

THIS IS STARR'S TERRITORY.

TRAVELEAD TRAVEL INSURANCE



STARR
INSURANCE

TRAVELEAD INTERNATIONAL PLANS

A comprehensive travel protection valid for international trips including Schengen states.

COVERAGE	SINGLE TRIP 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 incident	1,000,000	1,200,000	2,500,000	5,000,000
Includes accident while in a common carrier	1,000,000	1,200,000	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	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) Chinese Medicine, Bone-Setting, Acupuncture, Physiotherapy and Chiropractic Treatment Reimburses medical expenses for chinese medicine, bone setting, acupuncture, physiotherapy, and chiropractic treatment due to Injury or sickness	Up to 3,500 per day per visit, max of 7,000 per trip	Up to 3,500 per day per visit, max of 10,500 per trip	Up to 3,500 per day per visit, max of 7,000 per trip	Up to 3,500 per day per visit, max of 10,500 per trip
(c) 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
(d) 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
(e) 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 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) Hospital Admission Guarantee	Included	Included	Included	Included
(d) 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

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(e) 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
(f) 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
(g) Emergency Telephone Charges Reimburse charges incurred on the Insured's mobile phone during a medical emergency	Up to 2,000	Up to 3,000	Up to 2,000	Up to 3,000
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
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 accomodation expenses due to theft, robbery, burglary with maximum limit per day for travel and accomodation 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 delayed due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours Pays 25% of the limit for reasons not included above	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
Re-route Reimburses the additional travel expenses incurred for re-routing if the common carrier is cancelled or delayed 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 accomodation 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

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COVERAGE	SHORT TERM PLANS		ANNUAL PLANS	
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Section 11 - Trip Curtailment or Extension Pays for loss of travel fare, land arrangements, including entrance fees, and/or accomodation 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 - Travel Postponement Pays for additional travel ticket cost to reschedule the trip if it is unavoidable postponed due to: death, serious sickness of Insured Person/immediate family member/travel companion; witness summons; strike, riot or civil commotion, adverse weather conditions at the planned destination; serious damage to the Insured Person's residence from fire or flood	Up to 20,000	Up to 35,000	Up to 20,000	Up to 35,000
Section 13 - Travel Misconnections Pays for additional travel ticket cost to reschedule the trip if it is unavoidable postponed due to: death, serious sickness of Insured Person/immediate family member/travel companion; witness summons; strike, riot or civil commotion, adverse weather conditions at the planned destination; serious damage to the Insured Person's residence from fire or flood	Up to 3,000 after 6 hours, max of 2 payments	Up to 3,000 after 6 hours, max of 3 payments	Up to 3,000 after 6 hours, max of 2 payments	Up to 3,000 after 6 hours, max of 3 payments
Section 14 - Flight Overbooked Pays cash benefit for denied boarding due to overbooked flight with no onward travel transportation available for more than 6 hours	Up to 3,000 after 6 hours	Up to 3,000 after 6 hours, max of 2 payments	Up to 3,000 after 6 hours	Up to 3,000 after 6 hours, max of 2 payments
Section 15 - Unused Entertainment Ticket Reimburse the cost of any prepaid or unused portion of the Entertainment Ticket due to: death, serious sickness of Insured Person/immediate family member/travel companion; strike, riot, civil commotion, and natural disasters at the planned destination	Up to 5,000	Up to 8,000	Up to 5,000	Up to 8,000
Section 16 - 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 17 - Rental Vehicle Excess Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collission	Up to 5,000	Up to 10,000	Up to 10,000	Up to 20,000
Section 18 - 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
Section 19 - Loss of Home Contents due to Burglary Reimburses physical loss of or damage to the home contents within the home of the Insured in the Philippines due to burglary	Up to 50,000	Up to 75,000	Up to 50,000	Up to 75,000

Single Trip Plans:

- Essential Plan - valid worldwide excuding Schengen States
- Extra Plan - valid worlwide including Schengen States

Annual Plans

- Valid worldwide including Schengen states
- Unlimited international trips in 1 year subject to maximum of 90 days coverage per trip