

PIONEER
Safe TRIP
Comprehensive Travel Insurance



All set for the journey in the new normal





Breathe easy on your next trip.

Choose between plans that provide
medical cover due to **COVID-19**.

These plans also cover travel
inconveniences like emergency medical
treatment, flight delays, baggage mishaps
and more.

Worldwide 2.5M

Comes with larger benefits for added
peace of mind

Worldwide 1.5M

Covers the essentials for carefree trips

For more information, contact M Pioneer
at 02 8470 7742 or retail@mpioneer.com.ph

SAFE TRIP with COVID-19 COVER

SUMMARY OF BENEFITS

PLANS BENEFITS	WORLDWIDE 2.5M BENEFIT AMOUNT	WORLDWIDE 1.5M BENEFIT AMOUNT
MEDICAL BENEFITS (covers COVID-19)		
Emergency Medical Treatment (Provision on Pre-Existing Condition applies)	Up to PHP 2,500,000 Emergency Dentistry included (due to accident only)	Up to PHP 1,500,000 Emergency Dentistry included (due to accident only)
Emergency Medical Evacuation	Actual cost (for non-COVID-19 cases) Up to PHP 1,250,000 (if due to COVID-19)	Actual cost (for non-COVID-19 cases) Up to PHP 750,000 (if due to COVID-19)
Repatriation of Mortal Remains	Actual cost (for non-COVID-19 cases) Up to PHP 1,250,000 (if due to COVID-19)	Actual cost (for non-COVID-19 cases) Up to PHP 750,000 (if due to COVID-19)
Hospital Cash	PHP 2,000 per day, maximum of 5 days	PHP 2,000 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
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
CANCELLATION AND TRAVEL DISRUPTION BENEFITS		
Emergency Trip Cancellation	Up to PHP 125,000	Up to PHP 100,000
Emergency Trip Termination	Up to PHP 125,000	Up to PHP 100,000
Flight Delay	PHP 2,000 per 6-hour delay, maximum of 48 hours	PHP 2,000 per 6-hour delay, maximum of 48 hours
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
Missed Departure	One-time payment of PHP 2,000	One-time payment of PHP 2,000
Flight Diversion	PHP 3,000 per 6-hour delay, maximum of 12 hours	PHP 3,000 per 6-hour delay, maximum of 12 hours
Hijack	PHP 5,000 per 24-hour period, maximum of 240 hours	PHP 3,000 per 24-hour period, maximum of 240 hours
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
Damage to Baggage	One-time payment of PHP 5,000	One-time payment of PHP 3,000
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
Loss of Personal Money	Up to PHP 10,000	Up to PHP 5,000
Loss of Travel Documents	Up to PHP 75,000	Up to PHP 50,000
PERSONAL LIABILITY BENEFIT		
Personal Liability	Up to PHP 1,500,000	Up to PHP 500,000
PERSONAL ACCIDENT BENEFIT		
Personal Accident	Up to PHP 1,000,000	Up to PHP 1,000,000
AUTOMATIC EXTENSION OF POLICY		
Automatic Extension of Policy**	Up to 10 days extension in the Period of Insurance	Up to 10 days extension in the Period of Insurance

*For prolonged confinements, subject to review and approval

**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 Contract.

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IMPORTANT NOTICE:
This is NOT a Policy Schedule or Contract

INDIVIDUAL RATES

STANDARD RATES FOR 14 DAYS TO 70 YEARS OLD

TRAVEL DURATION NO. OF DAYS	WORLDWIDE 2.5M Gross Premium	WORLDWIDE 1.5M Gross Premium
1 to 4 days	PHP 998	PHP 698
5 to 7 days	PHP 1,598	PHP 1,098
8 to 10 days	PHP 1,998	PHP 1,298
11 to 15 days	PHP 2,798	PHP 1,898
16 to 21 days	PHP 3,198	PHP 2,898
22 to 31 days	PHP 3,398	PHP 3,298
32 to 62 days	PHP 5,798	PHP 5,298
63 to 92 days	PHP 9,798	PHP 7,298
93 to 123 days	PHP 11,798	PHP 9,898
124 to 153 days	PHP 15,798	PHP 12,898
154 to 184 days	PHP 19,798	PHP 16,898



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.



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General Exclusions:

1. Civil or Foreign war.
2. Pre-Existing Conditions 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.

COVID-19 coverage will not be provided for the following:

1. Denial of boarding or entry at connection points or at final destination if the Insured is diagnosed with COVID-19;
2. Trip cancellation or termination due to the Insured’s disinclination to travel or fear of travelling due to COVID-19;
3. Cost of COVID-19 RT-PCR test to comply with mandatory or recommended testing prior to travelling;

For complete terms and conditions, please refer to M Pioneer Safe Trip Policy Contract and Endorsement to Travel Insurance Policy.

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, and Syria.



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