# Your Travel Protection, Your Choice.

Customizable coverage Protection made for you





# **REDEFINING TRAVEL PROTECTION**



### **FLEXIBLE COVERAGE**

Get wide-ranging protection tailored to your **needs—pay** only for the coverage that suits you.



**FAMILY PLANS** Protect your whole family when you travel and Save up to 50% when you avail of our family plans.



### **ANNUAL MULTI-TRAVEL PLANS**

Perfect for frequent travelers, this plan offers **year-round** coverage for multiple trips under one policy. If you travel at least X times in a year, you can save up to %



#### **BROAD COVERAGE & HIGHER LIMIT** Enjoy extensive benefits with higher coverage **limits**—all at a **more affordable price**.

Google play



#### DOWNLOAD THE ASSIST AMERICA TRAVEL APP TO MAKE A CLAIM.

FPG Insurance has partnered with Assist America to offer global emergency medical services. Visit www.assistamerica.com or scan the QR Code to download the Assist America Travel App.





#### Family Package Condition

#### Group Policy Condition

Groups (i.e. Individuals who are more than 1 and who are traveling at the same time, with the same date and destination).

#### Group Coverage for COVID-19 Rider

Only those testing positive for COVID-19 who provide all the necessary elements to validate this situation will have access to the benefit.

Maximum Age

Up to 80 years old – Asia, Worldwide &

an insured traveler over 80 years old planning a trip to Schengen countries.

# **CHOOSE YOUR** PROTECTION

This is designed to offer you a comprehensive package at a competitive price, with the flexibility to customize it according to your needs.

## STANDARD BENEFITS

Essential benefits that are fixed and included in every package.

- Accidental Death & Disablement / Dismemberment Benefit
- Travel Medical Insurance
- Automatic Extension of Period of Insurance
- Pre-Existing Medical Cover
- Medical Evacuation and Repatriation
- Care of Minor Child/ren
- Return of Dependent Child
- Compassionate Visit
- Trip Delay (Outbound/Inbound)
- Trip Cancellation

### **BENEFITS FOR OPT-OUT**

Customize your coverage by removing benefits based on your travel preference.

- Hospital Daily Allowance (Accident and Sickness) max of 10 days (NEW)
- ☑ Emergency Dental Care
- ☑ Lost, Stolen or Damaged Gadgets
- ☑ Hijack (max of 10 days)

### ADD-ON PROTECTION BENEFITS

Enhance your plan with additional benefits to include in your cover.

- COVID-19 Ð
- 8 Hazardous Non-Professional Sports
- 0 Sports Equipment
- 8 Cruise Cover
- A Pet Care (NEW)

\*subject to premium surcharge

List of Hazardous Non-Professional Sports

canyoning bobsleighing

downhill skiing

# **SCAN THE QR CODE**

#### Disclaimer

This material sets out a brief description of **MyTravel Mate - International**. The insurance policy we will issue will include the complete terms and conditions of the **MyTravel Mate - International**. Should there be conflict between this material and the insurance policy, the insurance policy will prevail. To learn more about the **MyTravel Mate - International**, you may scan the **QR Code**.



#### Free Look Period

Look. Kindly refer to the policy we will issue for the provision on your right to Free Look

- abseiling (rappelling)
   cross-country skiing on normally marked public open tracks
   off-road mountain biking
   ice hockey
   ballooning (as part of an organized excursion)

Hazardous Non-Professional Sports - 50% Premium Surcharge Sports Equipment - 25% Premium Surcharge Cruise Cover - 25% Premium Surcharge Pet Care - 5% Premium Surcharge

Premium surcharge shall apply to the following:

- Trip Interruption/Curtailment
- Missed Connecting Flight
- Flight Overbooked
- (Outbound and Inbound)
- Baggage Delay (Outbound)
- Loss or Damage of Checked-In Baggage
- Loss of Travel Documents
- Loss of Personal Money

Car Rental Excess Protection Accidental Burial Benefit

☑ Personal Liability

☑ Home Contents (NEW)

- Emergency Communication Expenses
- 24-Hours Emergency Assistance

# **SCHEDULE OF BENEFITS**

BENEFIT	BASIC (PHP 500K)	CLASSIC (PHP 1M)	<b>ELITE</b> (PHP 2.5M) Schengen Accredited	PRESTIGE (PHP 5M) Schengen Accredited							
PERSONAL ACCIDENT BENEFITS											
Accidental Death & Disablement /Dismemberment Benefit	500,000	1,000,000	2,500,000	5,000,000							
EMERGENCY MEDICAL ASSISTANCE											
Travel Medical Insurance	Up to 500,000	Up to 1,000,000	Up to 2,500,000	Up to 5,000,000							
Automatic Extension of Period of Insurance	10 days	10 days	10 days	10 days							
Pre-Existing Medical Cover	Up to 20,000	Up to 25,000	Up to 35,000	Up to 40,000							
EMERGENCY TRAVEL ASSISTANCE											
Medical Evacuation and Repatriation	Actual Expense	Actual Expense	Actual Expense	Actual Expense							
Repatriation of Mortal Remains	Actual Expense	Actual Expense	Actual Expense	Actual Expense							
Care of Minor Child/ren	Actual Expense	Actual Expense	Actual Expense	Actual Expense							
Return of Dependent Child	Actual Expense	Actual Expense	Actual Expense	Actual Expense							
Compassionate Visit	Airfare	Airfare	Airfare	Airfare							
TRAVEL INCONVENIENCE BENEFITS											
Trip Delay (Outbound/Inbound)	2,000 per 6 hrs/ max of 10,000	2,500 per 6 hrs/ max of 20,000	2,500 per 6 hrs/ max of 25,000	2,500 per 6 hrs/ max of 30,000							
Trip Cancellation	Up to 100,000	Up to 150,000	Up to 150,000	Up to 250,000							
Trip Interruption/Curtailment	Up to 100,000	Up to 150,000	Up to 150,000	Up to 150,000							
Missed Connecting Flight	2,500 per 6 hrs/ max of 10,000	3,000 per 6 hrs/ max of 15,000	3,000 per 6 hrs/ max of 20,000	3,000 per 6 hrs/ max of 25,000							
Flight Overbooked	2,000 per 6 hrs/ max of 8,000	3,500 per 6 hrs/ max of 10,000	3,500 per 6 hrs/ max of 15,000	3,500 per 6 hrs/ max of 20,000							
Diversion of Trip (Outbound and Inbound)	Up to 15,000	Up to 20,000	Up to 35,000	Up to 50,000							
Baggage Delay (Outbound)	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000							
Loss or Damage of Checked-In Baggage	30,000, Sub-limit 7,500 per item / pair / set of articles	50,000, Sub-limit 7,500 per item / pair / set of articles	55,000, Sub-limit 7,500 per item / pair / set of articles	60,000, Sub-limit 7,500 per item / pair set of articles							
Loss of Travel Documents	Up to 50,000	Up to 50,000	Up to 50,000	Up to 50,000							
Loss of Personal Money	25% of loss amount max of 10,000 limit	25% of loss amount max of 10,000 limit	25% of loss amount max of 10,000 limit	25% of loss amount max of 10,000 limit							
Emergency Communication Expenses	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000							
	BENEFITS FC These benefits can be removed										
Hospital Daily Allowance (Accident and Sickness) max of 10 days (NEW)	500 per day, max. of 10 days	l,000 per day, max. of 10 days	1,500 per day, max. of 10 days	2,500 per day, max. of 10 days							
Emergency Dental Care	Up to 25,000	Up to 25,000	Up to 25,000	Up to 25,000							
Lost, Stolen or Damaged Gadgets	5,000 (Damage); 10,000 (Loss)	5,000 (Damage); 10,000 (Loss)	10,000 (Damage); 20,000 (Loss)	20,000 (Damage); 30,000 (Loss)							
Hijack (max of 10 days)	2,500 per day, max of 15,000	2,500 per day, max of 25,000	5,000 per day, max of 50,000	5,000 per day, max of 50,000							
Car Rental Excess Protection	Up to 5,000	Up to 10,000	Up to 15,000	Up to 20,000							
Accidental Burial Benefit	Up to 25,000	Up to 25,000	Up to 25,000	Up to 25,000							
Personal Liability	Up to 1,000,000	Up to 2,000,000	Up to 2,500,000	Up to 3,000,000							
Home Contents (NEW)	Up to 25,000	Up to 50,000	Up to 70,000	Up to 80,000							
	24-HOUR EMERGE										
Delivery of Medicines	Included	Included	Included	Included							
Emergency Message Transmission	Included	Included	Included	Included							
Foreign Hospital Admission Assistance	Included	Included	Included	Included							
Legal and Interpreter Referrals Lost Baggage and Document Assistance	Included Included	Included Included	Included Included	Included Included							
Medical Consultation, Evaluation and Referrals	Included	Included	Included	Included							
Medical Monitoring	Included	Included	Included								
Prescription Assistance	Included	Included	Included	Included							

## **DEFINITION OF BENEFITS**

## **STANDARD BENEFITS**



#### Accidental Death & Disablement / Dismemberment Benefit

Provides compensation for death, dismemberment, permanent and total disablement due to accidents.



#### Travel Medical Insurance

Covers actual medical expenses and hospitalization due to accidental injuries and sickness while traveling.



#### Automatic Extension of Period of Insurance

Automatic extension of travel cover if insured's travel is prolonged due to hospitalization.



Covers actual medical expenses and hospitalization due to pre-existing conditions.



#### Medical Evacuation and Repatriation

Provides cashless emergency medical evacuation and repatriation due to serious injury or sickness.

# Repatriation of Mortal Remains

Provides for cashless return of mortal remains of the insured to the Philippines as a result of accidental injury and sickness.



Provides care for minors who are left unattended due to the insured's medical emergency or death.



Provides economy class airfare for a relative or immediate family member to bring home an unattended child travelling with the insured during his hospitalization abroad.



Covers the roundtrip economy class airfare and accommodation costs of the insured's family member or personal friend while the insured is hospitalized abroad.

# (Outbound/Inbound)

Covers reasonable expenses incurred (i.e. food, transportation, accommodation) if the insured's returning flight is delayed for six (6) hours due to poor weather conditions, natural disasters or technical and/or mechanical failures of the aircraft.



Full or partial reimbursement of payments on cancelled travel tickets, accommodations, and other travel reservations due to medical concerns, or other circumstances (i.e. death in the family).

# Trip Interruption/

Covers expenses incurred during travel interruptions/trip curtailment due to medical concerns, or other circumstances (i.e emergencies, and death in family), including pre-paid travel (non-refundable) costs as well as costs incurred to return to home country.

# Missed Connecting

Reimbursement for expenses incurred due to missed connecting flight, such as food, transport, personal effects, and accommodation. (i.e. if there is a missed connecting flight and a waiting time for the next departure).



Covers costs incurred (i.e. food, transport, accommodations and personal effects) due to delays resulting from airline overbooking, subject to presentation of relevant documentation from the airline.

### Diversion of Trip (Outbound and Inbound)

Reimbursement for essential expenses like accommodation, meals, clothing, and toiletries if the insured's flight is diverted, requiring the insured to wait before continuing their journey.

#### Baggage Delay (Outbound)

Reimbursement for emergency purchases of clothing and personal care items if the insured's baggage is delayed for more than six (6) hours while abroad.

#### Loss or Damage of Checked-In Baggage

Coverage against lost or damaged baggage and personal belongings, in case not covered by the airline or if the damage exceeds the airline's liability limit.



Provides support for the replacement of lost travel documents due to theft, and covers additional travel and accommodation costs abroad while waiting for document replacement.



Reimbursement for the loss of cash, signed traveler's checks, or money orders due to theft, robbery, or burglary. (Excluding mysterious disappearance)

#### Emergency Communication Expenses

Reimbursement for mobile phone charges incurred during a medical emergency while abroad.



Provides assistance to deliver prescribed medications, including medicines for pre-existing conditions, if its not availabile in the travel destination or cannot be substituted with other medications.



Provides assistance to transmit and receive emergency messages to and from insured's family members or employer, when legally permitted.



Provides assistance with international hospital admissions, including financial guarantees to simplify admission and confirm the insured's medical insurance coverage.

# C Legal and Interpreter

Provides referrals to interpreters, counselors, or legal personnel upon request.



Provides assistance in locating lost luggage, documents, and belongings and helps with replacing travel tickets.



Provides 24/7 access to customer support with multilingual personnel who can arrange referrals to licensed physicians for medical consultations and evaluations.



Provides monitoring of the insured's condition if hospitalized, staying in communication with the insured's attending physician and/or hospital, and relaying necessary and legally allowed updates to family members.



Provides assistance with prescription medicine replacement requests if needed while traveling, consulting with the treating physician when legally allowed (note: medicine cost is not covered).

## **BENEFITS FOR OPT-OUT**



#### Hospital Daily Allowance (Accident and Sickness) max of 10 days

Provides cash assistance for each day the insured is confined in a hospital due to injury or sickness while abroad for a maximum of 10 days.



Provides reimbursement for emergency dental treatment abroad for natural teeth if injured and needing urgent care.

#### Lost, Stolen or Damaged Gadgets

Provides cover for each lost, stolen, or damaged gadget while on a trip.



Hijack (max of 10 days)

Provides a daily allowance for delays and travel interruptions due to hijacking.



Provides coverage for insurance deductible that the insured is legally required to pay for loss or damage to a rented vehicle due to an accident during the rental period.

#### 合 Accidental Burial Benefit

Provides fixed financial assistance if the insured passes away due to an accident while traveling, with no need for receipts for funeral expenses.



Provides coverage for third-party damages for unintentional injuries, accidental death, or damage to property while traveling.



Provides coverage for loss or damage to home contents in the Philippines if the insured's vacant home is broken into through forced entry while abroad.

### **ADD-ON PROTECTION BENEFITS**



Provides cashless medical coverage for claims related to COVID-19.



Provides coverage for medical treatment for injuries from hazardous non-professional sports activities, excluding participation in tourments and/or contests that are organized by sporting federations or sports organizations.



Provides coverage for scratching or breakage of sports equipment when checked-in and declared to the airline.



Extends the policy cover while on a cruise.



Provides coverage for extra pet boarding costs in the Philippines if the insured's flight is delayed or if the insured is hospitalized while abroad, requiring extended boarding for their pet.

APPLICANT'S INFORMATION												
Name:												
Las	st Name	Firs		irst Name		Middle Name		Suffix				
Mailing Address: Block/Lot/Phase No./Floor No./Unit No.				Street Village/Sul		division/Condo Building		Barangay				
City/Municipality				Province/State			ZIP Code					
Mobile No.: E-mail Address:												
Gender: Male Fe	emale <b>Civil Status:</b>	Singl	e Mai	rried <b>[</b>	Date of Birth:	DD/MMM/Y	YYY	Age:				
Place of Birth: Citizenship/Nationality:												
Purpose of Travel: Leisure Business Occupation:												
CHOICE OF PLAN												
ТҮРЕ	OF PLAN		Т	TYPE OF COVER DESTINATION CLASS								
BASIC CLASSIC ELITE PRESTIGE				INDIVIDUAL FAMILY			ASIA WORLDWIDE SCHENGEN					
В	BENEFITS FOR OPT-OUT					ADD-ON PRO	TECTION BE	NEFITS				
Hospital Daily Allowance (NEW) (Accident and Sickness) max of 10 days       Car Rental Excess Protection       COVID-19       Cruise Cover         Emergency Dental Care       Accidental Burial Benefit       Hazardous Non-Professional Sports       Pet Care (NEW)         Lost, Stolen or Damaged Gadgets       Home Contents (NEW)       Home Contents (NEW)       Sports Equipment												
	FAMI	LY MI	EMBER	TO BE	COVERED							
LAST NAME	FIRST NAME		DLE NAME	SUFFIX	DATE OF BIRTH	GENDER		RELATIONSHIP				
PERIOD OF INSURANCE         From:												
	ACKN	OWLE	DGME	NT AN	D CONSEN	Т						
<ul> <li>I HEREBY acknowledge and confirm that the answers given above in every respect are true and correct; that I have not withheld any information likely to affect my application for MyTravel Mate-International; and that the application form is the basis of the contract between the Company and myself. Further, I agree and acknowledge that:</li> <li>(1) if by my fault, the Company is unable to comply with its customer due diligence obligations under the Anti-Money Laundering Act, and related laws, the Company may: <ul> <li>(a) restrict transactions on the policy until the required customer due diligence requirement has been complied with; and</li> <li>(b) where appropriate, terminate the policy subject to the return of the unused premium, if any.</li> </ul> </li> <li>(2) I will be bound by the obligations set forth in the United Nations Security Council Resolutions relating to the prevention and suppression of proliferation financing of weapons of mass destruction, including the freezing and unfreezing actions as well as prohibitions from conducting transactions with designated persons; and</li> <li>(3) I acknowledge, and consent to, the processing of my personal information by FPG Insurance Co., Inc., in accordance with its Privacy Notice which can be accessed through this link: https://ph.fpgins.com/about/privacy-policy/.</li> </ul>												
Applicant's Signature			_			DD/MMM/YYYY Date						

### **CONSUMER ASSISTANCE MANAGEMENT SYSTEM**



FPG Insurance is regulated by the Insurance Commission of the Philippines

### FPG Insurance Co., Inc.

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