

TRAVEL EXCEL PLUS

International Travel Personal Accident Insurance Policy

Dear Valued Insured,

Thank You for choosing Cocogen Insurance, Inc. as Your Insurer.

In consideration of the payment of the Premium shown in the Schedule, in respect of events occurring during the period of insurance, and subject to the terms and conditions contained in or endorsed on this insurance contract, We will immediately provide You the benefits / assistance specified under the Policy Schedule for mishaps that occur due to unforeseen incidents during travels outside Your Usual Place of Residence, provided that such occurrence does not take place outside the specified Territory and prescribed travel duration or period of insurance as indicated in the Policy Schedule.

All coverages, except Trip Cancellation, commence five (5) hours before Your scheduled flight departure time and ends after the trip that is the object of the insurance has ended and/or You have returned to the Usual Place of Residence or within five (5) hours of actual flight arrival time.

A Policy on a per travel cover shall be valid within the period of insurance indicated in the Policy Schedule for a maximum period of 180 days per trip or exceptionally, up to a maximum of 180 consecutive days when chosen, declared and contracted by the Policyholder, from the usual country of residence.

Should You have clarifications and concerns on this insurance contract, feel free to call Us at (632) 8-830-6000 or send Us an email at client_services@cocogen.com. To learn more about Our products and services, please visit Our website at www.cocogen.com.

Your Insurance Provider,

COCOGEN INSURANCE, INC.

IMPORTANT NOTICE

The Insurance Commissioner, with offices in Manila, Cebu, and Davao, is the Government official in charge of the 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 a Policyholder relating to insurance matters.

ARTICLE 1250 OF THE CIVIL CODE WAIVER

You agree that the following provision of the Civil Code of the Philippines shall not apply in determining the extent of Our liability under this insurance contract:

"Art. 1250. 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 xxx."

Cocogen has caused this insurance contract to be signed by its duly authorized officer in the place and on the date appearing in the Schedule.

COCOGEN INSURANCE, INC.

T.I.N. 000 432 798


Atty. Darren M. de Jesus
President

COMMITTED. COMPASSIONATE. GENUINE.

COCOGEN INSURANCE, INC.

22F One Corporate Center, Doña Julia Vargas Avenue, corner Meralco Avenue, Ortigas Center, Pasig City 1600 Philippines

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INTRODUCTION

This document sets out the terms and conditions of the insurance contract between You and Cocogen. You must observe and fulfill these conditions insofar as they relate to anything to be done or not to be done, for Us to pay Your claim.

Please take time to read the whole document carefully. Further, You are advised to:

- check if all the endorsements You requested are included;
- comply with Your duties under this insurance contract; and
- keep it in a safe place.

If there are incorrect details or if the Policy does not provide the cover You need, please contact Your agent, broker or Us immediately.

Information You Have Given Us

In deciding to accept this contract of insurance and in setting the terms and Premium, We have relied on the information You have given Us. You must ensure that every information provided is accurate and complete to the best of Your knowledge.

If We establish that You deliberately or recklessly provided Us with false or misleading information, We will treat this insurance contract as if it never existed and deny all claims.

Applicable Law

This insurance contract shall be subject to the laws of the Republic of the Philippines.

Premium Payment

Except in cases where the law or applicable regulations which now are or in the future may be in force, allow payments of Premiums in periodic installments, You agree that this insurance contract shall be valid and binding only when the Premiums have been actually paid in full and duly acknowledged in a receipt signed by Us or Our authorized officer or representative.

Documentary Stamps

Under Revenue Regulations Number 15-2001 of the Bureau of Internal Revenue (BIR), the Documentary Stamp Tax (DST) is payable upon issuance of the Policy, and that no refund will be made as a result of the cancellation of the Policy or reduction in the Premium.

Limit of Insurance

We will not pay more than the sum insured shown in the Schedule.

Dispute Resolution

In the event of any controversy or claim arising out of or relating to this insurance contract, or a breach thereof, You and Cocogen agree first to try and settle the dispute by mediation, administered by the Insurance Commission before resorting to arbitration, litigation or some other dispute resolution.

If You elect arbitration, You agree that the dispute will be subject to the Philippine Dispute Resolution Center, Inc. (PDRCI) Arbitration Rules as at present in force.

Your claim shall be considered abandoned if You did not commence any action or suit either in the Insurance Commission or any court of competent jurisdiction within one (1) year from:

- (a) Your receipt of Our denial letter; or
- (b) termination of the mediation proceedings before the Insurance Commission

Notice to Us

Every notice and other communication to Us required by any of the Conditions under this insurance contract must be written or printed.

Changes in the Risk

You must inform Us immediately of You becoming aware about any changes in the information You have provided to Us which happens before or during any period of insurance;

When We are notified of a change, We will tell You if it affects Your Policy. For example We may not effect any change in the terms of Your Policy, or amend the terms of the Policy, or require You to pay additional Premium for Your insurance, or discontinue Your insurance. If You do not inform Us about a change it may affect any claim You make or could result in Your insurance being invalid.

Cancellation by Us

This insurance contract may be cancelled by Us if:

- a) You fail to pay the Premium;
- b) there is a determination by the Insurance Commissioner that the continuation of this insurance contract would violate or would place Us in violation of the Insurance Code, as amended.

Our cancellation of this insurance contract shall be based only on the grounds stated above and shall be valid upon service to You of a written notice of cancellation mailed or delivered in the address indicated in the Schedule. We may also serve the notice of cancellation upon Your Broker whom You have appointed to represent You in the negotiation and issuance of this insurance contract.

Cancellation by You

You can also cancel an annual insurance contract at any time by serving upon Us a written notice of cancellation. The Premium that may be returned to You upon Your cancellation of this insurance contract will depend on how long this insurance contract has been in force or whether You have made a claim.

When You cancel the annual insurance contract, We will retain a portion of the Premium based on the following scale of percentages:

| If Policy is in force for only: | We will retain: |
|---------------------------------|--------------------|
| 1 month | 20% of the Premium |
| 2 months | 30% of the Premium |
| 3 months | 40% of the Premium |
| 4 months | 50% of the Premium |
| 5 months | 60% of the Premium |
| 6 months | 70% of the Premium |
| 7 months | 75% of the Premium |
| 8 months | 80% of the Premium |
| 9 months | 85% of the Premium |
| Over 9 months | The annual Premium |

Changes in the Policy

None of the provisions, conditions and terms of this policy shall be waived or altered except by endorsement signed or initialed by Our authorized official and issued whenever applicable in accordance with the provisions of Sec. 50 of the Insurance Code.

DEFINITIONS

Each time We use the words or phrases listed below, it will have the same meaning wherever it appears in Your policy unless We state otherwise. A defined word or phrase will start with a capital letter each time it appears in the policy.

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| Accident | Violent, sudden, external cause not intended by the Insured resulting to Bodily Injury or death during the effectivity of the contract. The following will also be construed to be Accidents: a) Asphyxia or injuries as a consequence of gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs. b) Infections resulting from an Accident covered by the Policy. c) Injuries that are a consequence of surgical operations or medical treatments resulting from an Accident covered by the Policy. d) The injuries sustained as a result of self-defence. |
| Accidental Death | Death occurring as a result of a Bodily Injury |
| Amount Insured | The amount set forth in the Special Conditions of the Policy and which represents the maximum value of the compensation for each of the guarantees. Save express indication to the contrary, the sum insured is expressed in US Dollars and the USD symbol may be used |
| Annual Multi-Trip Policy | A Policy where the Insured can make an unlimited number of trips during the effectivity of the Policy subject to a limit of 180 days per trip as provided in the Policy Schedule |

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| Beneficiary | For the effects of Personal Accident coverage, the person or persons to whom the Policyholder or, where applicable, the Insured, acknowledges the right to receive, in the appropriate amount, the compensation arising from the aforesaid coverage provided by this Policy. Should no one have been specified, the compensation will form part of the assets of Insured |
| Bodily Injury/ Injury | Accidental Bodily Injury occurring while this Policy is in force, resulting solely, directly and independently of all other causes from an Accident caused by external, violent and visible means. |
| Burglary | The unlawful entry to a structure for the purposes of committing Theft or another felony |
| Business Associate | A person who works at Insured's place of business and who, if Insured were both away from work at the same time, would prevent the business from running properly |
| Collective Policy | An Insurance Policy where the Policyholder, a person of legal age, subscribes to the insurance coverage for some specific insured and/or beneficiaries of such coverage with a relationship with the Policyholder. Such Policyholder agrees with the Insurer the applicable coverage and Limits coverage, according to the risks that the Policyholder desires to be protected by the Insurer in relation to the insured of the Policy. The Policyholder assumes the responsibility of informing the insured of the coverage of the contracted Policy |
| Common Carrier | The Common Carrier object of this guarantee will be understood like hired to carry out the trip object of this insurance and will remain limited to the plane, ship, train, or coach, including when going into and going out of the above mentioned way of transport. Equally there remains covered the Accident of the way of public transport (limited to taxi, rent car with driver, tramway train, bus, train, underground train) during the direct route between the point of departure or arrival (domicile or hotel) up to the end of the trip (station, airport, port) |
| Confined or Confinement | Uninterrupted period in a Hospital as a Resident In-Patient upon the advice of and under the regular care and attendance of a Physician |
| Damages | The deterioration or destruction of inanimate objects and Damages caused to animals |
| Dangerous Sports | <p>Fighting or self-defense sports, (semi) professional sports, racing of any kind other than on foot, mountaineering expeditions, deep sea diving (deeper than 40 metres), solo sea-sailing, ski jumping, free climbing without ropes, motor sports, use of fire- or other arms, yachting out of territorial Abseiling, off-road mountain biking, ice hockey, canyoning, parachuting, bobsleighing, aviation other than as a farepaying passenger on a scheduled flight, gliding, hang gliding, microlight flying, rodelen, downhill skiing and langlaufen on the normally marked public open pistes, snowboarding, big foot skiing, mono-skiing and any sport involving an extra risk of Accident. American Football, rugby, bungee jumping, caving, horse riding, trekking/hiking/walking or any activity above 2,500 metres, mountaineering with the use of ropes, rock climbing with the use of ropes, scuba diving (up to 40 metres), white water canoeing, white water rafting, water skiing, off piste skiing and off piste snowboarding (provided accompanied by a guide or instructor), waters and any other sport involving an exceptional risk of Accidents</p> <p>Participation in competitions or tournaments organised by sporting federations or similar organisations and any other sport not described above is not included</p> |
| Dependent Children | The Insured's unmarried Dependent Children, including stepchildren or legally adopted children, who are aged zero (0) age to eighteen (18) years old |

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| Effective Date | The date on which insurance under this Policy commences as stated in the Policy Schedule |
| Epidemic Disease | The rapid spread of infectious disease to a large number of people in a given population within a short period of time, usually two weeks or less |
| Extra Hazardous Sports | American Football, rugby, bungee jumping, caving, horse riding, parachuting, trekking/hiking/walking or any activity above 2,500 metres, aviation other than as a fare-paying passenger on a scheduled flight, hang-gliding, microlight flying, mountaineering with the use of ropes, rock climbing with the use of ropes, scuba diving, white water canoeing, white water rafting, water skiing, off piste skiing and off piste snowboarding. Participation in these activities is never covered under the terms of this Policy |
| Family Plan | <p>Composed of Principal Insured and his Spouse and four (4) Dependents (Children, Parents and Siblings if principal insured is Single). Family package may also just include five (5) Dependents together with the Principal Insured. Total of six (6) family members (maximum) under a Family Plan.</p> <p>For Married Individuals, Spouses up to 80 years old, and children ages below 18 years old, travelling together to the same destination with the same travel dates and conveyances.</p> <p>For Single Individuals, Parents and single siblings up to 80 years old, travelling together to the same destination with the same travel dates and conveyances.</p> <p>Coverage for Dependent Spouse will be up to 100% of the Benefit Amounts as stated in the Policy Schedule.</p> <p>Coverage for other Dependents will be up to 50% of the Principal/ Main Insured Person for Medical Expenses except for Schengen Plans where benefits for all Dependents are equal to the Principal.</p> <p>In excess of four children, the other members of the family shall be considered under the Individual Package.</p> |
| Forfeited Travel | The part or portion of the value of the journey forfeited |
| Hazardous Sports | Abseiling, ice-skating, off-road mountain biking, ice hockey, canyoning, bobsleighing, rodelen, downhill skiing and langlaufen on the normally marked public open pistes, snowboarding, big foot skiing, ballooning (as an organised excursion), mono-skiing and any sport involving an extra risk of Accident. Participation in these activities may be covered against payment of an additional Premium. Participation in competitions or tournaments organized by sporting federations or similar organizations is not included |
| Home Country | Philippines. The country where the Insured Person is a citizen or permanent resident and where the Policy is issued by the Insurer |
| Illness | <p>Any deterioration in health diagnosed and confirmed by a duly licensed doctor during the life of the Policy and which are not comprised in the two groups below:</p> <p>Congenital disease Exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy.</p> |

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| Illness | <p>Pre-existing disease Any pre-existing disease known or unknown to the member at the time of enrolment. A pre-existing disease is any Illness or medical condition already affecting a member before the effectivity date of his/her coverage. An Illness or Injury is considered to have been in existence prior to the effectivity date if:</p> <ol style="list-style-type: none"> Any pre-enrolment professional advice or treatment was obtained by the member for such Illness or Injury. Such Illness or Injury has been by its nature, manifestations and conditions evident to the member before the Effective Date of Your coverage. The onset and pathogenesis can be clinically determined to have started prior to the member's enrolment. The Illness or Injury can be clinically determined to have started prior to the Effective Date of the Insured's coverage Medical conditions disclosed in an application form <p>Pre-existing Illnesses shall include, but are not limited to the following:</p> <ul style="list-style-type: none"> Bronchial Asthma and Systemic Allergies Chronic Obstructive Pulmonary Disease (COPD) Diabetes Mellitus Tuberculosis Thyroid diseases Systemic allergies Dysfunctional uterine bleeding Chronic EENT conditions that may require surgery Cardiovascular diseases Chronic cholecystitis/cholelithiasis Benign or malignant new growth Endometriosis Stroke / paralysis/epilepsy Hernia Hemorrhoids and fistula Gastric or duodenal ulcers Liver cirrhosis Kidney diseases Blood dyscrasia Immunologic and collagen diseases Hallus valgus and lithiasis Urolithiasis and glomerunephritis Hypertension of whatever etiology |
| Immediate Family Member | The legal Spouse, children, and parents |
| Individual Plan | Individual Insured travelling via airway abroad from the Philippines |
| Intervention of Authorities | Any decision/act of the civil or military administration that causes the delay |
| Limit | The amount set forth in the Specific Conditions or, where applicable, in the Special Conditions, of the Policy, and which represents the maximum benefit (financial, temporary or another kind) covered under each guarantee. Except express indication to the contrary, the financial Limits are expressed in US Dollars and the USD symbol may be used |
| Loss/Accident | Any event whose consequences are totally or partially covered by the guarantees of this Policy. The collection of Damages arising out of one event constitutes one Loss/Accident |
| Losses | The financial Losses caused as a direct result of an identifiable Bodily Injury or material Damage sustained by the claimant |

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| Manual Labor | Work or training that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery). This definition does not include laborers whose work is situated above three meters from the ground |
| Medically Necessary | A covered service or treatment that is absolutely necessary to protect and enhance the health status of a patient, and could adversely affect the patient's condition if omitted, in accordance with accepted standards of medical practice |
| Natural Disaster/ Acts of Nature | Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomena |
| Orthopaedic Material or Orthesis | Anatomical parts or items of any kind used to prevent or correct temporary or permanent deformations of the body (walking sticks, cervical collar, and wheelchair) |
| Osteosynthesis Material | Parts or pieces of metal or of any other kind used to join together the ends of a fractured bone, or to knit together the tips of joints, by surgical operation and which can be reused |
| Pandemic Disease | An epidemic of infectious disease that has spread through human populations across a large region; for instance multiple continents, or even worldwide |
| Physicians | Doctors of Medicine: those who undergo at least 4 years of formal education in a School/College of Medicine, followed by Internship training (1-3 years of Junior and Senior Internship, depending on country), and passing the licensure examination for medical doctors. Once licensed to practice, s/he may choose to undergo Specialty Training in his/her field of interest for the next 3-5 years (Pediatrics, OB/GYN, Emergency Medicine, Internal Medicine, Surgery, Orthopedics, Dermatology, Neurology, Ophthalmology, Otorhinolaryngology, Radiology, Pathology, Neurosurgery, Family Medicine). Others opt to proceed to Subspecialty Training (Cardiology, Gastroenterology, etc) which takes another 2-3 years. Passing the Diplomate or Specialty Board Examination is also required in order to practice as a Specialist |
| Policy | The document containing the conditions regulating the insurance. The Application for Insurance, General Conditions, the Specific Conditions that individualise the risk, and the Special Conditions, where appropriate, form an integral part of the Policy. The Supplements or Appendices issued thereto in order to supplement or alter it shall also form part of the Policy |
| Policyholder | The natural or legal person, who, in conjunction with the Insurer, signs the contract and is bound by the obligations arising there from, save those which, owing to their nature, must be complied with by the Insured |
| Poor Weather Condition | Meteorological phenomena including but not limited to high level fog, strong wind, frost etc. and those adverse weather conditions not officially declared by the country's official weather bureau |
| Postponement Expenses | The resulting administrative charges incurred to postpone the Trip: a) which full payment was made by the Insured; b) for which the Insured is legally liable; and c) which are not recoverable from any other source. |
| Premium | The price of the insurance that You must pay to Us in consideration for the coverage of the risks provided for him/her by the latter, the receipt for which will include, moreover, the surcharges and taxes legally applicable. Save express indication to the contrary, it shall be expressed in US Dollars and the USD symbol may be used |

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| Prosthesis | These are deemed to be any item of any kind that temporarily or permanently replace the lack of an organ, tissue, organic fluid, member or part of any of them. By way of an example, mechanical or biological items such as cardiac valve parts, joint replacements, synthetic skin, intraocular lenses, biological materials (cornea), fluids, gels and synthetic or semi synthetic liquids that replace organic humours or liquids, medicine reservoirs, mobile oxygen therapy systems, etc. |
| Regular Sports | Athletics, go-carting, ballooning (as an organised excursion), trekking up to 2,500 metres, ice skating, cross country running, soccer, surfing, windsurfing, golf, mountain biking on the road, baseball, fencing, sailing, cricket, cycling, canoeing, rowing, basketball, volleyball, jogging and any other sport activities not involving an extra risk. Participation in these activities is always covered without paying additional Premium; Participation in competitions or tournaments organised by sporting federations or similar organisations is not included |
| Relatives | Spouses, children, parents, grandparents, grandchildren, siblings, and parents-in-law, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law of the Insured, save specific provisions of each Cover or Guarantee. Likewise, the Insured's legal guardians shall be included in this definition |
| Robbery | Appropriation of other people's property by violence or intimidation to persons, or with force upon things |
| Scheduled Departure Date | The date on which the Insured is scheduled to depart as set out in his travel ticket |
| Serious Accident | An Accident which, in the opinion of the Company's medical team, prevents the Insured from starting the trip or continuing it on the date planned, or which involves risk of death |
| Serious Illness | Deterioration in health that requires admission to hospital and which, in the opinion of the Company's medical team, prevents the Insured from starting the trip or from continuing it on the date planned, or which involves risk of death |
| Single Trip Policy | A Policy issued for the selected plan where the Insured can only make a single Trip to the selected destination of travel during the effectivity of this Policy |
| Spouse | The legally married Spouse of the Insured |
| Strike | Organized industrial action or any temporary stoppage of work by the concerted action of the Common Carrier's employees and/or airport's employees as a result of an industrial or labour dispute |
| Territory | Geographic area where the trip's object of the contract takes place, and in which the events that occur there have coverage |
| Theft | Seizing someone else's property without employing force to enter the premises where it is located, nor violence or intimidation against individuals |
| Third Parties | Any natural or a person of legal age other than: <ul style="list-style-type: none"> a) The Policyholder, the Insured or the causer of the Accident. b) The Spouses, ascendants or descendants of the persons listed in the previous subsection. c) The Relatives of the people listed in the subsection a above who live with them. d) The partners, directors, wage-earners (including contractors and subcontractors) and persons who, de facto or by right, depend on the people listed in the first subsection, while acting within the scope of that dependency |

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| Travelling Companion | The person who is to travel or has travelled with the Insured for at least 50% of the trip and who made arrangements to accompany the Insured before he began the trip |
| Tropical Diseases | All diseases that occur solely, or principally, in the tropics. In practice, the term is often taken to refer to infectious diseases that thrive in hot, humid conditions, such as, but not limited to, malaria, leishmaniasis, schistosomiasis, onchocerciasis, lymphatic filariasis, Chagas disease, African trypanosomiasis, and dengue |
| Usual Place of Residence | The locality where the Insured is usually resident, which, except for an express indication in the Special Conditions, should of necessity be in The Philippines, and to where the emergency repatriations and returns envisaged in this Policy will be made |
| Valuable Article | <p>An article, any goods or any personal belongings with value greater than USD 500.</p> <p>Camera and Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), portable audio or media players and their accessories including but not limited to iPods or other MP3 players, computer equipment, binoculars, antiques, jewelry, watches, furs, silks, objects made from precious metals, paintings, object d' art, silver and gold articles, unique objects, mobile telephones and their accessories, rifle, hunting guns, as well as their optical accessories, wheelchairs and medical appliances</p> |
| Valuable Document | A Valuable Document such as money, cheques, bank cards and travel documents |
| We / Us / Our / The Company Insurer / Cocogen | Cocogen Insurance, Inc. |
| You / Your / Insured | <p>The person or persons named in the Schedule aged up to 80 years old.</p> <p>The natural person identified in the Specific Conditions of the Policy, and who is entitled, where fitting, to the rights derived from the contract. In this Policy, Insureds are considered to be:</p> <ul style="list-style-type: none"> Filipinos travelling as passenger on a commercially scheduled flight or on a cruise outside of the Philippines Foreigners, officially residing in the Philippines at the time of purchase of Policy, living / working / studying, who want to travel as fare-paying passenger on a commercial scheduled flight or on a cruise abroad to a third-party country. In both cases, Philippines is their Home Country, so medical assistance performed or to be performed in the Philippines are not covered and emergency repatriations pertain to repatriations bound to the Philippines. |

GEOGRAPHICAL COVERAGE

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| Schengen | Provides cover to Schengen Countries |
| Worldwide | Provides cover Worldwide except in the Philippines |
| Asia | Provides cover in Asia except in the Philippines, Japan, Australia, New Zealand and Middle East |

TERMS AND CONDITIONS

SECTION I: ACCIDENTAL DEATH/ DISABLEMENT

In the event that during the Period of Insurance, You sustain Accidental Bodily Injury and such Injury shall within one (1) year from the date of the Accident solely and independently of any other causes, result in Your Death or Disablement, We will pay compensation for the benefits as follows:

Schedule of Benefits and Compensation

| Benefits | Compensation |
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| 1. Loss of Life | 100% |
| 2. Loss of two limbs by physical separation at or above the wrist or ankle | 100% |
| 3. Total and irrevocable Loss of sight of both eyes | 100% |
| 4. Loss of one limb accompanied by the Loss of one eye | 100% |
| 5. Permanent total disablement (other than as defined in Benefits 2, 3 and 4 above) from engaging in any employment or occupation or profession | 100% |
| 6. Loss of one limb by physical separation at or above the wrist or ankle or the total and irrevocable Loss of sight of one eye | 50% |
| 7. Temporary total disablement from engaging in such Life Insured's usual profession or occupation | 0.60% per week up to a limit of USD1,000 per week |
| 8. Temporary partial disablement from engaging in such Life Insured's usual profession or occupation | 0.20% per week up to a limit of USD333 per week |

Provided that:

- Payment shall not be made under more than one of Benefits 1 to 8 in respect of the same Injury except in the case of Benefit 8 following upon or preceding Benefit 7.
- No payment shall be made under any of Benefits 1 to 6 unless the death or Loss referred to shall occur within three calendar months of aforesaid Bodily Injury, or under Benefit 7 or 8 unless disablement referred to shall arise within three calendar months of aforesaid Bodily Injury.
- Benefits 7 and 8 either combined or separately shall not be payable for a period longer than 52 weeks from the commencement of such disablement.
- Benefits 7 and 8 shall not be payable in respect of any Life Insured who is not gainfully employed at the time of the aforesaid Bodily Injury.

SECTION II: ACCIDENTAL BURIAL ASSISTANCE

This covers the cost of funeral and burial expenses to be incurred at Your Usual Place or Country of Residence if death occurs due to an Accident while traveling.

SECTION III: PERSONAL LIABILITY

We will, in respect of Accident occurring anywhere within the geographical boundaries stated in the Policy Schedule, hereto indemnify You against all sum for which You shall become liable to pay as compensation for the following which are caused by or through Your fault or negligence.

- Death or Bodily Injury to and disease or sickness of any person not being a member of Your family or household nor a person who at the time of the Accident is engaged in and upon the service of You.
- Damage to property other than the property belonging to or used by or in the custody or control of You or a member of Your family or household or a person in the service of You or upon which You or Your servants are or have been operating.

This cover is subject to the Limit and deductible indicated in the Policy Schedule.

Exceptions to Section III

We will not pay for:

- Claims in respect of Your liability under any contract or agreement;
- Claims arising out of Accidents occurring in, on or about any premises owned and/or occupied by You;

3. Claims arising out of or incidental to Your business trade or profession;
4. Claims resulting from Your hunting or shooting or engaging in the use of any air or water-borne craft, animal drawn or motor-driven vehicle;
5. Claims made or brought against You by any person or dependent under any Workmen's Compensation or Employer's Liability Act;
6. Claims for compensation of death, Bodily Injury, disease or sickness, or Damage to property caused intentionally by or at the direction of You or any other person entitled to indemnity under this Policy;
7. Losses, Damages or injuries occurring within Your Usual Place of Residence.

SECTION IV: TRAVEL ASSISTANCE SERVICES

We will provide these benefits only when You are travelling outside the Usual Place of Residence, up to a maximum of 180 consecutive days when this option is chosen and contracted by You. By virtue of these Travel Insurance General Conditions, We guarantee to provide You with immediate material help in the form of financial benefit or services, when You are in difficulties as a result of an unforeseen event that occurred when You are travelling abroad during the period contracted under the Specific Policy Conditions.

When, as a result of an Accident and Illness covered by these Cocogen International Travel Excel Plus Insurance Conditions, You have to extend Your period of stay outside the Usual Place of Residence or outside the Philippines, the Travel Assistance benefits granted by this section are automatically extended for You, once only and up to a maximum period of 10 days. The Limits referring to benefits derived from the claim that have given rise to the extension are not increased or extended.

You shall submit at Company's Expense to medical examination as often as may be required by Us in connection with any claims.

1. Personal Assistance

1.1. Medical Expenses and Hospitalization Abroad

If You are admitted into a hospital as an in-patient or out-patient for any Medically Necessary treatment for emergency situation as determined by the Physician, You or someone on Your behalf must contact Our hotline or contact number immediately.

Our medical team will maintain the telephone contacts necessary with the Assistance Center and with the doctors attending to You to supervise the provision of proper health care.

We will pay up to the amount shown in the Table of Benefits for the necessary and reasonable cost incurred during foreign trips as a result of You becoming ill, being injured or dying during Your trip. This includes:

- Medical, surgical and hospital treatment and ambulance cost
- If You cannot return to Philippines as You originally planned and We approve this. We will pay for: Extra Accommodation (Room Only) and Travel Expenses (Economy Class) unless a higher grade of travel is confirmed as Medically Necessary and authorized by Us to allow You to return to Philippines.

Important Information

If the claim relates to Your return travel to Philippines and You do not hold a return ticket, We will deduct from Your claim an amount equal to Your original carrier's published one way airfare (based on the same class of travel as that paid by You for Your outward trip) for the route used of Your return.

This cover is subject to a Limit beyond the amount of the Policy excess (as applicable) per claim as indicated on the travel plan.

1.1.1 Terrorism and Sabotage Endorsement on Medical Expense

Subject to exclusions, Limits and conditions hereinafter contained, this insurance insures Bodily Injury You sustained occurring during the period of this Policy caused by an act of Terrorism or Sabotage, as herein defined.

For the purpose of this Insurance:

- An Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
- An act of Sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

This insurance excludes any Bodily Injury You sustained

- acts of terrorism or sabotage occurring in other countries

- caused by measures taken to prevent, suppress or control actual or potential terrorism or sabotage unless agreed by the Company in writing prior to such measures being taken
- arising directly or indirectly from nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused directly or indirectly by war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or local government entities, civil war, rebellion, revolution, insurrection, martial law, usurpation of power, or civil commotion assuming the proportions of or amounting to an uprising
- arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind
- Terrorism and Sabotage coverage not extended to Travel Inconveniences and the rest of the program

1.2. Transport or Repatriation in the Event of Illness or Accident You Sustained during the Course of a Trip

In the event of an Accident or sudden Illness coverable under the Policy, We will take charge of transferring or repatriating You to a properly equipped health centre or to Your Home Country.

We, through Our medical team, will decide which health centre You are transferred to or whether repatriation is necessary, depending on the situation or gravity of the state the latter is in.

Afterwards, Our medical team will maintain the telephone contacts necessary with the medical centre and with the doctors attending to You, and on the basis thereof will decide whether to transfer or repatriate You, and on the most suitable means of transport to use.

For minor or less Serious Illnesses or Accidents, which in the opinion of the medical team do not require repatriation, transfer will be performed in ambulance or another means of transport, to the place where adequate medical assistance can be provided.

1.3. Emergency Dental Care

We will meet the cost of Your emergency dental treatment which is strictly necessary and only for the relief of pain, while You are within the covered countries, provided that the same is not occasioned by the previous deteriorated state of the teeth, gums or jaws up to the Limit provided at the Specific or Special Conditions of the Policy.

In case of dental treatment of natural teeth necessary solely as a result of an Accident which also caused Bodily Injury necessitating medical treatment and not occasioned by the previous deteriorated state of the teeth, gums or jaws, We will meet the cost up to the Limit provided at the Specific or Special Conditions of the Policy.

Crowned teeth, crowns, bridges, dentures etc. are not to be understood as natural teeth.

1.4. Hospital Cash Income

If You are admitted to a hospital abroad as an in-patient as a direct result of an Injury or Illness covered by this Policy, We will compensate You up to the Limit stated on the Policy schedule, for each period of twenty four (24) hours during which You are hospitalized for the maximum period of ten (10) days. Payment will be made after the period of Confinement in the hospital.

1.5. Repatriation of the Immediate Family Member Travelling with You

Should You be hospitalized due to sudden Illness or Accident (as covered under the Policy) for more than five days or deceased, We will meet the cost in respect of one Immediate Family Member accompanying You at the moment of the event, having the same country of residence as You, if this Immediate Family Member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

1.6. Repatriation of Mortal Remains

In the event of Your death (as covered under the Policy), We will make the necessary arrangements for Your transport or repatriation and will meet the cost of the transfer expenses to the place of interment, cremation or funeral ceremony at Your Home Country.

The payment of expenses for interment, cremation or funeral ceremony is excluded from this cover.

1.7. Escort of Dependent Child

Should You be hospitalised due to sudden Illness or Accident for more than three (3) days or is deceased, and was accompanied ONLY by a minor child of under 15 years of age during the event and if no

other adult accompanying the said minor at the time of the incident, We will provide a suitable person to look after You during the trip to the hospital where the former is hospitalized or We will meet the cost in respect of an economy round-trip (inbound and outbound) transfer and the necessary and relevant accommodation, transportation and meal expenses there of one Immediate Family Member, having the same country of residence as You to accompany You and minor considering this minor is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

1.8. Travel of One Immediate Family Member

In the event that You should be admitted to hospital for more than five days as a result of an Accident or Illness covered in the Policy, We will take charge of the transfer of a person from the Philippines, at the latter's choice, including meeting the cost of the outbound and return journey to the place of hospitalization and the accommodation expenses there, up to a Limit indicated in the Policy.

This guarantee does not include the maintenance expenses of the person transferred.

Note: You may claim ONLY one of these benefits per trip: Travel of One Immediate Family Member or Child Guard/Escort of dependent child.

1.9. Emergency Return Home following Death of a Close Family Member

When You have to curtail Your journey because of the death of a close family member (up to second degree consanguinity or affinity, We will meet the cost of the travel to Your Home Country, whenever You are unable to travel by Your own means of transport or the means of transport hired for the trip.

You shall furnish the evidence, documents or certificates of the event, which caused the journey to be cut short (death certificate).

1.10. Delivery of Medicine

We will take charge of delivering the medicines prescribed urgently by Your attending doctor during the trip and which cannot be found in the place where You have travelled to or be replaced by medicines that have a similar composition.

Under no circumstances will We pay the cost of the medicines.

1.11. Relay of Urgent Messages

We will take charge of relaying the urgent messages of Your parties (i.e. Relatives / colleagues / emergency contact person), relating to any of the events covered in the Policy.

1.12. Long Distance

The medical information will be provided to You by Our doctor upon Your request. The service is not to be considered in any case as a diagnosis but it is a connection service.

1.13. Medical Referral / Appointment

Through the assistance company call centre, You will be given access and referred to any agreed medical centre or medical practitioner of Our international network.

1.14. Connection Services

Whilst travelling abroad, You will be entitled to contact the assistance company in order to obtain miscellaneous services in the country where You are located which includes car rentals referral and reservation and legal and administrative information services.

Any miscellaneous service You required not covered through this Policy shall remain at Your own expense.

1.15. Advance of Bail Bond

We will advance funds for any legal bond required on Your behalf up to the Limits indicated in the Policy Schedule.

You will be required to repay any sum advanced within 45 days. The assistance company will require valid credit authorization prior to any fund advance related to such fund advance.

SPECIFIC EXCLUSION FOR THE MEDICAL, MEDICAL EVACUATION / REPATRIATION, REPATRIATION OF MORTAL REMAINS, ESCORT OF DEPENDENT CHILD, TRAVEL OF ONE IMMEDIATE FAMILY MEMBER (TRAVEL ASSISTANCE BENEFIT):

1. Any treatment or surgery which Our Physician advises that You do not need immediately and can wait until You return home.
2. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which You are claiming for.
3. The extra cost of single or private room accommodation unless it is Medically Necessary.
4. Any medical treatment that You receive because of a medical condition or any Illness related to a medical condition which You knew about at the time of taking out this insurance and/or, for Annual Multi-Trip Policy, prior to the booking of any individual trip.
5. Any treatment or medication that You receive after You return to Your home area.
6. Any extra costs after the time when, in Our medical advisor's opinion, You are fit to return to Your home area.
7. Any medical treatment that You receive after You have refused the offer of returning to Your home area, when, in the opinion of Our medical advisors, You are fit to travel.
8. The cost of any phone calls, other than the first call to Us to tell Us about the medical problem; The cost of any taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to Your Illness or Injury) and the cost of any food and drink (unless these are part of Your hospital costs if You are kept as an inpatient).
9. Any claim in relation to pregnancy or childbirth.
10. Any claim where You failed to follow Our advice or instruction, such as when You refuse to come back to Philippines when We considered You were fit to return home.
11. Any claim in relation to any of Your psychological or psychiatric disorder, anxiety, depression, nervous or stress related disorder, or any other person whose condition may give rise to a claim.
12. Costs which We have not agreed beforehand.
13. Any medical treatment or tests that You have planned or expect to have.
14. Any costs that result from taking part in winter sports or sports and other leisure activities and those that are not excluded.
15. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless We have agreed that this is Medically Necessary.
16. Cosmetic treatment, unless We have agreed that this treatment is necessary as the result of an Accident covered under this Policy.
17. Any costs that are as a result of a Tropical Disease, if You have not had the recommended vaccinations or taken the recommended medication.
18. Any costs that are as a result of an Epidemic or Pandemic.
19. The excess as shown in the Table of Benefits (as applicable).
20. Travelling contrary to the advice of a Physician
21. Any search and rescue cost (cost charged to You by a government, regulated authority or private organization connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
22. Private medical treatment where satisfactory public care or treatment is readily available in any country under any reciprocal health agreement between Philippines and any foreign governments, where We have agreed that this is Medically Necessary.
23. Excluding Emergency Dental Care (excluded under emergency medical benefit since this is covered under a separate benefit with its own Limit).
24. Expenses incurred for surgery pertaining to perineal repair, sex transformation and enhancement, circumcision and any condition arising therefrom;
25. Medical expenses or surgical procedures that are not accepted as standard expenses / procedures by the medical profession or treatments subsequent to Your refusal to follow recommended therapeutic procedures.
26. Expenses by harvesting and storage of stem cells when it is carried out as a preventive measure against future possible Illness or diseases
27. Treatment which includes hyperalimentation, cost of transplantation whether it is part of an organ itself for donor or recipients including the costs of organ acquisition, follow up treatment and sequelae.
28. Experimental medical procedures, chelation and laser treatment regardless of purpose
29. Auto-immune conditions and their complications arising thereof and the use of immunoglobulin and other forms of immune therapy as well as hypersensitivity testing
30. Expenses due to vaccination except the first dose of anti-rabies, anti-venom and anti-tetanus
31. Care or treatment for which payment is not required or to the extent that is payable by any other insurance or indemnity covering You.
32. Food supplement, care or treatment by herbalist, bonesetter, hypnotherapist, chiropractor, acupuncturists or any experimental medical procedure or treatment not yet acceptable as standard of practice
33. Charges with respect to special and/or private nursing except in the event of Medical evacuation being necessary subject to Our approval
34. All hospital charges and professional fees incurred after the day and the time the hospital discharge has been fully authorized.
35. Any expenses incurred for services provided by another party for which You are not liable to pay or any expenses already included in the cost of the scheduled trip
36. Expenses incurred in rest cures, convalescent, intermediate, domiciliary or home care

37. Screening and treatment for error of refraction, laser or eye surgery to correct refractive error
38. Expenses which are in excess of normal, usual and customary charges for similar treatment, supplies or medical services in the geographical area where the expenses were incurred, as We determined in consultation with reputable medical practitioners and institutions located in the geographical area
39. All expenses related to osteoporosis and Benign Prostatic Hypertrophy

The coverage will be on a cashless basis if done within the accredited network of medical providers.

2. Cancellation

2.1. Trip cancellation

The guarantee relating to trip cancellation expenses comes into force at the time that We receive Your notification of inclusion, and ends the moment the trip starts (boarding the means of group transport used on the trip).

The guarantee will only be valid if the travel insurance was bought at the same time as the trip covered or at least three (3) days prior to Your departure date provided that You have no knowledge of any unforeseeable circumstances that will possibly lead to cancellation of the trip.

We will pay up to the amount shown in the Policy Schedule for unused and non-refundable portion which have been paid in advance for the following:

- Travel and accommodation expenses and pre-paid meal expenses which You paid or agreed to pay under a contract and which You cannot recover from any source.
- The cost of excursions, tours and activities which You paid for and which You cannot recover from any source due to any of the following:
 - a) Unforeseen and Serious Illness, serious bodily Accident, or death, sustained by:
 - You or a member of Your Relatives as defined in the present Travel Insurance General Conditions.

Note: Trip Cancellation due to You and Your Immediate Family and Relatives' pre-existing Illnesses under medical treatment within previous 30 days to the contracting of the Policy are NOT covered. If the medical treatment was done more than 31 days before contracting of the Policy, You will be covered.
 - b) Notification to appear as party, witness or jury of a Court, unless there had been knowledge thereof prior to contracting the trip. An original copy of the court or administrative notification must be furnished and submitted to Us.
 - c) Serious Damage caused by fire, explosion, Robbery or by force of Nature, in Your Usual Place of Residence in the Home Country or in Your own or rented business premises, which rendered them uninhabitable or under serious risk of greater Damage occurring which justify indispensably Your presence.
 - d) Professional, non-disciplinary, dismissal of You. In any case, this contract must have been signed before the worker was notified by Us.
 - e) Travel Cancellation of the person who is to accompany You on the trip, registered at the same time as You, and insured by this same contract, provided that the cancellation stemmed from one of the causes listed above. The maximum number of persons covered by this clause is four.
 - f) Forced unemployment of You due to partial or complete closure of the company where You are employed. A condition is that You became unemployed after the insurance was taken out. This cover shall not apply to self-employed persons;
 - g) Compulsory quarantine, jury service or witness summons applying to You, a legal business partner, a Relative with whom You were to travel requiring appearance during the period of insurance coverage;
 - h) Unexpectedly not being able for medical reasons to have an inoculation for a destination for which inoculation is required or strongly recommended. If the inoculation is not possible due to Your pregnancy, indemnification of the cancellation costs can only take place if You, at the time of booking the trip, was not, and could not have been, aware of the pregnancy;

You will be under the obligation to notify Your travel provider and Us of the cancellation of the trip as soon as You have knowledge of the event causing it, and We will be exempted from compensating the expenses or penalizations that accrue from the moment of that notification in the event of failure to fulfill this obligation.

In order to claim compensation for this guarantee, You must submit the following documents:

1. Copy of the document vouching for the occurrence of the Accident (medical report or death certificate, fire fighters' report, complaint reported to the Police, insurance Insurer report, etc.). That document must, of necessity, reflect the date of the occurrence (admission to hospital, death, and Accident), the diagnosis or type of Damage, the clinical or background history, and the treatment prescribed.

2. Original copy of the invoice and/or receipts from paying the agency for the trip, and a copy of the travel voucher issued by the agency.
3. A copy or photocopy of the cancellation expenses invoice by the travel wholesalers to the retail agency, and a copy of the general conditions of sale of the wholesaler.
4. The original cancellation document issued by the travel agency, as well as the cancellation expenses invoice or payment slip thereof. This cover is subject to a Limit provided by the referred plan.

Important Information

When an airline ticket was purchased using frequent flyer or similar air points, We will pay Your frequent flyer or similar air points lost following cancellation of Your air ticket. The amount payable will be calculated as follows:

- a) If the airline will not refund Your point, We will refund You the cost of equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
- b) If the airline will only refund a portion of Your point, We will refund to You the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of Your point refunded back to You.

Trip Postponement

(Before Departure from the Usual Place of Residence in the Philippines)

Trip Postponement only applies to those deferred trips before commencing the trip from the Usual Place of Residence in the Philippines.

If, You are forced to postpone the Trip prior to the commencement of that Trip as the direct and necessary result of any Specified Cause (as defined under Trip Cancellation Benefit), We will pay You in respect of Postponement Expenses occurring up to thirty (30) days prior to the Scheduled Departure Date, up to the Benefit Amount as specified in the Policy Schedule subject to the terms and conditions of this Policy.

Postponement Expenses refer to the rebooking fees and non-refundable / non re-bookable charges for travel, accommodation and excursion of which have been paid in advance by You.

This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Trip or at least three (3) days prior to Your original departure date.

2.2. Trip Curtailment or Cutting Your Trip Short

The guarantee relating to trip curtailment comes into force from the time the trip begins (boarding the means of group transport used on the trip) and terminates on the day when the travel object of the insurance ends. The guarantee will only be valid if it is taken out at the same time as the travel object of the insurance, or as a maximum during the next three days after booking the trip after booking the trip or issuance of the ticket (but in all circumstances should be prior to departure).

We will reimburse You, up to a Limit of the plan, for the proportional part of the value of the journey forfeited (non-refundable only). This includes travel, accommodation and meal expenses which You paid or have agreed to pay under a contract and which You cannot recover from any other source; and the cost of excursions, tours and activities which You paid for either before You left Philippines or those paid locally upon arrival overseas and which You cannot recover from any other source. For this purpose, the travel must have been cut short for one of the causes as follows:

- a) Unforeseen and Serious Illness, serious bodily Accident or death sustained by You and the person in charge, during the trip, of the custody, in the Usual Place of Residence in the Home Country, of the under-age or disabled children.
- b) When You have to cut short Your journey because of the death, Accident or Serious Illness of a family member or relative, We will meet the cost of the travel to Home Country or to the place of interment in the Home Country, whenever You are unable to travel by Your own means of transport or the means of transport hired for the trip. You shall furnish the documents such as vouchers or certificates of the event that caused the journey to be cut short (death certificate).
- c) We will meet the cost of the expenses for emergency travel to the Home Country, in the event of a Burglary in which doors or windows were forced, fire or explosion in Your Usual Place of Residence or own or rented business premises that renders them uninhabitable or under serious risk of further Damage occurring which warrant indispensably and immediately Your presence and the need to travel, whenever You are unable to travel by Your own means of transport or the means of transport hired for the trip.

Note: Trip Termination due to You and Your Immediate Family and Relatives' pre-existing Illnesses under medical treatment within previous 30 days to the contracting of the Policy are NOT covered. If the medical treatment was done more than 31 days before contracting of the Policy, You will be covered

You shall furnish the documents such as vouchers or certificate of the event that caused the journey to be cut short (fire fighters' report, report to the police, insurance Insurer report).

This cover is subject to a Limit provided by the referred plan.

Important Information

You must get written confirmation from the appropriate authority stating full details of the incident. You must keep all receipts for the extra expenses You pay.

Specific Exclusions on Cancellation and Curtailment

In addition to the General Exclusions to all the guarantees of this Policy, travel cancellations are not guaranteed when they are brought about by:

- a) The excess (as applicable) as shown in the Table of Benefits
- b) Any change of plans as when You or Your Travelling Companions change Your mind and decided not to proceed with the original trip or choose not to travel
- c) Any cost that would not have been incurred had You told the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as You knew that You had to cancel Your trip
- d) You being unable to travel due to a failure to obtain the passport or visa needed for the planned trip, or failing to check in according to Your itinerary or the time advised to You
- e) Cost which You paid on behalf of any other person, unless that person is also an Insured person named on Your Policy Schedule
- f) Any terrorist act or any Loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent or mitigate any known or suspected terrorist act
- g)
 - a) Claims arising from Your business (other than severe Damage to Your business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being involuntarily retrenched from Your usual full time employment in the Philippines
 - b) Claims arising from Your financial or contractual obligations or those of Your Travelling Companion, relative or Business Associate
- h) Cancellation, delays or rescheduling caused by the carrier, but only in relation to the amount paid in advance to the same carrier that is responsible for the cancellation, delay or rescheduling
- i) An aesthetic treatment, a cure, a travel or vaccination contraindication, the fact that it is impossible to continue in certain destinations the preventive medical treatment advised
- j) Epidemics and Pandemics
- k) Failure to furnish, for any cause, the documents indispensable for any travel, such as Passport, Visa, tickets, Identity Card or vaccination certificates
- l) Non-emergency dental treatments and rehabilitation treatments
- m) Illnesses sustained by persons aged more than eighty (80) years old
- n) Travel arrangements made more than three (3) days before taking out the insurance
- o) Mental or nervous Illness or anxiety
- p) Expense arising from Illness or Injury where You
 - 1) are proposing to travel against a doctor's advice,
 - 2) are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
 - 3) have received a terminal prognosis;
- q) Any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging cover
- r) Any amount recoverable from a travel agent, tour operator, carrier or any other source
- s) Pregnancy or childbirth
- t) You failing to allow sufficient time to reach Your departure point from Your Home Country in time
- u) Visa - cost of visas which You paid for and which You cannot recover from any sources

3. Delayed Departure

3.1 Delayed Departure

Outbound and Inbound Flights

We will pay up to the amount shown in the Table of Benefits if during a trip, when the departure of the means of public transport contracted by You for travelling is delayed for more than six (6) hours due to Acts of Nature but excluding Poor Weather Conditions (i.e., refers to meteorological phenomena including but not limited to high level fog, strong wind, frost etc. and those adverse weather conditions NOT officially declared by the country's weather bureau), delay in the arrival of the cruise ship (subject to applicable surcharge) or Intervention by the Authorities.

All delays for flights in between are covered.

We will indemnify You for the cost of the additional expenses (transport and hotel accommodation,

as well as maintenance incurred, toiletries and necessary clothing) as a result of delay up to the maximum Limit of Your plan.

This guarantee duly excludes any delay that is a direct consequence of a Strike called by employees belonging to the airline company and/or the departure or arrival airports for the flight, or to service companies subcontracted by the same.

Also excluded from this guarantee are those delays that occur on charter or non-regular flights.

Conditions and Limitation Applicable to Delayed Departure

- 1) You must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered under this Section of the Policy.
- 2) Claims under this Section shall be calculated from the actual time of departure of the conveyance on which You were booked to travel, as specified in the booking confirmation.

3.2 Travel Misconnection (outbound and inbound)

If You missed a connecting flight due to Acts of Nature but excluding Poor Weather Conditions, delay in the arrival of the cruise ship or Intervention by the Authorities, We will compensate You up to the maximum Limit of the plan subject to presentation of relevant original copies of official receipts, to defray the prime necessity expenses (i.e., necessary clothing and toiletries, meals and hotel accommodation or those items that are indispensable while You are waiting to leave).

We will also compensate Your reasonable additional expenses (up to the Limit of the plan) incurred for the use of alternative scheduled public transport services to enable You to arrive at the planned destination on time in the event that You miss Your flight connection due to the above named unforeseen circumstances outside Your control.

All of Your missed connected flights for travels made after arrival at the final overseas destination or missed connected flights for travels made after forty eight (48) hours from the time of arrival in an overseas airport as the case may be are excluded except if it is a segment part of the return flight to the domicile country.

Missed connection as a result of a Strike (whether or not known to the You) called by employees of or services companies subcontracted by the airline and/or of the flight departure, port of call or destination airports is excluded from this cover

This benefit is payable only once, each way, whether outbound or inbound, from or to, Philippines.

Also excluded from this benefit are those delays that occur on charter or non-regular flights.

3.3 Flight Diversion (outbound and inbound)

If the flight contracted were diverted due to Acts of Nature but excluding Poor Weather Conditions, We will compensate You up to a Limit of the plan, subject to presentation of the relevant original copies of the invoices, to defray the prime necessity expenses (i.e., necessary clothing and toiletries, transport, meals and hotel accommodation or those that are indispensable while You are waiting to leave).

We will also reimburse Your reasonable additional expenses (up to the Limit of the plan) incurred for the use of alternative scheduled public transport services to enable You to arrive at the planned destination on time in the event that Your scheduled flights are rerouted due to the above named unforeseen circumstances outside Your control.

All diverted flights of You for travels made after arrival at the final overseas destination or diverted flights for travels made after forty eight (48) hours from the time of arrival in an overseas airport as the case may be are excluded except if it is a segment part of the return flight to the domicile country.

Flight diversion as a result of a Strike called by employees of or services companies subcontracted by the Airline and/or of the flight departure, port of call or destination airports, is excluded from this guarantee.

Note: You may claim only once for each of the delayed travel benefits above (Flight Delay, Travel Misconnection and Flight Diversion for every single trip from Home Country to Country of Final Destination and vice versa.

4. Coverage for Baggage

The guarantees relating to baggage and personal possessions that belong to You are those listed in this section, and will be provided according to the conditions set out below.

In all cases, the original certificate of the carrier or complaint, reporting the occurrence of the Loss/ Accident must be furnished.

4.1 Delay in the Arrival of Luggage

We cover the minimum delay of six (6) hours in the arrival of registered and tagged luggage on an IATA Member Airline in the event the luggage was registered, with as maximum the sum provided by the referred plan, for the purchase of articles of basic necessity.

All such claims shall be accompanied by documents duly certified by the Airline attesting to the occurrence of the event.

4.2 Compensation for In-flight Loss and/or Damage of Baggage Checked-in

In excess of the Limit for which the carrier is liable, We will supplement the compensation based on Policy Limits, for the collection of baggage and possessions You checked in, in the event of Loss during the carriage by air performed by the carrier company, for the purpose of which You shall furnish a list of the contents including the estimated price and date of purchase of each item, subject to Policy Limit for any one item, as well as the settlement of the compensation payment by the carrier. Compensation payment for Loss will be calculated according to the procedures recommended by international carriage by air organizations.

The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier company, with a minimum of 21 days.

Valuable Articles, Money, jewelry, debit and credit cards, and any type of document are excluded from this guarantee. Compensation payments received under this benefit will be net of the compensation received for the delay of that baggage under this Policy.

4.3 Lost Or Stolen Baggage/Personal Belongings Not Checked-In

Up to the Limit specified under the Schedule of Benefits, We shall indemnify You for material Losses sustained by Your baggage or personal belongings not checked in whilst in the course of the trip object of insurance, in cases of:

- a) Robbery
- b) Burglary within the hotel rooms, where these are duly locked.

Valuable Articles shall solely be covered against total Loss due to Robbery and only when they are deposited in the safe of a hotel or You are wearing/carrying them. Coverage for these valuable items shall be for up to 50% of the Limit per item as specified under the Policy Schedule.

Valuable Documents are excluded from this benefit.

Any baggage or personal belongings within a vehicle shall solely be covered when they are inside the car trunk and out of sight of others and provided the vehicle remains within a closed parking area with security measures.

You must lodge a formal complaint before the police within 24 hours at the place where it occurred, duly listing the objects and their economic value; having obtained a copy of said complaint, this must be sent to Us.

4.4 Location and forwarding of baggage and personal effects

We will furnish You with advice on reporting the Robbery or Loss of Your baggage and personal possessions, and will collaborate in arrangements for locating them.

In the event that the aforesaid possessions should be recovered, We will take charge of forwarding them to the place of the trip You planned or to Your usual country of residence.

In this event, You are under an obligation to return the compensation received for the Loss in accordance with this Policy.

4.5 Loss of Personal Money

We will reimburse You up to the maximum benefit amount in respect of actual Loss of cash, due to Robbery and Burglary and which were in Your care custody or control during a Trip. Provided always that You shall exercise reasonable care for the safety and supervision of the property and that such Loss is reported to the police having jurisdiction at the place of the Loss no later than twenty four (24) hours after the incident. Any claim must be accompanied by written documentation from the police.

4.6 Loss of passport, Driving License, National Identity Card Abroad

In case of Theft or Robbery or Burglary (within the hotel rooms) of Your Travel Documents, We will pay up to the amount shown in the Table of Benefits for the cost to replace the documents plus the cost from travel needed to obtain the new passport or documents as well as the accommodation expenses until it has been obtained should the trip have extended past the return date planned, up to the Limit of the plan or replacing the following items:

- Passports
- Travelers Cheques (if cannot be refunded by the provider)
- Visa

Important Information

The cost of replacing Your Passport includes the necessary and reasonable cost You pay overseas associated with getting a replacement Passport to allow You to return to the Philippines.

This cover section does not include Your maintenance expenses (i.e. meals) or any additional services.

Coverage is limited by the General Exclusions of the Policy.

What are not covered under Section 4 – Coverage for Baggage

1. The excess shown in the Table of Benefits (as applicable)
2. Property You left unattended in any public place or with someone You do not know looking after it.
3. Claims arising due to an unauthorized person fraudulently using Your credit or debit cards
4. Losses due to devaluation or depreciation of currency
5. Other negotiable items, gold or precious metals, precious unset or uncut gemstones, bonds, coupons, stamp, negotiable instruments, deeds, manuscripts securities of any kind, bullion, tools of trade, traveller's samples, or property of any kind used wholly or partially for business.
6. Any claims in relation to:
 - a) Unaccompanied luggage (unless Your airline carrier has to transfer Your luggage to a different carrier of flight for reasons other than the luggage being over the allowable weight limit)
 - b) Luggage sent under any freight agreement or items sent by postal or courier services.
7. Any Loss which You have claimed, or are claiming for under another section of this Policy
8. Types of property as follows: pets, motor vehicle (including its accessories), motor cycle, motor vessel, caravans/camper, trailers and trailer tents and their accessories, other transportation means, sports equipment, fruit, household appliances, antiques, manuscript, jewelry, gems, wrist watch, contact or corneal lens, hearing aids, artificial limbs, Valuable Documents, cash, musical instrument, false denture, all types of securities, credit cards, water craft and their accessories.
9. Loss, or Damage caused by normal usage, germ, nature/condition of the goods, or the Damage is caused by the process of or resulting from use.
10. Loss of or Damage to rented equipment or to property directly or indirectly caused by quarantine, confiscation by the government or smuggling risk or illegal transport of trade.
11. Loss of or Damage to property which is insured by another insurance Policy or indemnified by another Public Air Transportation company, hotel or another party.
12. Loss of or Damage to Your luggage which is sent in advance or separately
13. Failure by You to take ordinary and reasonable precautions for the safety of Your luggage, clothing and personal belongings that is checked-in.
14. Your carelessness and lack of supervision when storing and securing such items.
15. Loss of or Damage to merchandise or samples thereof.
16. Loss of or Damage to data stored in a cassette, memory card, disk and other storage media.
17. Loss of or Damage to pottery, glass or other items which are fragile or brittle other than photographic or telescopic lens.
18. Mysterious or illogical disappearance - The term 'mysterious disappearance' means a disappearance that is mysterious. To constitute a mysterious disappearance, the disappearance must be under unknown, puzzling, and baffling circumstances which stir up wonder, curiosity, or speculation, or under circumstances which are difficult to understand or explain.
19. Wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions or any gradually operation cause.
20. Delay, detention or confiscation by customs
21. Any article of a value greater than USD100 not accompanied with official receipts and proof of ownership will not be covered
22. An extra deduction of the value of any articles if not accompanied by the original bills of purchase and proof of ownership
23. Accessories and subscription of mobile/satellite telephones
24. Valuable Articles
25. Valuable Documents
26. Losses resulting from currency fluctuations;
27. Breakage or Damage to item of a fragile nature other than photographic or telescopic lens;
28. Breakage or scratching of fragile objects or breakage of sports equipment while being used (unless Your claim is for Damage to winter sports equipment and You have purchased add-on for Winter Sport Cover)

29. Damage due to scratching or denting unless the item has become unusable as a result of this.
30. If Your baggage is delayed on Your inward journey returning home.
31. Loss of data or Losses caused by mechanical or electrical breakdown or Damage caused by leaking powder or fluid carried within Your baggage.
32. Loss, Robbery/Burglary or Damage to contact lenses, sunglass, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones (including prepaid minutes You have not used, mobile rental charges or payments), bicycle and their accessories, motor vehicles and their accessories, marine craft and equipment or item of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
33. Pick-pocket, snatching, trickery, hypnosis or when You were made gullible, looting, embezzlement, larceny, pilferage, purloin.

Extension of Cover

1. **Exposure and Disappearance**
In the event Your body is not found within two (2) years from the date of the disappearance, sinking or wrecking of the aircraft or other conveyance used when You were traveling; and it is reasonable to believe that the You have died as a result of Bodily Injury caused by the Accident, the Death benefit shall be payable subject to a signed undertaking that if such belief is subsequently proven wrong, such benefit shall be refunded to Us.
2. **Hijack**
Accidental Bodily Injury sustained as a direct result of unlawful seizure or wrongful exercise of control of an aircraft, vessel or public conveyance will be covered under the terms of the Policy.
3. **Drowning or Suffocation**
Accidental Bodily Injury sustained as a result of drowning or suffocation by poisonous fumes, gas or smoke will be covered provided that such Injury did not arise out of or in connection with Your own willful or intentional act.
4. **Riot and Civil Commotion**
Accidental Bodily Injury sustained, as a direct result of Strike, riot and civil commotion will be covered provided that You are not an active participant of such activities.
5. **Motorcycling**
Accidental Bodily Injury You sustained while engaging in motorcycling (including pillion riding) will be covered provided that You are not engaging in speed trials, competitions, pace making or racing of any kind.

Liability Conditions

- 1) In the event of any claim Our liability shall be conditioned on You claiming indemnity or benefit having complied with and continuing to comply with the terms of this Policy.
- 2) In the event of a claim under this Policy You shall:
 - a) Take all reasonable precautions to minimize the Loss.
 - b) As soon as possible contact Us to notify the claim stating the Benefits required.
 - c) Freely provide the Company with all relevant information.
 - d) Make no admission of liability or offer promise or payment of any kind.
- 3) We are not liable in respect of any Benefit which would otherwise be payable under this Policy should there be another insurance in force covering the same benefits which predates this Policy, except for Section 4.
- 4) We will not reimburse or consider reimbursing any expenses which were not previously approved. Previously approved expenses will have to include the claim number obtained from Us prior to sending the official receipts, and letter explaining the reason and circumstances of why the Travel Assistance Services for which expenses are claimed were not obtained from Us directly.

General Exclusions

This Section defines the areas where We shall not be liable under any Section of this Policy.

1. On a general basis for all the guarantees and coverage, the consequences of the following are excluded from the guarantee object of this Agreement:
 - a) Those caused directly or indirectly by the bad faith of You, by Your participation in criminal acts, or as a result of Your fraudulent, seriously negligent or reckless actions. The consequences of Your actions in a state of derangement or under psychiatric treatment are not covered either.
 - b) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
 - c) Events arising from terrorism, mutiny, large concentrations of people, crowd disturbances and human stampede. These may be related, but are not limited to entertainment events, sporting events, religious events, funeral processions, riot, power failure, goods distribution, escalators and moving walkways,

- insurrections, commotions or other similar occurrences.
- d) Events or actions of the Armed Forces or Security Forces in peacetime.
- e) Any claim arising out of civil war, invasion, insurrection, revolution, use of or threatened use of military power, usurpation of government or military power with or without prior declaration, and any conflicts or international interventions using force or duress.
- f) Loss or Damage to any property, or any Loss, expense or liability arising from any nuclear explosion including all effects thereof; or radioactive contamination caused by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radio active, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
- g) Any claim arising from the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
- h) Those derived from radioactive nuclear energy.
- i) Those caused when You take part in bets, challenges or brawls, save in the case of legitimate defense or necessity.
- j) Illness or injuries existing prior to the claim, unless expressly included in the Private or Special Conditions and subject to payment of the relevant surcharge Premium.
- k) Those that occur as a result of Your participation in competitions, sports, and preparatory or training tests.
- l) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European Territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is notoriously dangerous.
- m) Participation in competitions or tournaments organized by sporting federations or similar organizations.
- n) Skiing and/or similar sports, unless coverage for it has been expressly agreed.
- o) Dangerous, Hazardous and Extra Hazardous Sports
- p) The use, as a passenger or crew, of means of air navigation not authorized for the public transport of travelers, as well as helicopters.
- q) The Accidents deemed legally to be work or labor Accidents, consequence of a risk inherent to the work performed by You: driving vehicles with use of machinery, loading and unloading working at heights or in confined spaces, assembly of machinery, working on floating or underwater platforms, mines or quarries, use of mechanical substances, laboratory work of any kind and any other hazardous activities.
"Work/Labor Accidents are not covered, except in the performance of activities that represent no risk for the physical integrity and/or health of the worker.
- r) Any claim resulting from You travelling in, to or through a country or area where the Philippine Government has issued a "DO NOT TRAVEL" warning or advisory.
- s) Airline Crew whilst at work is excluded
- t) Any Loss, Injury, Damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria ARE EXCLUDED
- u) Any claims arising directly or indirectly from You and Your Travelling Companion for whom You may cancel or alter Your travel plans:
 - a. (i) physical, medical or dental condition for which treatment or advice has been received (whether or not a diagnosis has been made), or medication prescribed or taken in the 12 months before the Policy issue date of the insured, or
 - (ii) chronic or ongoing physical, medical or dental condition for which treatment or advice has been received (whether or not a diagnosis has been made), or medication prescribed or taken at any time before the Policy issue date; or
 - b. physical, medical or dental condition for which treatment or advice was first received (whether or not a diagnosis has been made), or medication first prescribed or taken after the Policy issue date and on or before Your trip start date as shown on Your Policy Schedule.

This exclusion u(b) shall not apply to Trip Cancellation / Cancelling Your trip before departure; or

 - c. any complication arising from a condition outlined in a. or b. above.
- v) Any Losses, liability or expenses that are for, related to or as a result of any consequential Loss, economic or otherwise, Loss of enjoyment or other Loss not mentioned in this Policy.
- w) Pre-existing Illnesses or Illness or injuries existing prior to the claim.
- x) Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless You;
 - i. as the driver or a passenger are wearing a crash helmet, and
 - ii. as the driver:
 - iii. hold a driving license appropriate for the country You are in, and
 - iv. if using a motorcycle rated 55cc or higher, You hold a current and valid license required for driving an equivalent rated motorcycle in Philippines.
- y) Any Losses, liability or expenses that are for, related to or as a result of any consequential Loss, economic or otherwise, Loss of enjoyment or other Loss not mentioned in this Policy.
- z) Any claim arising from You being involved in any deliberate, malicious, reckless, illegal or criminal act.
- aa) Any claim arising from;
 - Your suicide or attempted suicide; or
 - You injuring Yourself deliberately or putting Yourself in danger (unless You are trying to save a human life).

- bb) Any claim involving You taking part in:
 - a. Missionary work and related travel.
 - b. Humanitarian work and related travel.
- cc) Any claim arising from government authority seizing, withholding or destroying anything of Yours, any prohibition by or regulation or intervention (including but not limited to interference with Your travel plans) of any government, or the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties unless Intervention of Authority is covered under some specific benefits.
- dd) Any claim where You failed to follow Our advice or instruction, such as when You refuse to come back to Philippines when We considered You were fit to return home.
- ee) Any claim for which We are prohibited by legislation from providing cover or making payments in respect of claims made under this Policy, including but not limited to any legislation which requires Us to be registered in Your country of citizenship or residence where the event occurs and/or payments are to be made.
- ff) Any claim arising from errors or omissions in Your booking arrangements, Your travel agent or any other person acting on Your behalf.
- gg) Any Loss, Injury, Damage or legal liability You sustained directly or indirectly if You are:
 - a. a terrorist;
 - b. a member of a terrorist organization;
 - c. a narcotics trafficker; or
 - d. a purveyor of nuclear, chemical or biological weapons.
- hh) Anyone over the maximum insurable age (not more than 80 years old) at the start date of the Policy.
- ii) You are travelling, or acting in any other way, where it is against the advice of a medical practitioner; or You travelling to receive medical treatment, medical advice or any kind of elective surgery; or You or any Relative, Travelling Companion or other person for whom You may cancel or alter Your travel plans, have been given a terminal prognosis at the time of taking out this insurance.

2. In addition to the previous exclusions, the following benefits are not covered by this insurance:

- a) The services You arranged on Your own behalf, without prior communication or without the consent of Cocogen except in the case of urgent necessity (a life threatening condition based on Physician's assessment). In that event, You must notify Us PRIOR to being discharged from the hospital. Non advice to Us prior to You being discharged is a ground for denial of the claim. You must furnish Us with the vouchers and original copies of the invoices / or proof of payment made.
- "The HOSPITAL may, but shall not be obliged to, admit an Insured for emergency treatment without first receiving Guarantee Of Payment (GOP) from Cocogen. In any event, Cocogen agrees to issue a response to the Supplier via email within six (6) hours. Under life threatening condition (based on Physician's assessment), the above requirement will be put on hold for immediate medical attention including admission and treatments, and the financial requirements will be processed once the patient stabilizes."
- b) Illnesses or injuries, including death arising from chronic ailments or from those that existed prior to the inception date of the Policy.
 - c) Death as a result of suicide and the injuries or after-effects brought about by attempted suicide.
 - d) Those derived from Illnesses or pathological states caused by the voluntary consumption of alcohol, drugs (unless the drugs have been prescribed by Your doctor), toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental Illness or mental imbalance.
 - e) Those where You are affected by sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV), Erectile Dysfunction Syndrome (EDS) and all complications arising therefrom.
 - f) Those derived from renunciation of or delay, on the part of You or persons responsible for You, in the transfer We proposed and agreed by its medical service.
 - g) Rehabilitation treatments.
 - h) An Aesthetic treatment or any treatment for beautification purposes unless it is Medically Necessary and was advised by the doctor. Also excludes a cure or a travel or vaccination contraindication, the fact that it is impossible to continue in certain destinations the preventive medical treatment advised.
 - i) Any Chiropractic, Acupuncture, Herbal Medicine, Alternative Medicine and other similar procedure/ treatment
 - j) Epidemics and Pandemics
 - k) Prostheses, Orthopaedic Material or Orthosis and Osteosynthesis Material, as well as spectacles.
 - l) Any claim arising directly or indirectly from Your or any other person's pregnancy or childbirth.
 - m) Those derived from baggage that is not sufficiently well packaged or identified, as well as fragile baggage or perishable products.
 - n) Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:
 - 1) Before this insurance comes into force.
 - 2) With the intention of receiving medical treatment.
 - 3) After the diagnosis of a terminal Illness.
 - 4) Without prior medical authorization, after You had been under treatment or medical supervision during the twelve months prior to the start of the trip.
 - o) Expenses that arise once You are at Your Usual Country (Philippines) of Residence, those incurred beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel

object of the Agreement have elapsed or after 180 days has elapsed since the start thereof and exceptionally up to a maximum of 180 consecutive days when chosen and contracted this option by the Policyholder, notwithstanding what is provided for in the Additional Clauses or in the Private or Special Conditions.

3. The Company is exempt of liability when, as a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this Policy.

Scope of Cover of the Service

You may request the international information services from any country in the world where You are staying, for a maximum period of 180 days per trip and contracted this option by You, as well as from the usual country of residence.

Intervention Conditions

When any of the events, which are the object of the mentioned guaranteed services occur, You may request the corresponding information by telephone.

Conditions Applicable to All Sections

1. Observance of Terms

The due observance and fulfillment of this Policy insofar as they relate to anything to be done by You and the truth of the statements / information indicated in the Application Form shall be the conditions precedent to any of Our liability to make any payments under the Policy.

2. Qualifying Age

The Policy covers any person between the ages of eighteen (18) to eighty (80). For Family Cover, the children should be below 18 years and permanently residing with You.

Nuclear Exclusion Clause

1. This Policy does not cover:

- (a) Loss or destruction of, or Damage to any property whatsoever or any Loss or expense whatsoever resulting or arising therefrom, or any consequential Loss.
- (b) Any legal liability of whatsoever nature, directly or indirectly caused by, or contributed to by, or arising from, ionizing radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, only combustion shall include any self-sustaining process of nuclear fission.

2. The indemnity provided by this Policy shall not apply to nor include any Loss, destruction, Damage or legal liability directly or indirectly caused by or contributed to, by, or arising from, nuclear weapons material.

Claims

A written notice must be submitted to Us within 30 days after the occurrence of any event that will likely result in a claim. All claims must be substantiated with receipts, police reports or statutory declarations, where appropriate. All information or evidence required by Us shall be furnished at the expense of You or Your legal representatives.

You shall submit at Your own expense to any medical examination We required to support any claim for Bodily Injury or Illness. In the event of death, We reserve the right to arrange for a post-mortem examination at Our own expense.

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made, this Policy shall be void and no claims shall be payable.

Reimbursement

In case of emergency, where You were hospitalized or has availed of medical services due to Accident/ sickness and paid for the services rendered by the doctor or emergency clinic, You can file for reimbursement provided the following conditions are met:

1. You called the hotline to advice about the emergency consultation / Confinement.
2. Documents to be submitted:
 - (a) Medical report from the hospital / attending doctor (indicating the date of Illness / Accident, hospital details, brief clinical history and pertinent findings, final diagnosis, procedures done, and hospital statement of account;
 - (b) Original invoices and receipts;
 - (c) Accomplished Claims Form;
 - (d) Photocopy of passport showing departure and arrival at the Usual Country of Residence;
 - (e) Photocopy of Travel Insurance Policy and Official Receipt.