

BON VOYAGE TRAVEL INSURANCE CERTIFICATE

This certificate provides the main benefits and limits applicable to your Bon Voyage Travel Insurance. Please read this certificate in conjunction with the Insurance Policy to which it is attached.

POLICYHOLDER NAME : Felix C.
HOME ADDRESS : Under the bridge, In some state, , BAHRAIN

COUNTRY OF ORIGIN : CAMBODIA COVERAGE SELECTED : Plan B
PERIOD OF INSURANCE : From 11/10/2016 To 12/09/2016 (Both days inclusive)

NAME OF INSURED PERSON(S)	SEX	AGE	PREMIUM (USD)
Felix Chung	M	34	46.00
Daughter Chung	F	6	46.00
Uncle Wong	M	44	196.00
DRIVER (11/10/2016 TO 12/09/2016)			

TOTAL : 288.00

The aggregate limit of Personal Accident benefit under this Policy is limited to US\$3,000,000 for any one event. All claims occurring directly as a result of such event shall be aggregated for the purpose of this limitation, and the benefits shall be paid pro-rata as required.

MAXIMUM BENEFIT LIMIT PER INSURED PERSON

BENEFITS (IN USD)	PLAN A	PLAN B	PLAN C
PERSONAL ACCIDENT	USD 100,000	USD 65,000	USD 35,000
MEDICAL EXPENSES & EMERGENCY ASSISTANCE	100,000	75,000	50,000
HOSPITAL CASH ALLOWANCE	1,000	750	500
BAGGAGE & PERSONAL EFFECTS	1,500	800	500
BAGGAGE DELAY	250	125	65
LOSS OF TRAVEL DOCUMENT	2,000	1,500	1,000
PERSONAL MONEY	400	260	130
TRAVEL DELAY	800	500	300
CURTAILMENT OF TRIP & CANCELLATION CHARGES	6,500	4,500	3,500
PERSONAL LIABILITY	100,000	65,000	35,000
INCIDENTAL HOME COUNTRY COVER	INCLUDED	INCLUDED	INCLUDED

For emergency medical assistance or advice, please call the 24-hour hotline at (852) 2807 1728.

Pre-authorization is required for any treatment exceeding US\$2,500. Failure to comply may reduce benefits.

Hospital, Medical Provider or Member must call (852) 2807 1728 for emergency admission notification.

When calling, please quote your full name, Insurance Certificate number, location, nature of the problem and name and phone number of the contact person.

For any claims matter, please contact the claims settling agent, International Administrators Ltd. at P.O. Box 28877, Gloucester Road Post Office, Hong Kong.
Tel: (852) 2573 2535
Fax: (852) 2573 2917
Email: inquiry@ialhk.com

This policy is valid for all Schengen Countries. In consideration of the payment of the above premium and subject to the terms, conditions and exclusions contained herein, the Company agrees to indemnify each Insured Person named herein against losses covered by this Policy which occur within the Period of Insurance shown above.

For and on behalf of
PACIFIC CROSS INSURANCE COMPANY LIMITED



Date of Issue : 11/10/2016 10:30 (UTC +8)
At Apia, Samoa

Broker : 336