

FREQUENTLY ASKED QUESTIONS (FAQs)

Q: Why should I purchase a travel insurance with medical coverage for COVID-19 and related illnesses?

A: If you are planning to travel outside the Philippines it is best to purchase a travel insurance with COVID-19 medical cover to comply with the additional travel requirements imposed by various countries and the IATF.

Q: What specific medical benefits am I entitled for under the new Safe Trip with COVID-19 plan variant/s?

A: You will be covered with three (3) travel insurance benefits: Emergency Medical Treatment, Emergency Medical Evacuation and Repatriation of Mortal Remains.

Q: What are the available plans with COVID-19 medical cover?

A: Your plan options are Worldwide 2.5M C19 plan (Schengen visa compliant), or Worldwide 1.5M C19 plan.

Q: If I get infected with COVID-19 virus while on trip, but developed only mild symptoms requiring no admission but endorsed to self-quarantine, can I reimburse cost of accommodation and expenses on medicine?

A: Only expenses incurred for medical treatment/confinement in a hospital are covered. Costs incurred for self-quarantine at home or in a hotel are not covered.

Q: I presented a negative test result of my RT-PCR 72 hours prior my scheduled departure, if upon reaching my destination I tested positive with the routine check done for arriving passengers, can I reimburse cost of medical treatment if I get diagnosed with COVID-19 and advised for admission?

A: Since you have complied with the negative RT-PCR requirement prior travel, and provided that diagnosis of condition requires immediate medical attention and treatment as assessed by a physician, you may reimburse covered items of hospitalization expense subject to the limit of your purchased plan. The company needs to establish though that all health and safety protocols were followed in the entire duration of the trip.

Q: If I already have a confirmed flight and purchased a travel insurance that would coincide with my schedule trip, but on the day of my departure I failed to present RT-PCR result therefore was denied to board, can I reimburse cost of my unused accommodation and travel fare under the Emergency Trip Cancellation benefit of my travel insurance?

A: Benefit of Emergency Trip Cancellation would only cover specific reasons for cancellation, as stated on the contract. Failure to comply with requirements imposed by the government, and, or airline carrier, is not a reason compensable under this benefit.

Q: I decided to cancel my trip because I'm afraid to travel due to fear of COVID-19, can I recover from my travel insurance for expenses I paid in advance for my trip?

A: Disinclination to travel due to personal reason, or for fear of COVID-19 virus, are not among the acceptable reasons to be able to recover prepaid expenses on accommodation and travel fare.

Q: What are my options for my travel insurance in case my flight was rescheduled, or cancelled, by the airline due to travel restriction imposed by our government or of destination country?

A: You have option to move effective date of your travel insurance at a later date provided the trip has not commenced. Send an email request to your servicing Travel Agency/Broker, or to service@pioneer.com.ph to advise changes. To avoid incurring charges, request for cancellation should be forwarded prior policy effective date, while changes on travel date or coverage extension should be notified prior policy expiry. Supporting document on new travel itinerary, or cancellation of flight notice is required.

Q: Am I covered if I cancel my trip because of a travel ban imposed by governments on travel related to COVID-19?

A: No, cancelling a trip because of a travel ban imposed by governments on travel directly or indirectly related to COVID-19 is not covered.

Q: What if the airline or other travel supplier cancels my flight, cruise, tour, etc. due to COVID-19?

A: There would be no coverage under the insurance policy. However, we suggest you contact the airline, cruise line or travel supplier to seek a refund.

Q: Is rebooking cost of airline ticket covered if I contracted COVID-19 while on trip?

A: No. Policy will only cover medical related benefits such as Emergency Medical Expense, Emergency Medical Evacuation, and Repatriation of Mortal.

Q: Am I covered if I get diagnosed with COVID-19 two (2) days after my arrival in the Philippines?

A: No. Coverage shall cease on whichever of the following occurs first:

- (a) The Policy Expiry Date specified in the Policy Schedule;
- (b) The Insured's return to his Usual Place of Residence or employment, whichever occurs first;
- (c) Two (2) hours after the actual time of flight arrival in the last destination in his Usual Country of Residence as stated in the itinerary.

Q: Am I still covered if I get suddenly ill during my travel back to the Philippines and needs emergency medical attention due to COVID-19?

A: We can only extend medical benefit for COVID-19 treatment upon return to the Philippines if, initial treatment was received during the Trip, and within the prescribed time frame of hospitalization or confinement as stated in the policy contract. Maximum sum payable for medical treatment incurred upon return to the Philippines is equivalent to 10% of the limit for Emergency Medical Treatment benefit.

These coverages are subject to the terms and conditions of your insurance policy.

Q: Will my travel insurance automatically extended if I get diagnosed with COVID-19 and advised for admission?

A: Yes, if you were hospitalized overseas due to COVID-19 which resulted to the delay in your return journey to the Philippines, your policy will be automatically extended up to 10 days FREE of CHARGE.

Q: What are the conditions related to COVID-19 Medical Cover?

- 1. The Insured has met the applicable COVID-19 travel and health requirements prior to departure to the country of destination such as but not limited to proof of COVID-19 vaccination, negative COVID-19 RT-PCR Test or Rapid Antigen Test, and proof of recovery from COVID-19 infection.*
- 2. The Insured shall comply with official health guidelines issued by public authorities at the travel destination that aim to minimize the risk of contracting COVID-19.*
- 3. The Insured has complied with and has not been cited for violation of health and safety protocols.*
- 4. The Insured is medically diagnosed by the public health authority or relevant government authorities of the country/ies visited during the Policy Period.*

Q: What are the requirements to file a claim if due to COVID-19?

A: Proof of hospitalization for medical treatment of COVID-19 is a must, including the necessary supporting documents for claims evaluation.