Any loss which is connected to the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner
- Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril
- Any pre-existing conditions, health checks-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary
- Insured Person's expenses incurred relating to the cost of prosthesis, contact lens, spectacles, hearing aids, dentures and other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an accident
- Psychosis, sleep disturbance disorder, mental or nervous disorder, pregnancy, miscarriage or childbirth
- AIDS or any injury or sickness commencing in the presence of a zero positive test for HIV and related diseases and/or sexually transmitted disease
- Travel in, to or through Afghanistan, Cuba, Iran, Iraq, North Korea, Sudan, Syria and any country prohibited by the US
- Any loss, damage, liability, expense, fines, penalties or any other amount directly caused by or arising out of any of the following:
 - Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not)
 - Severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) or Coronavirus disease (COVID-19), including any mutation or variation thereof
 - Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority

General Conditions

- The applicant must be between 19 to 85 years old for Short Term Plans and 19 to 75 years old for Annual Plans
- The maximum number of days per trip is 180 days for Short Term Plans
- The maximum number of days per trip is 90 days for Annual Plans
- Domestic travel is defined as travel within the Philippines to a destination that is at least 100 kms. from the usual place of residence
- For an Insured Person age 18 and below, the maximum sum insured for Accidental Death and Disablement (Section 1) shall be subject to 25%
- For Annual Plans, if the Insured Person is between one (1) to eighteen (18) years of age at the time of accident or sickness, the maximum sum insured for medical expenses shall be reduced by fifty percent (50%)
- Personal Money coverage is not applicable to an Insured Person aged 10 or below
- Short Term Policies coverage will be automatically extended for a maximum of 7 days at no additional premium, if the return trip is unavoidably delayed due to unforeseen circumstances beyond the control of the Insured

Global Emergency Assistance Service

- Starr Global Emergency Assistance Services is supported by Assist Card which is one of the subsidiaries of Starr Insurance Companies. Assist Card has more than 400,000 services providers in 197 countries and 17,000 cities around the world.

Contacts

24/7 Emergency Hotline
assistances@assistcard.com
+632.8.689.6641

Claim Inquires
claimcare.ph@starrcompanies.com

Customer Care
Monday - Friday 9:00AM - 5:00PM
customercare.ph@starrcompanies.com
+632.8.689.6600

www.starrinternational.com.ph
Unit 5, 23rd Floor, Tower 2,
The Enterprise Center, 6766 Ayala
Avenue cor. Paseo de Roxas Legaspi
Village, Makati City 1226, Philippines

This brochure is designed to provide a summary of the plans and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions. This brochure is for distribution in the Philippines only.

STARR INDIVIDUAL PROGRAM

DOMESTIC TRAVEL INSURANCE

Policy Number >>>

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, Starr International Insurance Philippines Branch (hereinafter called "the Company") agrees to provide insurance to the Insured Person(s) named in the Policy Schedule issued in relation to a journey that commenced and occurred during the Period of Insurance subject to the terms and conditions of this Policy (hereinafter called "Insured Journey") and promises to pay indemnity for loss to the extent provided herein.

The Policy Schedule, Travel Insurance Terms and Conditions and Endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the "Policy").

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purposes only and shall not apply to persons undertaking expeditions, treks or similar journeys.

All Periods of Insurance shall begin at 12:01a.m., Manila standard time, at the place where the Policy was issued and end upon the expiration of the Period of Insurance.

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PART I – DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT BENEFIT

If during the Period of Insurance, the Insured Person sustains an Injury in the course of an Insured Journey which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

EXPOSURE

If during the Period of Insurance, by reason of any Accident, the Insured Person is unavoidably exposed to the toxic or hazardous elements in the course of an Insured Journey and as a direct and unavoidable result of such exposure sustain death or disablement within twelve (12) months from the date of Accident, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured stated in the following Compensation Table 1.

DISAPPEARANCE

If during the Period of Insurance, the body or remains of the Insured Person has not been found within twelve (12) months after the date of the disappearance, sinking or wrecking of the Common Carrier caused by an Accident in which the Insured Person was traveling at the time of the Accident during the course of an Insured Journey and the Company has reason to believe that the Insured Person has died in the Accident the Company will pay the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured of Event 1 stated in the following Compensation Table 1, subject to the receipt of a signed undertaking by the personal representative(s) of the Insured Person's estate that any such payment shall be refunded to Us if it is later discovered that the Insured Person did not suffer death as a result of the Accident.

COMPENSATION TABLE 1

Events	Compensation (Percentage of Sum Insured)	
	Right Hand	Left Hand
1. Death	100%	
2. Permanent Total Disablement	100%	
3. Loss of or the Permanent Loss of Use of one or more Limbs	100%	
4. Permanent Loss of Sight of both eyes	100%	
5. Permanent Loss of Sight of one eye	100%	
6. Permanent Loss of Speech and Loss of Hearing	100%	
7. Permanent and incurable insanity	100%	
8. Permanent Loss of Hearing in:		
(a) both ears	75%	
(b) one ear	15%	
9. Permanent Loss of Speech	50%	
10. Permanent Loss of the lens of one eye	50%	
11. Loss of or the Permanent Loss of Use of four Fingers and Thumb	70%	50%
12. Loss of or the Permanent Loss of Use of four Fingers	40%	30%
13. Loss of or the Permanent Loss of Use of one Thumb		
(a) both joints	30%	20%
(b) one joint	15%	10%
14. Loss of or the Permanent Loss of Use of Fingers		
(a) three joints	10%	7.5%
(b) two joints	7.5%	5%
(c) one joint	5%	2%
15. Loss of or the Permanent Loss of Use of Toes		
(a) all – one foot	15%	
(b) great toe - both joints	5%	
(c) great toe – one joint	3%	
16. Fractured Leg or Patella with Established Non-Union	10%	
17. Shortening of leg by at least 5 cm	7.5%	
18. Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay the Insured Person a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured.		

PROVISIONS FOR SECTION 1

- (a) Benefits shall not be payable for more than one Event stated in Compensation Table 1 in respect of the same Accident. Should more than one Event occur from the same Accident, We shall only be liable for the Event with the greater Percentage of Sum Insured.
- (b) In the event the accumulation of total paid-up benefits in respect of one or more Events stated in Compensation Table 1 of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
- (c) The Insured Person's coverage shall be terminated upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 stated in Compensation Table 1.
- (d) When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which was totally disabled prior to the Injury.
- (e) If the Insured Person is left-handed and has specifically mentioned this on the application, the Percentage of Sum Insured set out above from Events 11 to 14 inclusive for the various disabilities of right and left hand shall be transposed.
- (f) If the Insured Person is between one (1) to eighteen (18) years of age at the time of Accident, the maximum Sum Insured for Accidental Death and Disablement shall be restricted to twenty-five percent (25%) of the Sum Insured.

SECTION 2 - BURNS BENEFIT

If during the Period of Insurance an Insured Person sustains an Injury in the course of a Insured Journey and is diagnosed by a Qualified Medical Practitioner to have suffered a Burn Event listed under the following Compensation Table 2, We shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured for the Burn Event stated in Compensation Table 2.

COMPENSATION TABLE 2

Burn Event	Compensation (Percentage of Sum Insured)
Second Degree or Third Degree Burns	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

PROVISIONS FOR SECTION 2

Benefits shall not be payable for more than one of the above Burn Events in respect of the same Accident. Should more than one of the above Burn Events occur from the same Accident, We shall only be liable for the Burn Event with the greater Percentage of Sum Insured.

SECTION 3 - MEDICAL EXPENSES BENEFIT

If during the Period of Insurance the Insured Person sustains Injury or suffers from Sickness in the course of an Insured Journey which directly results in the necessity of medical treatment within the Philippines, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Qualified Medical Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies, ambulance hire, prescribed medicines and therapeutic services.

FOLLOW-UP MEDICAL TREATMENT BENEFIT

This Policy extends to cover any follow-up medical expenses incurred, subject to the maximum Sum Insured as stated in the Policy Schedule, within thirty (30) consecutive days after the Insured Person's return to his/her Usual Place of Residence provided that the first treatment must be sought during an Insured Journey, for which this Policy was issued. Any necessity of Confinement must be arranged within twelve (12) hours after return to the Insured Person's Usual Place of Residence and must be a continuation of the medical attention sought during the Insured Journey. The maximum indemnity of this follow-up medical treatment is equivalent to ten percent (10%) of the Sum Insured of Medical Expenses stated in the Policy Schedule.

HOSPITAL CASH BENEFIT

If during the Period of Insurance an Insured Person sustains Injury or suffers from Sickness in the course of an Insured Journey which directly results in the necessity of a Confinement in a Hospital, We shall indemnify the Insured Person a daily cash benefit for each day of Confinement subject to the maximum Sum Insured stated in the Policy Schedule.

One day of Confinement shall mean the Hospital makes a charge for room and board for the treatment of Injury or Sickness, and successive periods of Confinement due to the same or related causes shall be considered as one Accident or Sickness unless separated by at least ninety (90) consecutive days during which the Insured Person is not Confined to a Hospital as a result of such Accident or Sickness.

PROVISIONS FOR SECTION 3

In no event shall all the reimbursed medical expenses under this section (including Follow-Up Medical treatment and Hospital Cash Benefit) exceed the Sum Insured of Medical Expenses stated in the Policy Schedule for any one Accident or Sickness. If the Insured Person is entitled to a refund of all or part of such expenses (except Hospital Cash) from any other source, We shall only be liable for the excess of the amount recoverable from such other source.

SECTION 4 - STARR EMERGENCY ASSISTANCE SERVICES

We have appointed an emergency assistance provider, Starr Global Emergency Assistance, to provide and arrange emergency assistance services 24 hours a day throughout the year whilst the Insured Person is travelling on an Insured Journey.

We shall not be liable to the Insured Person and/or the Policyholder (whether in contract, tort (including negligence) breach of statutory duty or otherwise) arising out of or in connection with the acts or omissions of Starr Global Emergency Assistance arising out of or in connection with the subject matter of this Policy.

(a) ROUND-THE-CLOCK HOTLINE SERVICE

The Insured Person may contact Our dedicated 24-hour hotline number at (+632 8689 6641) to obtain immediate access to available services and/or advice, as specified on the Policy Schedule.

(b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION BENEFIT

(i) Emergency Medical Evacuation

If during the Period of Insurance an Insured Person sustains Serious Injury or suffers from Serious Sickness which directly causes or results in the necessity of emergency medical evacuation in the course of an Insured Journey, Starr Emergency Assistance shall arrange and pay for a medically supervised emergency evacuation of the Insured Person to the nearest available Hospital that is appropriately equipped based on the medical severity of the Insured Person's Injury or Sickness based on the Policy Schedule.

(ii) Emergency Medical Repatriation

In the event that the Insured Person's condition stabilizes, Starr Global Emergency Assistance shall arrange and pay for a medically supervised repatriation to the Insured Person's Usual Place of Residence in the Philippines for continuous care and proper treatment as determined by Us and the attending physician, having regard to all the assessed facts and circumstances to which Starr Emergency Assistance is aware at the relevant time.

(c) COMPASSIONATE VISIT BENEFITS

(i) Hospitalization of Insured Person

If during the Period of Insurance an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization within the Philippines; and, immediate medical evacuation is not medically possible for at least five (5) consecutive days in the course of an Insured Journey; and, no adult immediate family member or relative is with the Insured Person, Starr Emergency Assistance will arrange and pay for the cost of a round-trip economy class air ticket and/or other reasonable transportation means from the Usual Place of Residence to the Hospital where the Insured Person is being treated for one of the Insured Person's immediate family member or relative to accompany the Insured Person. We shall also reimburse the Insured Person's relative's associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to the maximum Sum Insured as stated in the Policy Schedule.

(ii) Death of Insured Person

If during the Period of Insurance an Insured Person sustains Injury or suffers from Sickness which results in death, in the course of an Insured Journey, Starr Emergency Assistance will arrange and pay for a round-trip economy class air ticket and/or other reasonable transportation means from the Usual Place of Residence to the place where the Insured Person's remain should be claimed, for one Immediate Family Member for handling the necessary funeral arrangement procedures. We shall also reimburse the Immediate Family Member for his/her associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to the maximum Sum Insured as stated in the Policy Schedule

In no event shall the reimbursed expenses under this section exceed the relevant Sums Insured of Compassionate Visit as stated in the Policy Schedule.

(d) RETURN OF CHILD(REN) BENEFIT

If during the Period of Insurance an Insured Person sustains Injury or suffers from Sickness in the course of an Insured Journey which results in the necessity of hospitalization in the Philippines, leaving his/her Child(ren) traveling with the Insured Person unattended, Starr Emergency Assistance will arrange and pay for a round-trip economy class air ticket(s) and/or other reasonable transportation means for the escort to accompany the Child(ren) back to the Insured Person's Usual Place of Residence within the first 48 hours after confinement of the Insured Person, if necessary.

(e) REPATRIATION OF MORTAL REMAINS BENEFIT

If during the Period of Insurance an Insured Person sustains Injury or suffers from Sickness which results in death in the course of an Insured Journey, Starr Global Emergency Assistance will pay for the repatriation of the remains or ashes of the Insured Person to his/her Usual Place of Residence. In addition, We shall reimburse the Insured Person's estate expenses actually incurred for service and supplies provided by a mortician or undertaker, including but not limited to the cost of a casket, the embalming or cremation if so elected and as stated in the Policy Schedule.

PROVISIONS FOR SECTION 4

- (a) Any service rendered without the authorization and/or intervention of Starr Global Emergency Assistance is not covered.
- (b) Any service rendered by another party apart from Starr Emergency Assistance is not covered.
- (c) The services rendered by Starr Emergency Assistance is applicable to selected Plans only. Insured Person's covered under the Domestic Essential Plan will be required to bear any and all cost and service fees associated with and charged by Starr Global Emergency Assistance Services and any cost which may be covered by this Policy will be entitled to reimbursement up to the maximum indemnity payable subject to the Sum Insured as stated in the Policy Schedule.

SECTION 5 – LOSS OR DAMAGE TO BAGGAGE AND PERSONAL EFFECTS BENEFIT

If during the Period of Insurance an Insured Person sustains accidental loss of or damage to his/her personal baggage being carried in the course of an Insured Journey, We shall indemnify the Insured Person for such loss or damage subject to the maximum Sum Insured stated in the Policy Schedule.

PROVISIONS FOR SECTION 5

- (a) Loss of or damage to any personal baggage due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention by customs or any other authority is not covered.
- (b) Loss of or damage to any software, antiques, jewelry, artificial teeth or limbs, money, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, contact lens, spectacles, denture, prosthesis, brittle or fragile items, portable telecommunication equipment and handheld computer, photographic and telescopic lenses and camera is not covered.
- (c) Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Insured Journey or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time is not covered.
- (d) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage and any unexplained loss or damage to any personal baggage which was left unattended in any Common Carrier or public place is not covered.
- (e) An Insured Person must report to the police or any competent authority having jurisdiction at the place where the theft, robbery, burglary, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator, the police or competent authority having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.
- (f) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage at Our absolute discretion.
- (g) The indemnity for each item/set/pair of article and laptop computer including its accessories shall be limited to the maximum amount stated in the Policy Schedule.
- (h) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.
- (i) We shall make payment, or at our option replace, reinstate or repair, subject to allowance for reasonable wear, tear and depreciation in respect of articles more than one (1) year old.
- (j) Any loss claimed under Section 6 – Baggage Delay arising from the same cause is excluded.
- (k) Loss of or damage to any golf equipment including but not limited to golf bags, golf clubs as part of checked-in baggage of the Insured is covered.

SECTION 6 – BAGGAGE DELAY BENEFIT

If during the Period of Insurance an Insured Person's checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator in the course of an Insured Journey for more than six (6) hours from the actual arrival time, We shall indemnify the Insured Person for any reasonable expenses incurred by the Insured Person in purchasing essential replacement items of clothing and toiletries subject to the maximum Sum Insured stated in the Policy Schedule.

PROVISIONS FOR SECTION 6

- (a) This benefit is not applicable when an Insured Person is on his/her return journey back to his/her Usual Place of Residence.
- (b) The delay must be certified by the Common Carrier Operator.

- (c) Unexplained delay, or delay of any personal baggage forwarded in advance of an Insured Journey or separately mailed or shipped other than in the Common Carrier carrying the Insured Person at the same time is not covered.
- (d) Original receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.
- (e) Any loss claimed under Section 5 – LOSS OR DAMAGE TO BAGGAGE AND PERSONAL EFFECTS arising from the same cause is excluded.

SECTION 7 – LOSS OF TRAVEL DOCUMENT BENEFIT

If during the Period of Insurance an Insured Person doing an Inbound Journey sustains loss of his/her passport, or other valid travel identity for Inbound Travel document(s) that are necessary for travel into the Philippines, on account of theft, robbery or burglary in the course of an Insured Journey, We shall reimburse the Insured Person for: (i) the replacement cost of the lost document; and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for the arrangement of replacing the lost document, subject to the maximum Sum Insured stated in the Policy Schedule.

PROVISIONS FOR SECTION 7

- (a) The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) Travel expenses are limited to reasonable means and to economy class if by air and all types of transportation.
- (c) The travel and hotel accommodation expenses are subject to a maximum amount per day as stated in the Policy Schedule.
- (d) Loss arising from the loss of any travel document or visa which is not needed to complete the particular Insured Journey of the occurrence is excluded.
- (e) Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority is excluded.

SECTION 8 – TRAVEL DELAY OR MISCONNECTION BENEFIT

- (a) In the event that either the actual departure or arrival time of the Common Carrier in which an Insured Person has arranged to travel in the course of an Insured Journey is delayed from the scheduled departure or arrival time respectively specified in the original itinerary due to a sudden outbreak of strike or industrial action, riot, civil commotion, hijack, adverse weather or mechanical fault of the Common Carrier, We shall pay a cash benefit per each six (6) hours of delay up to the maximum Sum Insured stated in the Policy Schedule.

If as a result of the said delay, the confirmed onward travel connection as specified in the original itinerary is missed at the transfer point; due to the late arrival of the Insured Person's incoming confirmed connecting conveyance and no other onward transportation is available to the Insured Person within 6 consecutive hours on his/her arrival, We shall reimburse the Insured Person for expenses incurred in respect of hotel accommodation and restaurant meals or refreshments, if not provided or compensated by the airline or any third party.

PROVISION FOR SECTION 8

The Insured may only claim one benefit in this section.

SECTION 9 –TRIP CANCELLATION BENEFIT

We shall indemnify the Insured Person for the loss of travel fare paid in advance for which he/she is legally liable; and, which is not recoverable from any other source, consequent upon the cancellation of the Insured Journey as necessitated by any of the following, occurring within thirty (30) days (except (c) and (d) below) before the commencement of a Insured Journey subject to the maximum Sum Insured stated in the Policy Schedule:

- (a) Unanticipated death, Serious Injury or Serious Sickness requiring hospital confinement, witness summons, compulsory quarantine or jury service of an Insured Person;
- (b) Unanticipated death, Serious Injury or Serious Sickness requiring confinement, of an Insured Person's Immediate Family Member or travel companion or co-partner;
- (c) Unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions or Infectious Disease at the planned destination arising within one (1) week before the departure date; or
- (d) Serious damage to the Insured Person's residence in the Philippines from fire or flood within one (1) week from the departure date which requires the Insured Person's presence in the premises on the departure date.

SECTION 10 –TRIP CURTAILMENT BENEFIT

We shall indemnify the Insured Person for (i) any additional travel fare and (ii) any loss of travel fare and/or accommodation expenses forfeited by the Insured Person which are not recoverable from any other source and consequent upon his/her return to his/her Usual Place of Residence within the Philippines necessitated by any of the following after the commencement of an Insured Journey subject to the maximum Sum Insured stated in the Policy Schedule:

- (a) Unanticipated death, Serious Injury and Serious Sickness requiring confinement of an Insured Person;
- (b) Unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member, travel companion or co-partner; or;
- (c) Unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions or Infectious Disease at the planned

destination which will prevent the Insured Person from continuing with his/her Insured Journey.

This coverage is effective only if the expenses are incurred before the Insured Person became aware of any of the above circumstances, which could lead to the disruption of his/her particular Insured Journey.

SECTION 11– PERSONAL LIABILITY BENEFIT

We shall indemnify the Insured Person for any legal cost incurred under any of the following circumstances due to his/her negligence in the course of an Insured Journey subject to the maximum Sum Insured stated in the Policy Schedule on the condition that the Insured Person does not offer or promise payment or admit fault to any other third party, and/or become involved in any litigation without Our written approval:

- (a) Accidental death or injury to any person; or
- (b) Accidental loss or damage to the property of any person.

PROVISIONS FOR SECTION 11

We shall not be liable for the following:

- a) Damage to the property of or to any person who is an Immediate Family Member or the employer of the Insured Person;
- b) Damage to property which belongs to the Insured Person or is in his/her care, custody or control;
- c) Damage relating to any liability assumed by the Insured Person under contract;
- d) Damage relating to the willful, malicious, or unlawful act on the part of the Insured Person;
- e) The ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
- f) The undertaking of any trade, business or profession;
- g) Any criminal proceedings; or
- h) Any liability which has been admitted or settled by the Insured Person.

SECTION 12 – STAFF REPLACEMENT BENEFIT

If during the Period of Insurance an Insured Person sustains Serious Injury or suffers from Serious Sickness in the course of a Insured Journey which directly causes or results in his/her discontinuance or cancellation of the Insured Journey, We shall indemnify the Policyholder for any reasonable travel fare and/or accommodation expenses necessarily incurred in sending a substitute person to complete or to fulfill the purpose of the original Insured Person's Insured Journey subject to the maximum Sum Insured stated in the Policy Schedule.

SECTION 13 - ACCIDENTAL BURIAL BENEFIT

If during the Period of Insurance, the Insured Person sustains injury which results in death as a result of an Accident in the course of an Insured Journey, We shall pay to the Insured person's estate the reasonable cost of any burial expenses r subject to the maximum Sum Insured stated in the Policy Schedule

SECTION 14 – ACCIDENTAL COMATOSE BENEFIT

If during the Period of Insurance, and within thirty (30) days from the date of a covered accident, the Insured Person is in a Comatose State as a result of an Accident, We will indemnify the Insured Person up to the maximum amount stated in the Policy Schedule. This benefit shall be payable in addition to the Accidental Death and Permanent Disablement benefit.

SECTION 15 – HOTEL CANCELLATION BENEFIT

- a) Consequent upon (i) the cancellation of a hotel accommodation booking; or (ii) the Insured Person's return to his/her Usual Place of Residence within the Philippines; upon early check-out of the hotel before the last day of the hotel accommodation booking, We shall indemnify the Insured Person for the unused hotel accommodation that has been paid in advance, which are not recoverable from any other source and necessitated by the following reasons:; Unanticipated death, Serious Injury, Serious Sickness requiring Confinement, Infectious Disease, witness summons, compulsory quarantine or jury service of an Insured Person occurring within sixty (60) days before the first day of or during the first day of the hotel accommodation booking;
- b) Unanticipated death, Serious Injury or Serious Sickness requiring Confinement of an Immediate Family Member or travel companion occurring within sixty (60) days before the first day of or during the first day of the hotel accommodation booking.
- c) Serious damage to the Insured Person's Primary Residence in the Philippines due to fire, explosion, natural disaster, breakage of indoor ducts or robbery occurring within one (1) week before the first day of or during the first day of the hotel accommodation booking which requires the Insured Person's presence in the premises during the period of the hotel accommodation booking;
- d) Unanticipated outbreak of strike, riot or civil commotion, Infectious Disease, adverse weather conditions at the planned destination in the Philippines within one (1) week before the first day of or during the first day of the hotel accommodation booking;

However, in no event shall the reimbursement of hotel accommodation expenses under this section exceed the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 15

We shall not be liable for any losses arising from:

- a) The cancellation of hotel accommodation due to circumstances that had been existing and/or announced before the Insured Person purchased this Policy;
- b) Any failure to notify any provider of hotel accommodation of the need to cancel the booking immediately upon finding out that it is necessary to do so;
- c) The use of any credit card points or similar reward points accorded to the Insured Person to pay for the booking of any hotel accommodation, either in part or in full;
- d) All claims are subject to proof issued by the booked hotel that the Insured Person did not check into the hotel on the first day of the hotel accommodation booking, or that he/she checked out of the hotel before the last day of the hotel accommodation booking, and any other applicable proof for showing the reason for cancellation of the hotel accommodation booking.
- e) If, after the Insured Person has checked into the hotel, he/she returns to his/her Usual Place of Residence within the Philippines for any of the reasons stated in this section before the last day of the hotel accommodation booking, We shall only indemnify the Insured Person for any loss of hotel accommodation expenses for the days after the Insured Person checked out, which were so forfeited and are not recoverable from any other source.

PART II – DEFINITIONS

“Accident” means an unforeseen and involuntary event which causes an Injury during an Insured Journey.

“Acquired Immune Deficiency Syndrome” or “AIDS” shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immunodeficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a seropositive test for HIV.

“Aggregate Limit” means the maximum total liability of the Company under Section 1, in the event of a single occurrence of claims for a Group Policy, as stated on the Policy Schedule.

“Anniversary Date” means each anniversary of the Annual Policy’s effective date stated in the Schedule.

“Annual Policy” means a policy type that is valid for one (1) year Domestic Trip with reference to the Effective Date stated on the Policy Schedule wherein a single Insured Journey does not exceed ninety (90) days.

“Child(ren)” means child(ren) aged between one (1) to eighteen (18) years of age.

“Civil War” means an internecine war, or a war carried on between or among opposing citizen of the same country or nations.

“Comatose State” is a state of unconsciousness in which a person cannot be awakened or fails to respond normally to sound, light or other normal stimuli, due to an accident or circumstances beyond one’s control. It is also defined as a state where the person lacks a normal wake-sleep cycle and does not initiate voluntary actions.

“Common Carrier” means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

“Common Carrier Operator” means a company or an individual that operates a Common Carrier and is licensed to carry passengers for hire.

“Confined” or “Confinement” means admitted in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Qualified Medical Practitioner and continuously stays in the Hospital prior to his/her discharge from the Hospital. Confinement will be evidenced by the daily room and board charged by the Hospital.

“Domestic Trip” means a travel within the territorial limits of the Republic of the Philippines that is undertaken by the Insured Person and which the destination is beyond 100 kilometers from the Usual Place of Residence or place of business when traveling by land or sea, or which shall require at least one One-way or Two-way travel to and from planned destination/s.

“Endorsement” or “Policy Endorsement” means the issuance of an additional form to accommodate the valid requests for addition / deletion of: the list of insured, benefits, premium adjustments and extension of coverage period. This should be done before the policy effective date.

“Escort” means an Immediate Family Member, legal guardian, or person authorized/nominated by the insured/insured’s spouse, originating from the Philippines

“Effective Date” means the date on which insurance on the Policy Schedule commences.

“Fractured Leg or Patella with Established Non-Union” means a complete break into two pieces of the patella or leg bone where:

- (a) the patella or leg bone does not mend properly such that it cannot function normally; and
- (b) this condition is diagnosed by a Qualified Medical Practitioner to last for the remainder of the Insured Person’s life.

“Hospital” means an establishment which meets all the following requirements:

- (a) holds a license as a Hospital (if licensing is required in the state or governmental jurisdiction); and
- (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; and
- (c) provides 24-hour a day nursing services by registered or graduated nurses; and
- (d) has a staff of one or more Qualified Medical Practitioner(s) at all times; and
- (e) provides organized facilities for diagnosis and major surgical facilities; and
- (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment, or a place for alcoholics or drug addicts.

"Immediate Family Member or Relative" means the Insured Person's spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild, common-law partner, legal guardian and relatives up to the 4th degree of consanguinity and affinity.

"Inbound Trip" means travel to the Philippines from abroad with the intention to do a Domestic Trip, which commences and ceases upon entering / exiting the Philippine international airport or seaport for international cruise ships, as arranged by legitimate local tour operators.

"Infectious Diseases" Infectious diseases are caused by pathogenic microorganisms, such as bacteria, viruses, parasites or fungi; the diseases can be spread, directly or indirectly, from one person to another

"Injury" means bodily injury which is solely caused by an Accident and independently of any other cause.

"Insured Journey" means a journey, either by land, air or sea, taken by an Insured Person within the Philippines, subject to a maximum of 180 days for short term travel and ninety days (90) for annual travel, to a destination at least 100 kilometers from Insured Person's Usual Place of Residence. This policy is meant to cover one way Insured Journey.

"Insured Person" means the person(s) named in the Policy Schedule or subsequently endorsed hereon.

"Loss of Thumb(s) / Finger(s) / Toe(s)" means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

"Loss of Hearing" means total and irrecoverable loss of hearing.

"Loss of Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

"Loss of Sight" means the entire and irrecoverable loss of sight.

"Loss of Speech" means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial 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.

"Loss of Use of Limb(s) / Thumb(s) / Finger(s) / Toe(s)" means total functional disablement of any limb, thumb, finger or toe and is treated like the total loss of said limb, thumb, finger or toe.

"Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"One Way Travel" shall mean a trip to a province or city(ies) within the Philippines in which the destination is at least 100 kilometers from the Insured Person's Usual Place of Residence for which a return leg has not been arranged. The cover for one-way travel ceases when the Insured Person leaves the boundary at the planned destination or (ii) on the expiry date specified in the Schedule, whichever first occurs.

"Opportunistic Infection" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Percentage of Sum Insured" means the Percentage of Sum Insured stated in Compensation Table 1 and/or Compensation Table 2 of Part I herein.

"Period of Insurance" means the Period of Insurance in the Policy Schedule attached to the Policy.

"Permanent" means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement as certified by a Qualified Medical Practitioner.

"Permanent Total Disablement" means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured Person is totally and permanently disabled and prevented from engaging in occupation or employment for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total Disablement means the inability to perform his/her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and certified by a Qualified Medical Practitioner to be total, continuous and permanent for the remainder of his/her life.

"Policy" or "Group Master Policy" means this Policy, the Policy Schedule, Travel Insurance Terms and Conditions and Endorsements (if any) and any other document(s) attached herein to this contract of insurance which was issued and signed by the authorized representatives of the Company.

"Policy Schedule" means the form attached to and incorporated in this Policy where the specific information and benefits are stated

"Policyholder" or **"Group Policyholder"** means a person or company(ies) who is an applicant of the Policy and is named in the Policy Schedule as Policyholder.

"Pre-existing Condition" means the condition for which the Insured Person received or was recommended by a Qualified Medical Practitioner for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of which the Insured Person was aware or should reasonably have been aware within one hundred eighty (180) consecutive days immediately prior to the Policy's effective date.

"Primary Residence" means the primary house or building permanently occupied by the Insured Person for the sole purpose of private dwelling.

"Qualified Medical Practitioner" means any person qualified and legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical and regular service, but excluding a Qualified Medical Practitioner who is the Insured Person, an Immediate Family Member of the Insured Person or someone living in the same household as the Insured Person.

"Round Trip Travel" shall mean a trip to a province or city(ies) within the Philippines in which the destination is at least 100

kilometers from the Insured Person's Usual Place of Residence for which a return leg has been arranged.

"Second Degree Burn" means both the epidermis and the underlying dermis are damaged caused by burns.

"Serious Injury or Serious Sickness" means injury or sickness which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as having a life threatening condition and being unfit to travel or continue with his/her Insured Journey. When Serious Injury or Serious Sickness is applied to the Immediate Family Member, travel companion or co-partner, it means injury or sickness which requires treatments by a Qualified Medical Practitioner and which results in the Immediate Family Member, travel companion or co-partner being certified by that Qualified Medical Practitioner as having a life threatening condition which leads to the discontinuation or cancellation of the Insured Person's Insured Journey.

"Sickness" means an illness or disease first contracted and commenced by the Insured Person during the Insured Journey that requires treatment by a Qualified Medical Practitioner.

"Sum Insured" means the amount of sum insured stated in the Policy Schedule.

"Terrorist" or "Member of a Terrorist Organization" means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a terrorist.

"Terrorist Act" means an act including but not limited to the use or threatened use of force or violence against person or property, or the commission of an act that is dangerous to human life or property, or the commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

"Third Degree Burn" means full thickness skin destruction caused by burns.

"Travel Companion" is "a person or persons of the same travel arrangements, shares the same accommodations and travels together during the Insured Journey."

"Usual Place of Residence" means the place in the Philippines where the Insured Person currently stays or lives or the regular place of active employment of the Insured person. In the case of Inbound Trip, it is the place in the Philippines where the Insured Person is staying during the Insured Journey.

"War" means war (declared or undeclared) or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

"We, Us, Our" means Starr International Insurance Philippines Branch.

PART III – GENERAL EXCLUSIONS

We shall not pay under any section of this Policy for loss, Injury, damage or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Nuclear risks of any nature; biological, chemical, radioactive, nuclear pollution or contamination exposure;
3. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
4. An Insured Person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person;
5. An Insured Person not taking all reasonable efforts to avoid Injury or to minimize any claim under this Policy;
6. Riding or driving in any kind of motor racing competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
7. Any loss which is connected with the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
8. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
9. Any medical treatment received in the course of an Insured Journey which was made for the purpose of receiving medical treatment (need not be the sole purpose); or the Insured Journey was undertaken while the Insured Person was unfit to travel or against the advice of a Qualified Medical Practitioner;
10. Any Pre-existing Condition, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
11. Health check-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary;
12. Insured Person's expenses incurred relating to the cost of prosthesis, contact lens, spectacles, hearing aids, dentures and other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an Accident;
13. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth;
14. AIDS or any Injury or Sickness commencing in the presence of a zero positive test for HIV and related diseases and/or sexually transmitted disease;
15. An Insured Person engaging in naval, military or air force service or operations; armed force service;
16. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled

airline. or

17. Any loss which occurs while the Insured Person is in any country whereby the provision of insurance or payment for a loss or claim would be prohibited by the U.S. economic or trade sanctions laws, regulations or designations.

PART IV – TERMINATION OF COVERAGE

1. This Policy shall terminate automatically in the event of the occurrence of one or more of the following:
 - (a) non-payment of any premiums;
 - (b) upon payment of the benefits under the circumstances mentioned under Clause (c) of Provisions for Section 1 of Part I herein;
 - (c) fraud, material misrepresentation or non-disclosure on the part of the Policyholder, the Insured Person or its insurance intermediary;
 - (d) willful or reckless acts or omissions on the part of the Policyholder, the Insured Person or its insurance intermediary increasing the hazards insured against.
2. This Policy is non-cancellable and renewable for annual policy only
3. Except as prescribed by the laws of the Philippines or as provided for in this Policy, no premium shall be returned once the Effective Date commences.

For Annual Domestic Plan, the Policyholder may cancel this Policy by giving Us not less than thirty (30) days' prior written notice. Upon termination by the Policyholder, premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than Our customary minimum premium:

Covered Period	Retentive Percentage of Annual Premium
6 Months (Minimum)	70%
Over 6 Months	100%

PART V - PREMIUM PROVISIONS

PREMIUM

The premiums for this Policy will be based on the rates currently in force in the application or agreed in the quotation slip for the plan and the coverage and amount of insurance in effect. However, We reserve the right to change rates at any time if any of the following events take place during the Period of Insurance:

- (a) The terms of the Policy change;
- (b) A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy;
- (c) There is a change in the factors bearing on the risk assumed;
- (d) There is a misrepresentation in the information We relied on in establishing the premium rate;
- (e) Any law or regulation is amended to the extent it affects Our benefit obligation.

PAYMENT OF PREMIUM

The premium is due on the Policy's effective date. If any premium is not paid when due, the Policy will be canceled as of the premium due date.

PART VI – CLAIM PROVISIONS

OBLIGATION

The following clauses in this section of the Policy relating to Claims Provisions shall be deemed condition precedents to the liability of Us to make any payment under this Policy.

TIME OF NOTICE OF CLAIM

Written notice of a claim must be given to Us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However, in the event of accidental death notice must be given to Us within 15 days from the date of the incident.

FORMS FOR PROOF OF LOSS

We, upon receipt of such notice, shall furnish to the claimant such forms as are usually furnished by Us for filing proof of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by Us shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as We may prescribe.

SUFFICIENCY OF NOTICE

Such notice by or on behalf of the Insured Person given to Us or to Our general agent, with particulars sufficient to identify the Insured Person shall be deemed to be notice to Us. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it is shown that it was not reasonably practicable to give such notice and that notice was given as soon as reasonably practicable.

CLAIMANT COOPERATION PROVISION

Failure of the claimant to cooperate with Us in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to Us at Our said office in case of a claim for such loss within ninety (90) days after the termination of the period for which We are liable under this Policy. If it is shown that it was not reasonably practicable to give such notice within such time, such proof must be furnished as soon as reasonably practicable and in any event within one (1) year after the date of such loss.

PHYSICAL EXAMINATION AND AUTOPSY

We reserve the right to have a Qualified Medical Practitioner examine the Insured Person as often as is reasonably necessary. This section applies when a claim is pending or while benefits are being paid. We also have the right to request an autopsy in the case of death, unless the law forbids it. We shall pay the cost of the examination or autopsy.

FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the Insured Person's behalf to obtain any benefit under this Policy, this Policy shall immediately become terminated and all benefit in respect of such claims shall be forfeited from the date on which the fraudulent claim is proffered.

RIGHT OF RECOVERY

In the event authorization of payment and/or payment is made by Us or for a medical claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, We reserve the right to recover the said sum or excess from the Insured Person.

SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

PART VII – GENERAL CONDITIONS

ENTIRE CONTRACT

The Policy, Policy Schedule, applications, endorsements and attachments (if any) shall constitute the entire contract of insurance. No statement made by the Policyholder not included herein shall void the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by Us and endorsed hereon.

ELIGIBILITY OF INSURED PERSON

- (a) The insurance under this Policy shall apply to Insured Persons between one (1) to seventy-five (75) years of age
- (b) Family plan under this Policy shall apply to the legal couple and their legitimate and accompanied Child(ren). The minimum number of a Family is three (3) and the maximum is six (6).
- (c) Barkada Plan under this Policy shall apply to passengers traveling together with a minimum of four (4) and maximum of six (6).

GEOGRAPHICAL LIMIT AND OPERATIVE TIME

Insurance provided under this Policy shall apply twenty-four (24) hours a day within the Philippines in the course of an Insured Journey unless endorsed or amended by Us.

FREE-LOOK PERIOD SPECIFIC FOR ANNUAL TRAVEL PLAN

If the Insured Person is not completely satisfied with the policy, it can be returned, together with a letter, duly signed by the Insured Person, requesting for cancellation. The policy will then be cancelled and the premium refunded.

This Free-Look Period has the following conditions:

- 1. The cancellation request must be sent directly to and received by Us within five (5) days from the date of issue of the policy.
- 2. No refund can be made if the request to cancel is received by Us, after the commencement of any trip.
- 3. The request to cancel must not be due to visa denial, in which case the amount of refund stipulated under the Termination of Coverage section will apply.
- 4. No refund can be made when a claim has been incurred and submitted to Us.

TO WHOM INDEMNITIES PAYABLE

Any indemnity related to accidental death shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Policyholder / Group Policyholder.

POLICY VALIDATION

This Policy is applicable to leisure and business travel. With regard to business travel, this Policy shall only apply to an Insured Journey undertaken for the purpose of carrying out professional, managerial, clerical and/or administrative tasks.

ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon Us unless and until the original or a duplicate thereof is filed at the Starr International Insurance Philippines Branch, Unit 5, 23rd Floor, Tower 2, The Enterprise Center, 6766 Ayala Avenue cor. Paseo de Roxas, Legaspi Village, Makati City and Our consent to such assignment is endorsed. We do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of Us shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

INSURED JOURNEY EXTENSION

In the event the Insured Journey is being unavoidably delayed which is outside the control of the Insured Person, the insurance cover shall be automatically extended until the Insured Person's return to the Insured Person's Usual Place of Residence subject to a maximum of ten (10) days at no additional premium. However, the Insured Person must seek Our approval for such extension prior to the expiry date of the Policy.

EXAMINATION OF RECORDS AND AUDIT

We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within two (2) years after the termination of the Policy as they relate to the premiums or subject matter of this Policy.

OTHER INSURANCE

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, we shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance, provided that the benefit of Accidental Death and Disablement, Burns Benefit, Hospital Cash Benefit and Travel Delay shall not be limited by the foregoing limitation.

RENEWAL CLAUSE for Annual Travel

This Policy shall be renewable from the Anniversary Date with Our consent by payment of premium in advance at Our premium rate in force at the time of renewal. However, we reserve the right to make adjustments on the premium rates, benefits, terms and conditions of this Policy or not invite renewal at our discretion, upon giving forty-five (45) days prior written notice mailed or delivered to its insurance intermediary or the Policyholder's last known address on record.

MEDIATION PROVISION per Circular Letter 2015-58A

In the event of any controversy or claim arising out of or relating to this contract, or a breach thereof, the parties hereto agree first to try and settle the dispute by mediation, administered by the Insurance Commission or any recognized mediation institution under its Mediation Rules, before resorting to arbitration, litigation or some other dispute resolution procedure."

CIVIL CODE 1250 WAIVER CLAUSE

It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads: "In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment shall not apply in determining the extent of liability under the provisions of this Policy.

GOVERNING LAW

This Policy is subject to the laws of the Philippines and the parties hereto agree to submit to the jurisdiction of the courts of the Philippines.

DISPUTE RESOLUTION

In the event of any dispute which may arise under or in connection with this Policy, whether arising before or after the termination of this Policy, including any determination of the amount of loss, We and the Insured Person agree to participate in a mediation process administered by the Insurance Commission or any recognized mediation institution to resolve such dispute before resorting to arbitration, litigation, or some other dispute resolution procedure. Any mediation process in respect of any claim brought by the Insured Person for loss or damage under this Policy shall be commenced, and must be concluded, within 30 days after proof of loss is received by Us. In the event that a dispute is not settled through mediation, either party shall have the right to commence a judicial proceeding or, if the parties agree, a binding arbitration proceeding to resolve such dispute. However, such judicial or arbitration proceeding shall not be commenced until at least ninety (90) days after the date the mediation shall have been concluded or terminated.

In the event the dispute is not settled by mediation, either party may submit the dispute to a binding arbitration proceeding in accordance with the Rules of Arbitration of the International Chamber of Commerce, in which the arbitration panel shall be composed of three disinterested individuals. In either mediation or arbitration, the mediator(s) or arbitrators shall have knowledge of the legal, corporate management, or insurance issues relevant to the matters in dispute. Any mediation or arbitration and all related proceedings will be conducted in English. If a party submits a document or witness evidence in a language other than English, that party must also submit an accurate English translation of the same. Each party shall bear its own costs and only share equally the common expenses of the mediation or binding arbitration such as the fees to be paid to the mediator or arbitrator and the mediation or arbitration center.

Notwithstanding the pendency of an arbitration proceeding, any aggrieved party may seek an interim or provisional relief, including but not limited to a preliminary injunctive relief or restraint from the appropriate court. This is without prejudice to the right of a party to seek such interim or provisional relief from the arbitral tribunal.

Notwithstanding any of the foregoing, in respect of any claim of the Insured Person for loss or damage under this Policy, if no ascertainment of loss is made by the parties through the mediation process and following its conclusion but within 60 days after

proof of loss is received by Us, We shall pay the amount of loss or damage claimed by the Insured Person within 90 days after proof of loss is received by Us, without prejudice to any remedy available to Us to recover the amount paid should it be determined thereafter that the claim is not entitled to indemnification under this Policy.

In the alternative, if the dispute is not settled by mediation, either party may bring the proper action before the competent courts of the, Philippines.

CLERICAL ERROR

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid in accordance with the provisions of this Policy and the applicable laws.

DATA PRIVACY

The Insured Person hereby agrees that any personal information collected or held by Us is provided and may be held, used and disclosed by Us to individuals/organizations associated with Us or to any selected third party (within or outside the Philippines for the purposes of processing any claim under this Policy and providing subsequent services for this and other financial products and services, direct marketing, data matching and communicating with him/her for such purposes. If he/she does not wish to receive any direct marketing materials or calls, or wish to request access to and/or correction of any personal information held by Us concerning himself/herself, he/she should write to Starr International Insurance Philippines Branch at the Unit 5, 23rd Floor, Tower 2, The Enterprise Center, 6766 Ayala Avenue corner Paseo de Roxas, Legaspi Village, Makati City

COMPLIANCE WITH APPLICABLE ECONOMIC AND TRADE SANCTION LAWS

Any benefit or payment under this Policy will only be made in full compliance with all economic or trade sanctions, laws or regulations of any government or jurisdiction, including but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Whenever coverage provided under this Policy would be in violation of any such sanctions, laws or regulations, such coverage shall be null and void ab initio.

IN WITNESS WHEREOF, the STARR INTERNATIONAL INSURANCE PHILIPPINES BRANCH has caused this Policy to be executed on its behalf by the undersigned Authorized Representative

STARR INTERNATIONAL INSURANCE PHILIPPINES BRANCH

TIN # 008 514 896



RODERICK GIL R. NARVACAN
Country Manager, Philippines

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

IMPORTANT NOTICE

The Insurance Commission, with offices in Manila, Cebu and Davao is the government official in charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. He is ready at all times to render assistance in settling any controversy between an Insurance Company and Policyholder relating to insurance matters.