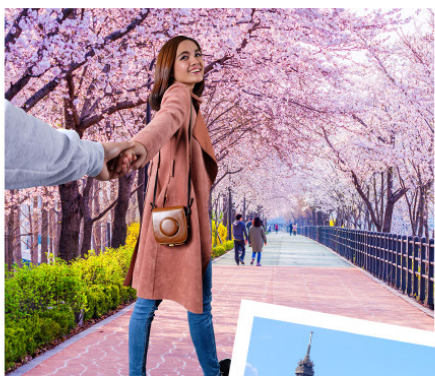


MPIONEER
Safe TRIP
Comprehensive Travel Insurance



SAFE TRIP PLANS (via air only)



Worldwide 2.5M

Covers travels to any destination outside the Philippines. This plan meets the visa requirement of the European states and is accredited with the Schengen Embassies in Manila.



Worldwide 1.5M and 500K

Cover travels to any destination outside the Philippines.



ASEAN Plus

Covers travels to ASEAN countries: Indonesia, Thailand, Malaysia, Singapore, Vietnam, Myanmar, Cambodia, Laos, and Brunei, as well as other Asian countries namely Hong Kong, Macau, Taiwan, and China.



Domestic

Covers travels to any destination within the Philippines via air transportation.



Annual Plan

Covers travels to any destination within and outside the Philippines for an unlimited number of trips, within a policy year. Maximum Period of Insurance is 90 days per trip for international and 15 days per trip for domestic.

**For more information,
contact us at 02 8812 2819 or e-mail mpioneer.retail@pioneer.com.ph.**

EMERGENCY HOTLINE

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SINGLE TRIP SUMMARY OF BENEFITS

SUMMARY OF BENEFITS	WORLDWIDE 2.5M	WORLDWIDE 1.5M	WORLDWIDE 500K	ASEAN PLUS	DOMESTIC (via air only)
MEDICAL BENEFITS (pre-existing conditions are excluded)					
Emergency Medical Treatment	Up to PHP 2,500,000	Up to PHP 1,500,000	Up to PHP 500,000	Up to PHP 1,000,000	Up to PHP 500,000
Emergency Dentistry	Covered if due to accident only	Covered if due to accident only	Covered if due to accident only	Covered if due to accident only	NA
Emergency Medical Evacuation	Actual cost	Actual cost	Actual cost	Actual cost	Actual cost
Repatriation of Mortal Remains	Actual cost	Actual cost	Actual cost	Actual cost	Actual cost
Hospital Cash	PHP 2,000 per day, maximum of 5 days	PHP 2,000 per day, maximum of 5 days	PHP 1,000 per day, maximum of 5 days	PHP 2,000 per day, maximum of 5 days	PHP 1,000 per day, maximum of 5 days
Compassionate Visit (if admitted for more than 5 days)	Actual travel cost, plus up to PHP 5,000 per day of hospitalization, maximum of PHP 50,000	Actual travel cost, plus up to PHP 5,000 per day of hospitalization, maximum of PHP 50,000	Actual travel cost, plus up to PHP 3,000 per day of hospitalization, maximum of PHP 15,000	Actual travel cost, plus up to PHP 5,000 per day of hospitalization, maximum of PHP 50,000	Actual travel cost, plus up to PHP 3,000 per day of hospitalization, maximum of PHP 30,000
Care of Minor Children (if admitted for more than 5 days)	Actual travel cost, plus up to PHP 5,000 per day of hospitalization, maximum of PHP 50,000	Actual travel cost, plus up to PHP 5,000 per day of hospitalization, maximum of PHP 50,000	Actual travel cost, plus up to PHP 3,000 per day of hospitalization, maximum of PHP 15,000	Actual travel cost, plus up to PHP 5,000 per day of hospitalization, maximum of PHP 50,000	NA
For complete details, please refer to the Policy Provisions.					
PERSONAL LIABILITY BENEFIT					
Personal Liability	Up to PHP 1,500,000	Up to PHP 500,000	Up to P500,000	Up to PHP 500,000	NA
PERSONAL ACCIDENT BENEFIT					
Personal Accident	Up to PHP 1,000,000	Up to PHP 1,000,000	Up to P500,000	Up to PHP 1,000,000	Up to PHP 500,000
PERSONAL ACCIDENT BENEFIT FOR FAMILY PLANS					
Personal Accident	50% for Spouse				
	10% for each Child of Insured				
AUTOMATIC EXTENSION POLICY					
Automatic Extension of Policy*	Up to 10 days extension in the Period of Insurance				

*If return journey is delayed due to hospitalization overseas for a covered sickness, injury, and travel inconveniences as specified under Policy schedule. For complete details, please refer to Policy Provisions.

SINGLE TRIP SUMMARY OF BENEFITS

SUMMARY OF BENEFITS	WORLDWIDE 2.5M	WORLDWIDE 1.5M	WORLDWIDE 500K	ASEAN PLUS	DOMESTIC (via air only)
CANCELLATION AND TRAVEL DISRUPTION BENEFITS					
Emergency Trip Cancellation	Up to PHP 125,000	Up to PHP 100,000	Up to PHP 50,000	Up to PHP 100,000	Up to PHP 10,000
Emergency Trip Termination	Up to PHP 125,000	Up to PHP 100,000	Up to PHP 50,000	Up to PHP 100,000	Up to PHP 10,000
Flight Delay	PHP 2,000 per 6-hour delay, maximum of 48 hours	PHP 2,000 per 6-hour delay, maximum of 48 hours	One-time payment of PHP 2,000 upon 6-hour delay	PHP 2,000 per 6-hour delay, maximum of 48 hours	One-time payment of PHP 2,000 upon 6-hour delay
Missed Connecting Flight	PHP 3,000 per 6-hour delay, maximum of 48 hours	PHP 3,000 per 6-hour delay, maximum of 48 hours	One-time payment of PHP 1,000 upon 6-hour delay	PHP 3,000 per 6-hour delay, maximum of 48 hours	One-time payment of PHP 1,000 upon 6-hour delay
Missed Departure	One-time payment of PHP 2,000				NA
Flight Diversion	PHP 3,000 per 6-hour delay, maximum of 12 hours		PHP 1,000 per 6-hour delay, maximum of 12 hours	PHP 3,000 per 6-hour delay, maximum of 12 hours	NA
Hijack	PHP 5,000 per 24-hour period, maximum of 240 hours	PHP 3,000 per 24-hour period, maximum of 240 hours	PHP 1,000 per 24-hour period, maximum of 240 hours	PHP 3,000 per 24-hour period, maximum of 240 hours	NA
BAGGAGE, PERSONAL EFFECTS, AND MONEY BENEFITS					
Baggage Delay (outbound only)	One-time payment of PHP 5,000 upon 6-hour delay	One-time payment of PHP 3,000 upon 6-hour delay	One-time payment of PHP 3,000 upon 6-hour delay	One-time payment of PHP 3,000 upon 6-hour delay	One-time payment of PHP 2,000 upon 6-hour delay
Damage to Baggage	One-time payment of PHP 5,000	One-time payment of PHP 3,000	One-time payment of PHP 3,000	One-time payment of PHP 3,000	One-time payment of PHP 2,000
Loss of Baggage	Up to PHP 5,000 sub-limit per item, maximum of PHP 50,000	Up to PHP 3,000 sub-limit per item, maximum of PHP 30,000	Up to PHP 2,000 sub-limit per item, maximum of PHP 20,000	Up to PHP 3,000 sub-limit per item, maximum of PHP 30,000	Up to PHP 2,000 sub-limit per item, maximum of PHP 20,000
Loss of Personal Money	Up to PHP 10,000	Up to PHP 5,000	Up to PHP 5,000	Up to PHP 5,000	Up to PHP 2,000
Loss of Travel Documents	Up to PHP 75,000	Up to PHP 50,000	Up to PHP 25,000	Up to PHP 50,000	NA

RATES

INDIVIDUAL & FAMILY

Standard rates for 14 days to 70 years old

TRAVEL DURATION	WORLDWIDE 2.5M		WORLDWIDE 1.5M		WORLDWIDE 500K	
Number of Days	Individual	Family	Individual	Family	Individual	Family
1 to 4	P599	P1,299	P449	P1,049	P299	P679
5 to 7	P899	P2,299	P649	P1,849	P369	P999
8 to 10	P1,099	P3,299	P749	P2,249	P489	P1,199
11 to 15	P1,499	P3,899	P1,049	P2,949	P679	P1,699
16 to 21	P1,699	P5,199	P1,549	P3,549	P939	P2,049
22 to 31	P1,799	P6,299	P1,749	P4,249	P1,149	P2,549
32 to 62	P2,999	P8,999	P2,749	P6,649	P1,549	P3,349
63 to 92	P4,999	P12,999	P3,749	P8,049	P2,449	P5,249
93 to 123	P5,999	P15,999	P5,049	P9,849	P2,949	P6,349
124 to 153	P7,999	P21,999	P6,549	P12,049	P3,449	P7,399
154 to 184	P9,999	P24,999	P8,549	P13,249	P3,999	P8,599

TRAVEL DURATION	ASEAN PLUS		DOMESTIC (via air only)	
Number of Days	Individual	Family	Individual	Family
1 to 4	P399	P999	P199	P399
5 to 7	P599	P1,799	P399	P699
8 to 10	P699	P2,199	P599	P1,199
11 to 15	P999	P2,899	P699	P1,499
16 to 21	P1,499	P3,499	P899	P1,699
22 to 31	P1,699	P4,199	P999	P2,199
32 to 62	P2,699	P6,599	P1,499	P2,499
63 to 92	P3,699	P7,999	P1,999	P3,699
93 to 123	P4,999	P9,799	P2,499	P4,899
124 to 153	P6,499	P11,999	P2,999	P6,199
154 to 184	P8,499	P13,199	P3,999	P7,399

All rates are based on round trip itinerary originating and ending in the Philippines. For one-way trips, rates and conditions for 1-4 days travel duration may be used.

Family Plan Covers

- Legally married couples plus up to 4 minor children
- One parent plus up to 5 minor children
- Parents must be up to 70 years old, while children should be 14 days to 17 years old

ANNUAL SUMMARY OF BENEFITS

Your International and Domestic Trips are Covered

SUMMARY OF BENEFITS	INTERNATIONAL	DOMESTIC (via air only)
MEDICAL BENEFITS (Pre-existing conditions are excluded)		
Emergency Medical Treatment	Up to PHP 3,000,000	Up to PHP 300,000
Emergency Dentistry	Covered if due to accident only	NA
Emergency Medical Evacuation	Actual cost	Actual cost
Repatriation of Mortal Remains	Actual cost	Actual cost
Hospital Cash	PHP 2,000 per day, maximum of 5 days	PHP 1,000 per day, maximum of 5 days
Compassionate Visit (if admitted for more than 5 days)	Actual travel cost plus up to PHP 5,000 per day of hospitalization, maximum of PHP 50,000	Actual travel cost plus up to PHP 3,000 per day of hospitalization, maximum of PHP 30,000
Staff Replacement	Up to PHP 70,000	Up to PHP 45,000
CANCELLATION AND TRAVEL DISRUPTION BENEFITS		
Emergency Trip Cancellation	Up to PHP 150,000	Up to PHP 25,000
Emergency Trip Termination	Up to PHP 150,000	Up to PHP 25,000
Flight Delay	PHP 2,000 per 6-hour delay, maximum of 48 hours	One-time payment of PHP 2,000 upon 6-hour delay
Missed Connecting Flight	PHP 3,000 per 6-hour delay, maximum of 48 hours	One-time payment of PHP 1,000 upon 6-hour delay
Missed Departure	One-time payment of P2,000	NA
Flight Diversion	PHP 3,000 per 6-hour delay, maximum of 12 hours	NA
Hijack	PHP 5,000 per 24-hour period, maximum of 240 hours	NA
BAGGAGE, PERSONAL EFFECTS, AND MONEY BENEFITS		
	Plan 1	Plan 1
Baggage Delay (outbound only)	One-time payment of PHP 7,000 upon 6-hour delay	One-time payment of PHP 3,000 upon 6-hour delay
	Plan 2 and 3	Plan 2 and 3
	One-time payment of PHP 10,000 upon 6-hour delay	One-time payment of PHP 5,000 upon 6-hour delay
Damage to Baggage	One-time payment of PHP 5,000	One-time payment of PHP 2,000
Loss of Baggage	Up to PHP 5,000 sub-limit per item, maximum of PHP 50,000	Up to PHP 2,000 sub-limit per item, maximum of PHP 20,000
Loss of Hand Carried Personal Gadget (Laptop, Tablet, Mobile Phone)	Up to PHP 7,000 per item, maximum of PHP 45,000	Up to PHP 7,000 per item, maximum of PHP 45,000
Loss or Damage to Golf Equipment	Up to PHP 7,000 per item, maximum of PHP 25,000	Up to PHP 7,000 per item, maximum of PHP 25,000
Loss of Personal Money	Up to PHP 10,000	Up to PHP 2,000
Loss of Travel Documents	Up to PHP 75,000	NA

PERSONAL LIABILITY BENEFIT

Personal Liability

Up to PHP 2,000,000

Up to PHP 200,000

AUTOMATIC EXTENSION OF POLICY

Automatic Extension of Policy*

Up to 10 days extension in Period of Insurance

**If return journey is delayed due to hospitalization overseas for a covered sickness, injury, and travel inconveniences as specified under Policy schedule. For complete details, please refer to Policy Provisions.*

CHOOSE YOUR PERSONAL ACCIDENT COVER

Standard rates for 14 days to 70 years old

TRAVEL PLAN	PERSONAL ACCIDENT BENEFIT	STANDARD ANNUAL RATE
PLAN 1	up to PHP 2,500,000	P11,999
PLAN 2	up to PHP 5,000,000	P14,999
PLAN 3	up to PHP 9,000,000	P16,999

Reminder: Maximum Period of Insurance is 90 days per trip for international and 15 days per trip for domestic.

IMPORTANT NOTICE:
This is NOT a Policy Schedule or Contract.

SAFE TRIP IS AVAILABLE IN:



Pioneer Branches



Bayad Centers Branches



General Exclusions:

1. Civil or Foreign war.
2. Pre-Existing Condition of the Insured or Immediate Family Member. Pre-Existing Condition means any sickness, disease, or other condition which during the "Look Back Period" which first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment whether or not actual consult or treatment was done.

"Look Back Period" shall mean the twelve (12) month period before the registered scheduled departure date for the disabilities mentioned in the policy contract including their complications.

3. Pregnancy or childbirth or any of its complications, miscarriage and abortion.
4. Treatment of Sexually Transmitted Diseases (STDs).
5. Any claim relating to professional sports and hazardous activity.
6. Any claim arising from the Insured's flying as a fare-paying passenger in or on any aircraft that does not belong to an airline company not duly registered and agreed for the transport of fare-paying passengers on regular and published scheduled routes.
7. Treatment resulting from the Insured taking part in a brawl or in inciting a brawl.
8. Non-Emergency medical check-ups.
9. Vaccinations and their complications.
10. Epidemics declared by the government.

For complete terms and conditions, please refer to M Pioneer Safe Trip policy contract.

For domestic travels, the policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in/to or occurring in any of the following areas: Lanao del Norte, Lanao del Sur, South Cotabato, North Cotabato, Zamboanga del Norte, Zamboanga del Sur, Zamboanga Sibugay, Maguindanao, Sultan Kudarat, Sulu Archipelago.

Safe Trip does not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in/to or through Afghanistan, Democratic Republic of Congo, Iran, Iraq, Lebanon, Libya, North Korea, Somalia, Sudan, Syria.

M PIONEER INSURANCE INC.

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