



# All set for the journey in the new normal







# Breathe easy on your next trip.

COVID-19 is covered under Emergency Medical Treatment, Emergency Medical Evacuation, and Repatriation of Mortal Remains.

Choose between Worldwide 2.5M (recommended for Schengen visa application) or Worldwide 1.5M

For more information, contact Pioneer at 02 7750 5433  
or e-mail [service@pioneer.com.ph](mailto:service@pioneer.com.ph).

# SAFE TRIP with COVID-19 COVER

## SUMMARY OF BENEFITS

PLANS	WORLDWIDE 2.5M	WORLDWIDE 1.5M
BENEFITS	BENEFIT AMOUNT	BENEFIT AMOUNT
<b>MEDICAL BENEFITS (covers COVID-19)</b>		
Emergency Medical Treatment (Provision on Pre-Existing Condition applies)	Up to PHP 2,500,000	Up to PHP 1,500,000
	Emergency Dentistry included (due to accident only)	Emergency Dentistry included (due to accident only)
Emergency Medical Evacuation	Actual cost (for non-COVID-19 cases) <i>Up to PHP 1,250,000 (if due to COVID-19)</i>	Actual cost (for non-COVID-19 cases) <i>Up to PHP 750,000 (if due to COVID-19)</i>
Repatriation of Mortal Remains	Actual cost (for non-COVID-19 cases) <i>Up to PHP 1,250,000 (if due to COVID-19)</i>	Actual cost (for non-COVID-19 cases) <i>Up to PHP 750,000 (if due to COVID-19)</i>
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
<b>CANCELLATION AND TRAVEL DISRUPTION BENEFITS</b>		
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
<b>BAGGAGE, PERSONAL EFFECTS, AND MONEY BENEFITS</b>		
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
<b>PERSONAL LIABILITY BENEFIT</b>		
Personal Liability	Up to PHP 1,500,000	Up to PHP 500,000
<b>PERSONAL ACCIDENT BENEFIT</b>		
Personal Accident	Up to PHP 1,000,000	Up to PHP 1,000,000
<b>AUTOMATIC EXTENSION OF POLICY</b>		
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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Comprehensive Travel Insurance





## 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.

All other benefits remain and do not cover COVID-19. For the full terms and conditions, please read the policy contract.

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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## KNOW THE C19 COVER

Insured may claim from Emergency Medical Treatment, Emergency Medical Evacuation, and Repatriation of Mortal Remains arising from the Diagnosis of Coronavirus Disease 19 (COVID-19) while he/she is on a Trip provided that:

- a. 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 vaccination, negative COVID-19 RT-PCR Test or COVID-19 Rapid Antigen Test, and proof of recovery from COVID-19 infection;
- b. 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; and
- c. the Insured has complied with and has not been cited for violation of health and safety protocols such as but not limited to social distancing, personal protective equipment, sanitation, etc. implemented by and while within the country/ies being visited throughout the Policy Period.

“Coronavirus Disease 19 (COVID-19)” is an infectious disease caused by the SARS-CoV-2 virus. Symptoms include cough, fever, fatigue, diarrhea, loss of sense of taste and/or smell, difficulty breathing or shortness of breath, chest pain or pressure, and loss of speech or movement. Diagnosis must be confirmed by the COVID-19 RT-PCR test.

“COVID-19 RT-PCR or Reverse Transcription Polymerase Chain Reaction (RT-PCR)” is a test for the quantitative detection of nucleic acid from the SARS-CoV-2 in upper and lower respiratory tract specimens collected from the Insured.

“COVID-19 Rapid Antigen Test” is a rapid diagnostic test suitable for point-of-care testing that directly detects the presence or absence of the Covid antigen. The brand should be approved by Food and Drug Administration (FDA) / Department of Health (DOH) and the clinic is licensed to test and accredited by Department of Health (DOH).

“Diagnosis” shall mean the definitive diagnosis made by a Physician, based on scientific evidence, as referred in the definition of COVID-19 in this endorsement.

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

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