

PAL Travel Insurance

Product Benefits and Limits*

PAL Travel Insurance	Domestic Philippines (PHP)	Asia (except Japan, Korea, and the Middle East) (USD)	Rest of the World (USD)
PERSONAL ACCIDENT			
Personal Accident	PHP 1,200,000	USD 55,000	USD 80,000
Repatriation of Remains	Unlimited	Unlimited	Unlimited
Funeral Benefit	up to PHP 175,000	up to USD 5,000	up to USD 5,000
MEDICAL NECESSARY EXPENSES AND EMERGENCY ASSISTANCE BENEFIT			
Medical Expenses due to accident / illness including admission, dental and follow up care	up to PHP 1,200,000 (deductible PHP 500)	USD 65,000	USD 125,000
Emergency Assistance / Evacuation / Repatriation	Unlimited	Unlimited	Unlimited
Hospital Confinement Income Benefit (up to 10 days)	PHP 1,200/day Maximum of PHP 12,000	USD 100 / day Maximum of USD 1,000	USD 200 / day Maximum of USD 2,000
Emergency Communication Expenses	up to PHP 2,500	up to USD 200	up to USD 400
Compassionate Visit	Travel Cost plus up to PHP 2,500 / day Maximum of PHP 75,000	Travel Cost plus up to USD 100/ day Maximum of USD 3,000	Travel Cost plus up to USD 150 /day Maximum of USD 5,000
Child Guard	Travel Cost plus up to PHP 2,500 / day Maximum of PHP 75,000	Travel Cost plus up to USD 100/ day Maximum of USD 3,000	Travel Cost plus up to USD 150 /day Maximum of USD 5,000
TRAVEL INCONVENIENCE			
Trip Cancellation	up to PHP 50,000 (Deductible PHP 500)	up to USD 2,000 (Deductible USD 10)	up to USD 4,000 (Deductible USD 10)
Trip Curtailment	up to PHP 50,000 (Deductible PHP 500)	up to USD 2,000 (Deductible USD 10)	up to USD 4,000 (Deductible USD 10)
Baggage Delay (for each 12-hour delay)	up to PHP 5,000 (Maximum of PHP 50,000)	up to USD 200 (Maximum of USD 2,000)	up to USD 250 (Maximum of USD 2,500)
Flight Delay (for each 12-hour delay)	up to PHP 1,000 (Maximum of PHP 10,000)	up to USD 50 (Maximum of USD 500)	up to USD 100 (Maximum of USD 1,000)
Missed Connection Benefit (for each 12-hour delay)	-	up to USD 50 (Maximum of USD 500)	up to USD 100 (Maximum of USD 1,000)
Flight Diversion Benefit (for each 12-hour delay)	-	up to USD 50 (Maximum of USD 500)	up to USD 100 (Maximum of USD 1,000)
Loss / Damage of Baggage and Personal Effects (Per item)	up to PHP 7,000 per item Maximum of PHP 50,000 (Deductible PHP 500)	up to USD 200 per item Maximum of USD 2,000 (Deductible USD 10)	up to USD 250 per item Maximum of USD 2,500 (Deductible USD 10)
Loss of Travel Documents	up to PHP 20,000	up to USD 2,500	up to USD 2,500
Emergency Cash- Due to loss of travel documents (per day)	-	USD 300/day Maximum of USD 1,200	USD 350/day Maximum of USD 1,400
Loss of Personal Money	-	up to USD 500	up to USD 1,000
Hijack (per day)	PHP 1,000 / day Maximum of PHP 10,000	USD 60/day Maximum of USD 600	USD 100/day Maximum of USD 1,000
OTHER TRAVEL BENEFITS			
Personal Liability including Legal Expenses	up to PHP 500,000	up to USD 50,000	up to USD 100,000
Car Rental Protection	-	up to USD 7,500	up to USD 7,500
24-Hour Worldwide Travel Assistance Service	Included	Included	Included

**subject to the full terms and conditions of the Group Policy.*