

WITH COVID-19 COVERAGE

# Travelsafe



Travel Insurance for Business and Pleasure

**Take on more adventures and less worries.**  
With Pacific Cross, you can rely on travel insurance that helps secure your peace of mind, wherever your journey takes you.





# Our Travelsafe Plans

Choose the right plan for your trip and enjoy a worry-free travel!



# Your Most Common Questions Answered

Please read your Policy for the full terms, conditions and limitations.

## Worldwide Elite

Euro and Dollar plans for worldwide travel including Schengen countries



## Asia & Oceania

Dollar and Peso plans for overseas destinations within Asia and Oceania



## Domestic

Peso plans for local trips



With Travelsafe, enjoy these and more:



Simplified Travelsafe Plans



Individual, Family and Group Coverage



New Built-in and High Value Benefits



Single Trip Coverage for business and pleasure, with Benefits and Premiums on a per trip basis



Multi-Trip Coverage for the frequent traveler, with Premiums on an annual basis and Benefits on a per trip basis



Schengen Visa Approved Plans



Enhanced Medical Treatment Benefit

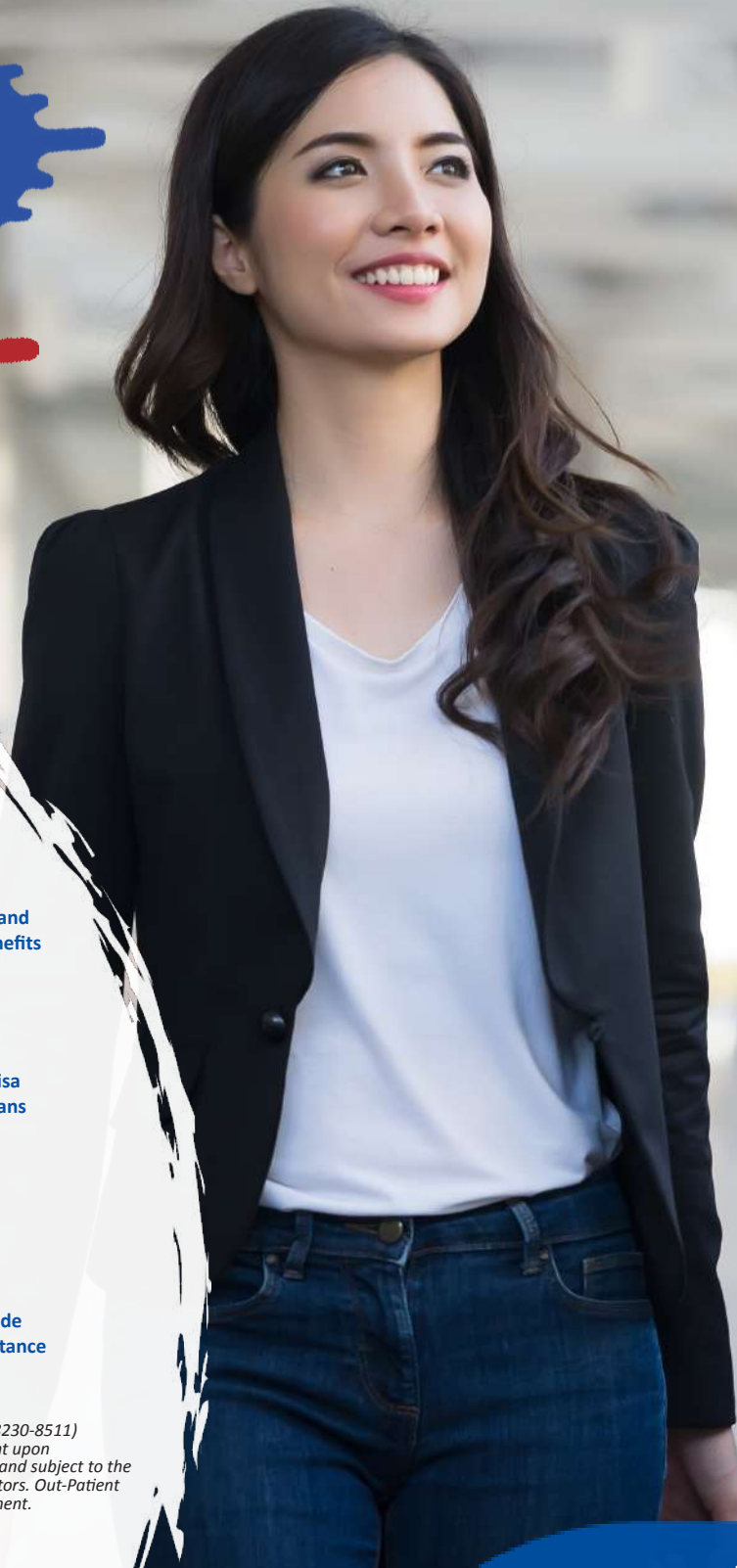


Cashless Medical Treatment\*



24/7 Worldwide Emergency Assistance

\*Call the Pacific Cross Member Hotline (+63 2 8230-8511) immediately. Applicable to hospital confinement upon determination of coverable medical conditions and subject to the agreement/acceptance of the hospital and doctors. Out-Patient and Emergency Room cases are for reimbursement.



**Q: What is your recommended plan for trips to Schengen countries?**

A: We recommend Worldwide Elite. It offers Euro and Dollar plans that are Schengen-approved. The plans are designed to provide you with comprehensive travel benefits that give protection for your trips to international destinations, including Schengen countries.



**Q: Do you have travel plans for Senior Citizens?**

A: Yes. All of our Travelsafe plans provide coverage from infants to seniors. Choose your travel plan depending on your area of travel. Published Premiums are for 0 to 75 years old. For 76 years old and above, please get in touch with our Travel Sales Team through e-mail [traveldirect\\_team@pacificcross.com.ph](mailto:traveldirect_team@pacificcross.com.ph) or telephone no. +63 2 8899-8001. Our representatives will be happy to assist you and provide more details such as your benefits and premiums.



**Q: I purchased a Travelsafe plan, when does the insurance coverage take effect?**

A: The insurance coverage will commence seven (7) hours prior to your scheduled departure time indicated in your travel ticket or the effective date specified in your Policy Schedule or Official Confirmation of Coverage (OCC). While insurance coverage will commence seven (7) hours prior travel, benefits such as Trip Cancellation and Trip Cancellation for Any Reason immediately take effect upon payment of your premium. This applies to Single Trips and Multi-Trips.



**Q: My flight or train schedule was delayed due to technical failure of aircraft or train, can I file a claim?**

A: Yes, you can file a claim under the Flight Delay benefit. The Company will pay the amount stated in the Policy Schedule or in the OCC for more than six (6) hours delay as a result of flight delay due to technical failure of aircraft or train. An example would be if you were not able to board on time because the train broke down. Please note that the delay should be supported by an official Irregularity Report from the airport or rail authority.



**Q: I am sick and unfit to travel for a scheduled business trip. If I cancel my trip, can I file a claim?**

A: Yes, you can file a claim under the Emergency Trip Cancellation benefit. You are eligible to this benefit if the trip was cancelled within 30 days before the scheduled departure date as stated in the Policy Schedule or OCC. Being unfit to travel on the same day of the departure date is also acceptable. Please note that the cancellation should be supported by a physician's written declaration of patient being unfit to travel for the past seven (7) days immediately before or on the scheduled departure date.



**Q: I got hospitalized due to COVID-19, am I eligible for any benefit?**

A: Yes, Pacific Cross will pay for COVID-19 in-patient care up to the limit of the Medical Treatment Benefit. Under Hospital Income Benefit, you can also claim a daily cash allowance for up to 10 consecutive days of hospitalization.





## Important Notes

- **Issue Age:** Age will be based on the issuance date of the Travel Policy. Our Travelsafe plans provide coverage for 0 to 100 years old for Individual Plans; 18 to 75 years old for Principal Insured and his/her Legal Spouse, and 0 to 17 years old for Children under Family Plans. Published Premiums are for 0 to 75 years old. For 76 years old and above, please get in touch with our Travel Sales Team through e-mail [traveldirect\\_team@pacificcross.com.ph](mailto:traveldirect_team@pacificcross.com.ph) or telephone no. +63 2 8899-8001. If you are a Sales Partner, please e-mail [mytravelsales@pacificcross.com.ph](mailto:mytravelsales@pacificcross.com.ph).
- **Family Plan:** Available if you plan to travel on the same departure and return trip with your family (unlimited number of children), and you are riding on the same conveyance. Also, you and your legal spouse must be 18 to 75 years old and your children's age must range from 0 to 17 years old.
- **Immediate Family:** include legal spouse, child, brother, sister, parent, grandparent, great-grandparent, parent-in-law, sibling-in-law, grandchild, great-grandchild, step-parent, daughter-in-law, son-in-law, half-brother, half-sister, niece, nephew, uncle, aunt or stepchild.
- **Schengen Approved Plans:** Before purchasing a Travelsafe plan, check with the embassy if your travel insurance coverage should have extra days allowance beyond your actual travel period.
- **Free-Look Period:** Applicable to Multi-Trip plans. The Policy contains a provision on the Insured Person's right to Free-Look Period.
- **COVID-19 is only covered in its epidemic/pandemic status** where specified in the Schedule of Benefits (i.e., In-Patient Medical Treatment Benefit and Hospital Income Benefit). When necessary, Emergency Assistance Benefits cover COVID-19 cases. All other benefits will not be provided if losses are directly or indirectly related to COVID-19.



## Exclusions

- Pre-Existing Conditions (PEC): Any illness for which you received or was recommended for any treatment, or medication, or advice or diagnosis, or the signs or symptoms of which you were reasonably aware within 180 days before your Policy's effective date. Also, these may be illnesses listed in your Policy which will be considered as PEC when diagnosed within 180 consecutive days prior to your Policy's effective date.
- Traveling contrary to medical advice or to obtain treatment.
- Engaging in hazardous activity or occupation; professional sports, contact sports, winter sports, racing, and motorcycling unless stated as a covered benefit in the Policy Schedule or Official Confirmation of Coverage.
- Electronic devices which are not specified under the Loss of Gadget(s) benefit such as cameras, drones, power banks, etc.
- Epidemics/pandemics which are declared by any local, regional or international agency or organization authorized to address health issues in the local and national geographical area or country unless specified as covered in the Policy Schedule or Official Confirmation of Coverage.



## Travelsafe Benefits | Quick View

Please read your Policy for the full terms, conditions and limitations.



### Medical Treatment

Reimbursement of eligible expenses for a covered illness or injury such as hospital and daily charges, professional fees of a registered Physician, prescribed medicines, including COVID-19 In-Patient Care and Emergency Room and In-Patient treatment for Pre-Existing Conditions.



### Hospital Income

Daily cash allowance for up to 10 consecutive days of hospitalization of the Insured Person and covers COVID-19 related confinement.



### Burial Expenses

Reimbursement for expenses incurred overseas or at the Point of Origin, if the Insured Person dies during the Period of Insurance due to a covered accident.



### Personal Accident

Lump sum cash for death, total and permanent disability.



### Personal Liability

Reimbursement of expenses incurred for causing another person's accidental death, bodily injury, or damage to property.



### Land Vehicle Rental Excess Protection

Reimbursement of excess or deductible of the rented land vehicle insurance, in case the rented land vehicle was damaged due to collision, fire, external explosion, self-ignition or lightning.



### Land Vehicle Rental Return NEW

Reimbursement for the penalties and charges related to the late return of the rented land vehicle.







# Travelsafe Benefits | Quick View

Please read your Policy for the full terms, conditions and limitations.



## Baggage Delay

Lump sum cash benefit if accompanying baggage was delayed, misdirected or temporarily misplaced.



## Loss or Damage to Baggage and Personal Effects

Reimbursement for loss or damage to baggage, clothing, prescribed medicines, bags, footwear and other personal effects.



## Loss or Damage to Sporting Equipment<sup>NEW</sup>

Benefit payment for loss, theft or damage to select sporting equipment.



## Loss of Gadget(s)<sup>NEW</sup>

Reimbursement for loss of laptop, tablet and/or mobile phone.



## Theft of Cash

Reimbursement of the equivalent amount of stolen cash while being physically carried on by the Insured Person during the Period of Insurance.



## Loss of Travel Documents

Reimbursement for the cost of replacement of lost passport, re-issuance of tickets, and expenses necessary in obtaining such replacements.



## Mobile Phone Charges<sup>NEW</sup>

Reimbursement for mobile phone charges incurred for contacting the Pacific Cross hotline or designated assistance provider.



## Trip Cancellation

Reimbursement for the non-refundable portion of travel fare and accommodation expenses, penalties and other irrecoverable pre-paid charges related to the trip which you have not pursued yet.



## Trip Cancellation for Any Reason<sup>NEW</sup>

Reimbursement for portions of the payments made in advance for unused trip arrangements, travel agency and/or tour operator fees, or cost for frequent traveler points which were abandoned due to reasons not covered under the Trip Cancellation benefit, subject to the limitations and terms of the Policy, including the pandemic/epidemic exclusion.



## Trip Termination

Reimbursement for the non-refundable portion of the travel fare and accommodation expenses, penalties and other irrecoverable pre-paid charges related to the trip which you have pursued but decided to terminate in the middle of the trip.



## Staff Replacement<sup>NEW</sup>

Reimbursement for economy round-trip common carrier transportation and reasonable accommodation expenses incurred to send one (1) alternative staff to take over the Insured Person's planned business journey.



## Flight Delay

A lump sum cash benefit for a minimum of six (6) hours delay as a result of flight delay in a bus line, shipping line, airline or rail transit.



## Missed Connecting Flight

A lump sum cash benefit per six (6) consecutive hours for maximum of 96 hours (maximum of 16 payments) in the event of a missed connecting flight due to the late arrival of the incoming flight.



## Strikes or Hijack

Daily allowance per each full day up to 10 days that the traveler is delayed from reaching the scheduled destination for a minimum of 12 hours.



## Alternative Means of Transportation

Reimbursement for the cost of new flight and related fare expenses incurred for the use of alternative onward public transportation.



## Trip Postponement

Reimbursement for the non-refundable portion of travel fare and accommodation expenses, penalties and other irrecoverable pre-paid charges related to the trip which was postponed with more than 24 hours waiting time.



## Emergency Assistance

Includes coverage for Emergency Medical Evacuation, Medical Repatriation, Care of Minor Child(ren), Compassionate Visit, Return of Mortal Remains, and other Emergency Medical and Travel Assistance Benefits such as Medical Consultations, Pre-trip Information, among others.





## WORLDWIDE ELITE (Including Schengen)

Travel Plan Currency	DOLLAR (in US Dollar)		EURO (in Euro)					
	Multi-Trip	Single Trip	Single Trip		Single Trip			
Traveler	Individual	Individual	Family	Individual	Family	Individual	Family	
Travel Plan Benefits								
<b>Medical Treatment</b>	<b>\$50,000</b>		<b>€45,000</b>		<b>€60,000</b>			
<i>In-patient and Out-Patient care</i>	Up to MBL		Up to MBL		Up to MBL			
<i>COVID-19 In-Patient care</i>	Up to MBL		Up to MBL		Up to MBL			
<i>Emergency Dental</i>	2,500		2,250		2,250			
<i>30 days Automatic Extension</i>	Up to MBL		Up to MBL		Up to MBL			
<i>Emergency Room and In-patient treatment for Pre-existing Conditions</i>	500		450		450			
<i>Recreational Activities and Sports</i>	Up to MBL		Up to MBL		Up to MBL			
<i>Recreational Extreme Sports</i>	600		540		540			
<i>Implants Coverage necessitated by a covered Accident</i>	2,500		2,250		2,250			
<b>Hospital Income</b> (per day up to 10 consecutive days) including COVID-19 related hospitalization	<b>120</b>		<b>110</b>		<b>110</b>			
<b>Burial Expenses</b>	<b>2,000</b>		<b>1,800</b>		<b>1,800</b>			
<b>Personal Accident*</b>								
<i>Insured 16 to 70 years old</i>	<b>100,000</b>		<b>90,000</b>		<b>90,000</b>			
<i>Insured 0 to 5 years old and 71 years old and above</i>	<b>5,000</b>		<b>4,500</b>		<b>4,500</b>			
<i>Insured 6 to 15 years old</i>	<b>20,000</b>		<b>18,000</b>		<b>18,000</b>			
<b>Personal Liability</b>	<b>50,000</b>		<b>45,000</b>		<b>45,000</b>			
<b>Land Vehicle Rental Excess Protection</b>	<b>1,000</b>		<b>900</b>		<b>900</b>			
<b>Land Vehicle Rental Return</b>	<b>500</b>		<b>450</b>		<b>450</b>			
<b>Baggage Delay</b>								
<i>minimum of six (6) hours</i>	<b>200</b>		<b>180</b>		<b>180</b>			
<i>after 48 hours</i>	<b>200</b>		<b>180</b>		<b>180</b>			

\*Family Plan: The Personal Accident (PA) Benefit for the entire family (including Principal Insured) will not exceed 300% of Principal's PA Benefit. For all other benefits, the maximum limit of the entire family (including Principal Insured) will not exceed 400% of the Principal's benefits.

## WORLDWIDE ELITE (Including Schengen)

Travel Plan Currency	DOLLAR (in US Dollar)			EURO (in Euro)			
	Multi-Trip	Single Trip		Single Trip		Single Trip	
Traveler	Individual	Individual	Family	Individual	Family	Individual	Family
Travel Plan Benefits							
<b>Loss or Damage to Baggage and Personal Effects</b>	<b>\$3,000</b>			<b>€2,700</b>		<b>€2,700</b>	
<i>per item, pair or set limit</i>	150			140		140	
<b>Loss or Damage to Sporting Equipment</b>	<b>600</b>			<b>540</b>		<b>540</b>	
<i>per item, pair or set limit</i>	150			140		140	
<b>Loss of Gadget(s) (Laptop, Tablet, and/or Mobile Phone)</b>	<b>1,000</b>			<b>900</b>		<b>900</b>	
<b>Theft of Cash</b>	<b>300</b>			<b>270</b>		<b>270</b>	
<b>Loss of Travel Documents</b>	<b>3,000</b>			<b>2,700</b>		<b>2,700</b>	
<i>travel and unplanned accommodation (max. of 2 days)</i>	110			100		100	
<b>Mobile Phone Charges</b>	<b>100</b>			<b>90</b>		<b>90</b>	
<b>Trip Cancellation</b>	<b>4,000</b>			<b>3,600</b>		<b>3,600</b>	
<i>sudden acts of terrorism</i>	2,000			1,800		1,800	
<b>Trip Cancellation for Any Reason*</b>	<b>2,800</b>			<b>2,520</b>		<b>2,520</b>	
<b>Trip Termination</b>	<b>4,000</b>			<b>3,600</b>		<b>3,600</b>	
<i>sudden acts of terrorism</i>	2,000			1,800		1,800	
<b>Staff Replacement (For Business Trip Only)</b>	<b>3,000</b>			<b>2,700</b>		<b>2,700</b>	
<b>Flight Delay</b>							
<i>minimum of six (6) hours</i>	<b>200</b>			<b>180</b>		<b>180</b>	
<i>after 48 hours</i>	<b>200</b>			<b>180</b>		<b>180</b>	
<b>Missed Connecting Flight (per 6 hours, up to 96 hours)</b>	<b>200</b>			<b>180</b>		<b>180</b>	
<b>Strikes or Hijack</b>	<b>200</b>			<b>180</b>		<b>180</b>	
<b>Alternative Means of Transportation</b>	<b>400</b>			<b>360</b>		<b>360</b>	
<b>Trip Postponement</b>	<b>300</b>			<b>270</b>		<b>270</b>	
<b>Emergency Assistance Benefits</b>	<b>Included</b>			<b>Included</b>		<b>Included</b>	

\*Trip Cancellation for Any Reason is subject to the EXCLUSIONS APPLYING TO THE ENTIRE POLICY, including the pandemic/epidemic exclusion.

## ASIA AND OCEANIA

Travel Plan Currency	DOLLAR (in US Dollar)			PESO (in Philippine Peso)		
	Multi-Trip	Single Trip		Multi-Trip	Single Trip	
Traveler	Individual	Individual	Family	Individual	Individual	Family
Travel Plan Benefits						
<b>Medical Treatment</b>	<b>\$50,000</b>			<b>₱1,500,000</b>		
<i>In-patient and Out-patient care</i>	Up to MBL			Up to MBL		
<i>COVID-19 In-patient care</i>	Up to MBL			Up to MBL		
<i>Emergency Dental</i>	2,500			100,000		
<i>30 days Automatic Extension</i>	Up to MBL			Up to MBL		
<i>Emergency Room and In-patient treatment for Pre-existing Conditions</i>	500			5,000		
<i>Recreational Activities and Sports</i>	Up to MBL			Up to MBL		
<i>Recreational Extreme Sports</i>	600			15,000		
<i>Implants Coverage necessitated by a covered Accident</i>	2,500			40,000		
<b>Hospital Income</b> (per day up to 10 consecutive days) <i>including COVID-19 related hospitalization</i>	<b>120</b>			<b>2,000</b>		
<b>Burial Expenses</b>	<b>2,000</b>			<b>30,000</b>		
<b>Personal Accident*</b>						
<i>Insured 16 to 70 years old</i>	<b>50,000</b>			<b>1,500,000</b>		
<i>Insured 0 to 5 years old and 71 years old and above</i>	<b>5,000</b>			<b>100,000</b>		
<i>Insured 6 to 15 years old</i>	<b>20,000</b>			<b>1,000,000</b>		
<b>Personal Liability</b>	<b>50,000</b>			<b>1,000,000</b>		
<b>Land Vehicle Rental Excess Protection</b>	<b>1,000</b>			<b>50,000</b>		
<b>Land Vehicle Rental Return</b>	<b>500</b>			<b>10,000</b>		
<b>Baggage Delay</b>						
<i>minimum of six (6) hours</i>	<b>200</b>			<b>3,000</b>		
<i>after 48 hours</i>	<b>200</b>			<b>3,000</b>		

\*Family Plan: The Personal Accident (PA) Benefit for the entire family (including Principal Insured) will not exceed 300% of Principal's PA Benefit. For all other benefits, the maximum limit of the entire family (including Principal Insured) will not exceed 400% of the Principal's benefits.

## ASIA AND OCEANIA

Travel Plan Currency	DOLLAR (in US Dollar)			PESO (in Philippine Peso)		
	Multi-Trip	Single Trip		Multi-Trip	Single Trip	
Traveler	Individual	Individual	Family	Individual	Individual	Family
Travel Plan Benefits						
<b>Loss or Damage to Baggage and Personal Effects</b>	<b>\$3,000</b>			<b>₱50,000</b>		
<i>per item, pair or set limit</i>	150			5,000		
<b>Loss or Damage to Sporting Equipment</b>	<b>600</b>			<b>20,000</b>		
<i>per item, pair or set limit</i>	150			5,000		
<b>Loss of Gadget(s) (Laptop, Tablet, and/or Mobile Phone)</b>	<b>1,000</b>			<b>20,000</b>		
<b>Theft of Cash</b>	<b>300</b>			<b>2,000</b>		
<b>Loss of Travel Documents</b>	<b>3,000</b>			<b>50,000</b>		
<i>travel and unplanned accommodation (max. of 2 days)</i>	110			5,000		
<b>Mobile Phone Charges</b>	<b>100</b>			<b>2,500</b>		
<b>Trip Cancellation</b>	<b>4,000</b>			<b>50,000</b>		
<i>sudden acts of terrorism</i>	2,000			25,000		
<b>Trip Cancellation for Any Reason*</b>	<b>2,800</b>			<b>35,000</b>		
<b>Trip Termination</b>	<b>4,000</b>			<b>50,000</b>		
<i>sudden acts of terrorism</i>	2,000			25,000		
<b>Staff Replacement (For Business Trip Only)</b>	<b>3,000</b>			<b>50,000</b>		
<b>Flight Delay</b>						
<i>minimum of six (6) hours</i>	<b>200</b>			<b>3,000</b>		
<i>after 48 hours</i>	<b>200</b>			<b>3,000</b>		
<b>Missed Connecting Flight (per 6 hours, up to 96 hours)</b>	<b>200</b>			<b>2,000</b>		
<b>Strikes or Hijack</b>	<b>200</b>			<b>3,000</b>		
<b>Alternative Means of Transportation</b>	<b>400</b>			<b>6,000</b>		
<b>Trip Postponement</b>	<b>300</b>			<b>4,500</b>		
<b>Emergency Assistance Benefits</b>	<b>Included</b>			<b>Included</b>		

\*Trip Cancellation for Any Reason is subject to the EXCLUSIONS APPLYING TO THE ENTIRE POLICY, including the pandemic/epidemic exclusion.

## DOMESTIC (Philippine Destinations)

	GOLD (in Philippine Peso)		SILVER (in Philippine Peso)		BRONZE (in Philippine Peso)
	Multi-Trip	Single Trip	Multi-Trip	Single Trip	Single Trip
Traveler	Individual	Individual/ Family	Individual	Individual/ Family	Individual/Family
Travel Plan Benefits					
<b>Medical Treatment</b>	₱2,500,000		₱1,500,000		₱500,000
<i>In-patient and Out-patient care</i>	Up to MBL		Up to MBL		Up to MBL
<i>COVID-19 In-patient care</i>	Up to MBL		Up to MBL		Up to MBL
<i>Emergency Dental</i>	100,000		100,000		100,000
<i>30 days Automatic Extension</i>	Up to MBL		Up to MBL		Up to MBL
<i>Emergency Room and In-patient treatment for Pre-existing Conditions</i>	5,000		5,000		2,000
<i>Recreational Activities and Sports</i>	Up to MBL		Up to MBL		Up to MBL
<i>Recreational Extreme Sports</i>	15,000		15,000		10,000
<i>Implants Coverage necessitated by a covered Accident</i>	40,000		40,000		30,000
<b>Hospital Income</b> (per day up to 10 consecutive days) including COVID-19 related hospitalization	2,000		2,000		1,000
<b>Burial Expenses</b>	30,000		30,000		10,000
<b>Personal Accident*</b>					
<i>Insured 16 to 70 years old</i>	1,500,000		1,500,000		750,000
<i>Insured 0 to 5 years old and 71 years old and above</i>	100,000		100,000		100,000
<i>Insured 6 to 15 years old</i>	1,000,000		1,000,000		750,000
<b>Personal Liability</b>	1,000,000		1,000,000		500,000
<b>Land Vehicle Rental Excess Protection</b>	50,000		50,000		50,000
<b>Land Vehicle Rental Return</b>	10,000		10,000		5,000
<b>Baggage Delay</b>					
<i>minimum of six (6) hours</i>	3,000		3,000		2,000
<i>after 48 hours</i>	3,000		3,000		2,000

\*Family Plan: The Personal Accident (PA) Benefit for the entire family (including Principal Insured) will not exceed 300% of Principal's PA Benefit. For all other benefits, the maximum limit of the entire family (including Principal Insured) will not exceed 400% of the Principal's benefits.

## DOMESTIC (Philippine Destinations)

	GOLD (in Philippine Peso)		SILVER (in Philippine Peso)		BRONZE (in Philippine Peso)
	Multi-Trip	Single Trip	Multi-Trip	Single Trip	Single Trip
Traveler	Individual	Individual/ Family	Individual	Individual/ Family	Individual/Family
Travel Plan Benefits					
<b>Loss or Damage to Baggage and Personal Effects</b>	₱50,000		₱50,000		₱15,000
<i>per item, pair or set limit</i>	5,000		5,000		5,000
<b>Loss or Damage to Sporting Equipment</b>	20,000		20,000		10,000
<i>per item, pair or set limit</i>	5,000		5,000		5,000
<b>Loss of Gadget(s) (Laptop, Tablet, and/or Mobile Phone)</b>	20,000		20,000		10,000
<b>Theft of Cash</b>	2,000		2,000		1,000
<b>Loss of Travel Documents</b>	50,000		50,000		20,000
<i>travel and unplanned accommodation (max. of 2 days)</i>	5,000		5,000		5,000
<b>Mobile Phone Charges</b>	2,500		2,500		1,000
<b>Trip Cancellation</b>	60,000		50,000		40,000
<i>sudden acts of terrorism</i>	30,000		25,000		20,000
<b>Trip Termination</b>	60,000		50,000		40,000
<i>sudden acts of terrorism</i>	30,000		25,000		20,000
<b>Staff Replacement (For Business Trip Only)</b>	50,000		50,000		20,000
<b>Flight Delay</b>					
<i>minimum of six (6) hours</i>	3,000		3,000		2,000
<i>after 48 hours</i>	3,000		3,000		2,000
<b>Missed Connecting Flight (per 6 hours, up to 96 hours)</b>	2,000		2,000		2,000
<b>Strikes or Hijack</b>	3,000		3,000		1,000
<b>Alternative Means of Transportation</b>	6,000		6,000		4,000
<b>Trip Postponement</b>	4,500		4,500		3,000
<b>Emergency Assistance Benefits</b>	<ul style="list-style-type: none"> <li>• Emergency Medical Evacuation</li> <li>• Medical Consultation, Evaluation and Referral</li> <li>• Medical Monitoring</li> </ul>		<ul style="list-style-type: none"> <li>• Emergency Medical Evacuation</li> <li>• Medical Consultation, Evaluation and Referral</li> <li>• Medical Monitoring</li> </ul>		<ul style="list-style-type: none"> <li>• Emergency Medical Evacuation</li> <li>• Medical Consultation, Evaluation and Referral</li> <li>• Medical Monitoring</li> </ul>







# Single Trip

PREMIUMS  
as of 15 October 2023

## WORLDWIDE ELITE (Including Schengen)

## ASIA AND OCEANIA

## DOMESTIC

No. of Travel Days	DOLLAR (\$50,000 Med. Limit)		EURO (€45,000 Med. Limit)		EURO (€60,000 Med. Limit)		DOLLAR (\$50,000 Med. Limit)		PESO (₱1,500,000 Med. Limit)		GOLD (₱2,500,000 Med. Limit)		SILVER (₱1,500,000 Med. Limit)		BRONZE (₱500,000 Med. Limit)	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
	Up to 4 Days	\$29.00	\$66.00	€23.00	€53.00	€24.00	€54.00	\$26.00	\$59.00	₱542.00	₱1,054.00	₱687.00	₱1,418.00	₱509.00	₱974.00	₱260.00
Up to 7 Days	44.00	104.00	34.00	79.00	35.00	82.00	41.00	98.00	852.00	1,830.00	1,084.00	2,410.00	775.00	1,639.00	436.00	1,015.00
Up to 10 Days	53.00	125.00	40.00	96.00	42.00	99.00	49.00	117.00	1,009.00	2,223.00	1,298.00	2,946.00	914.00	1,985.00	532.00	1,255.00
Up to 15 Days	56.00	133.00	43.00	101.00	44.00	105.00	51.00	122.00	1,108.00	2,470.00	1,436.00	3,290.00	1,001.00	2,202.00	599.00	1,423.00
Up to 24 Days	67.00	160.00	52.00	124.00	53.00	128.00	61.00	148.00	1,301.00	2,952.00	1,971.00	4,626.00	1,172.00	2,631.00	764.00	1,835.00
Up to 31 Days	78.00	190.00	60.00	145.00	62.00	150.00	72.00	173.00	1,482.00	3,405.00	2,316.00	5,489.00	1,331.00	3,028.00	929.00	2,247.00
Up to 45 Days	100.00	244.00	77.00	188.00	80.00	195.00	92.00	223.00	1,858.00	4,346.00	3,048.00	7,319.00	1,676.00	3,889.00	1,251.00	3,053.00
Up to 60 Days	123.00	302.00	93.00	228.00	96.00	236.00	111.00	272.00	2,246.00	5,315.00	3,728.00	9,019.00	2,020.00	4,750.00	1,578.00	3,871.00
Up to 90 Days	146.00	359.00	112.00	276.00	116.00	285.00	126.00	310.00	2,668.00	6,370.00	4,214.00	10,235.00	2,426.00	5,766.00	1,780.00	4,376.00
Up to 120 Days	169.00	416.00	132.00	324.00	136.00	334.00	142.00	348.00	3,090.00	7,424.00	4,700.00	11,450.00	2,833.00	6,782.00	1,982.00	4,881.00
Up to 150 Days	192.00	473.00	151.00	373.00	155.00	383.00	157.00	386.00	3,512.00	8,479.00	5,186.00	12,666.00	3,239.00	7,798.00	2,184.00	5,386.00
Up to 180 Days	215.00	530.00	170.00	421.00	175.00	432.00	171.00	421.00	3,897.00	9,443.00	5,673.00	13,882.00	3,646.00	8,814.00	2,386.00	5,890.00



# Multi-Trip

PREMIUMS  
as of 15 October 2023

## WORLDWIDE ELITE (Including Schengen)

## ASIA AND OCEANIA

## DOMESTIC

	DOLLAR (\$50,000 Med. Limit)	DOLLAR (\$50,000 Med. Limit)	PESO (₱1,500,000 Med. Limit)	GOLD (₱2,500,000 Med. Limit)	SILVER (₱1,500,000 Med. Limit)
Unlimited number of trips per year, 90 days per trip	\$296.00	\$267.00	₱7,557.00	₱7,935.00	₱6,729.00

### ISSUE AGE

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