

## PGA Insurance Products & Services

### ACCIDENT AND HEALTH INSURANCE

- Auto Passenger Accident Protector
- Employee Benefit Program:
  - Group Accident Insurance
  - Group Medical and Hospitalization Insurance
- Family Accident Protector
- Hospital Expense Protector
- Keyman Accident Protector
- Student's Personal Accident
- Travel Personal Accident

### MARINE CARGO

- Contingent Loss of Profit Insurance
- Inland Marine / Inter-Island Marine Cargo Insurance
- Ocean Marine Transit Insurance
- Other Marine Products:
  - Charterer's Liability
  - Handling Equipment
  - Ship Repairer's Legal Liability
  - Terminal Operators Liability
- Project Cargo Insurance

### AVIATION INSURANCE

- Aircraft Refueller's Liability
- Airline and General Aviation Insurance
- Airport Contractor's Liability
- Airport Owner's & Operator's Liability
- Aviation Products Liability
- Air Traffic Control Liability
- Hangar Keepers Liability Insurance
- Pilot Loss of License Insurance

### MARINE HULL

- Loss of Hire
- Marine Hull and Machinery
- Mortgagee's Interest Insurance
- Shipbuilder's Risks Insurance
- Ship Repairer's Liability Insurance
- Protection and Indemnity

### MOTOR VEHICLE INSURANCE

- Auto Insurance Program
- Commercial Vehicle Insurance
- Motorcycle Insurance
- Motor Car Products and Services
- Motor Trade Policy
- Private Car Insurance

### PROPERTY INSURANCE

- Fire and Allied Perils
- Commercial All Risk
- Industrial All Risk
- Business Interruption
- Home Guard

### SPECIAL INSURANCE

- Artwork Insurance
- Event Cancellation
- Jewellers' Block

### SURETYSHIP / BONDS

- Construction Bond:
  - Bidder's Performance Surety Warranty
- Judicial Bond
- Fidelity Bond

### ENGINEERING INSURANCE

- Contractors' All Risks
- Erection All Risks
- Electronic Equipment
- Boiler and Pressure Vessel Insurance
- Machinery Breakdown
- Loss of Profit following Machinery Breakdown
- Deterioration of Stock following Machinery Breakdown
- Property Floater

### FINANCIAL LINES

- Banker's Blanket Bond
- Comprehensive Crime Insurance
- Director's and Officers' Liability
- Fidelity Guarantee
- Professional Liability / Professional Indemnity / Errors & Omissions
- Medical Malpractice Insurance
- Money, Securities and Payroll Robbery
- Public Offering Securities Insurance



# Travel Shield Insurance

24-Hour Worldwide Travel Assistance



*We make it our business to help people since 1950.*

**Your Trusted Insurer.**  
**The No. 1 Non-Life Insurance Company**

## SCHEDULE OF COVERAGES:

BENEFITS	MAXIMUM BENEFIT AMOUNT (in Philippine Peso)		
	DOMESTIC PLAN	STANDARD PLAN	COMPREHENSIVE PLAN
MEDICAL NECESSARY EXPENSES	Up to 1,000,000	Up to 1,000,000	Up to 2,500,000
EMERGENCY AND ACCIDENTAL DENTAL EXPENSES	Up to 25,000	Up to 25,000	Up to 25,000
EMERGENCY MEDICAL EVACUATION AND REPATRIATION OF MORTAL REMAINS	Up to 500,000	Up to 1,000,000	Actual Cost
DAILY HOSPITAL CONFINEMENT ALLOWANCE	1,000 / day (maximum of 20 days)	1,000 / day (maximum of 20 days)	1,000 / day (maximum of 20 days)
COMPASSIONATE VISIT	Up to 100,000	Up to 100,000	Up to 200,000
RETURN OF MINOR CHILDREN	Not Applicable	Up to 100,000	Up to 200,000
PERSONAL ACCIDENT	Up to 1,000,000	Up to 1,000,000	Up to 2,500,000
ACCIDENT BURIAL BENEFIT	Up to 10,000	Up to 10,000	Up to 50,000
TRIP CANCELLATION	Up to 50,000	Up to 75,000	Up to 200,000
TRIP TERMINATION	Up to 50,000	Up to 75,000	Up to 200,000
FLIGHT DELAY	Up to 1,000 / 6 hrs. (maximum of 96 hrs.)	Up to 2,000 / 12 hrs. (maximum of 96 hrs.)	Up to 3,000 / 12 hrs. (maximum of 96 hrs.)
AIRCRAFT SKYJACKING	Up to 1,000 / 6 hrs. (maximum of 96 hrs.)	Up to 2,000 / 12 hrs. (maximum of 96 hrs.)	Up to 5,000 / 12 hrs. (maximum of 96 hrs.)
FLIGHT MISCONNECTION	Not Applicable	Up to 4,000 / 12 hrs. (maximum of 96 hrs.)	Up to 4,000 / 12 hrs. (maximum of 96 hrs.)
LOSS OR DAMAGE OF BAGGAGE AND PERSONAL EFFECTS	Up to 50,000 (subject to 10,000 / item)	Up to 50,000 (subject to 10,000 / item)	Up to 50,000 (subject to 10,000 / item)
LOSS OF PERSONAL MONEY	Not Applicable	Up to 5,000 (deductible 1,000)	Up to 5,000 (deductible 1,000)
LOSS OF TRAVEL DOCUMENTS	Not Applicable	Up to 5,000	Up to 5,000
BAGGAGE DELAY	Up to 5,000 / 6 hrs. (maximum of 48 hrs.)	Up to 2,000 after 6 hrs. additional 3,000 after 24 hrs. additional 5,000 after 48 hrs.	Up to 4,000 after 6 hrs. additional 6,000 after 24 hrs. additional 10,000 after 48 hrs.
PERSONAL LIABILITY	Not Applicable	Up to 1,000,000	Up to 1,000,000

**Domestic** - includes trips within the Philippines

**Asia** - includes Cambodia, China, Hong Kong, Indonesia, Macau, Malaysia, Singapore, Taiwan, Thailand, Vietnam, Korea, and India excluding the Philippines

**World Wide** - covers the rest of the world including Japan, Australia, Middle East, and New Zealand excluding the Philippines

### 24-Hour Worldwide Travel Assistance

Call collect **(+632) 459-4734** Prudential Guarantee Assistance Center anytime, anywhere in the world.

### MEDICAL ASSISTANCE SERVICES

- Monitoring of medical condition during and after hospitalization
- Guarantee of medical expenses incurred during hospitalization
- Arrangement of appointment with local doctors for treatment
- Arrangement of transportation of mortal remains
- Arrangement of emergency medical repatriation
- Arrangement of emergency medical evacuation
- Arrangement of return of minor children
- Arrangement of compassionate visit
- Arrangement of hospital admission
- Arrangement of accommodations
- Medical service provider referral
- Telephone medical assistance

### TRAVEL RELATED ASSISTANCE SERVICES

- Weather and foreign exchange information services
- Inoculation and visa requirement information
- Emergency message transmission assistance
- Lost passport assistance
- Lost luggage assistance
- Interpreter referral
- Embassy referral

### IMPORTANT CONDITIONS

1. You can only be covered under one policy for the same trip.
2. Coverage commences five (5) hours before scheduled departure and ceases five (5) hours upon return to the usual place of residence for Domestic or the Philippines for International trips or upon expiry of the policy, whichever comes first.
3. Maximum period of insurance: (a) Single Trip - one hundred eighty (180) consecutive days of any trip; (b) Annual Policy. No extension is allowed.
4. Eligibility: Adults from 18-75 years old; Dependent Child from 2 weeks to 18 years old; Philippine resident.
5. For persons between 60 and 65 years old, subject to additional 50% premium amount (as per Premium Table); for persons between 66 and 75 years old, subject to additional 100% of premium amount (as per Premium Table).
6. Eligibility for the Family Plan:
  - Insured, Spouse and up to 4 Dependent Children
  - Insured and up to 5 Dependent Children or Relatives
 All Insured and Dependent Children or Relatives shall receive 100% of the benefit amounts as stated in the Schedule of Benefits, except in Personal Accident Benefit where each dependent child or relative will receive 25% of the Personal Accident Benefit of the Insured.
7. Premium refund is not allowed once policy has been issued.
8. EXCLUSIONS: Pre-existing conditions (any injury or sickness contracted 180 days prior to the effective date of the policy), war (whether declared or not), acts of war, participation in illegal acts, engaging in naval or military and air force service or operations, being employed as a manual worker or while engaging in offshore mining or handling explosives, engaging in aerial photography, hitchhiking or backpacking, any prohibition or regulations by any government, pregnancy, childbirth or its complications, mental and nervous disorders.

DISCLAIMER: This brochure contains only a general description of coverages and is not a statement of contract. All coverage are subject to the exclusions and conditions of the actual policy.



**Manila: 8711-7069**  
**Pampanga: (045) 435-1127**

## PREMIUM TABLE:

DURATION	INDIVIDUAL				FAMILY			
	Domestic	Standard Asia	Standard World	Comprehensive	Domestic	Standard Asia	Standard World	Comprehensive
1 - 4 days	289	299	380	565	565	699	895	1,270
5 - 6 days	386	440	580	890	791	950	1,319	1,912
7 - 8 days	483	638	814	1,140	1,014	1,300	1,771	2,487
9 - 10 days	505	651	949	1,185	1,062	1,389	2,123	2,607
11 - 15 days	527	990	1,302	1,399	1,115	1,850	2,893	3,067
16 - 20 days	550	1,155	1,877	1,885	1,168	2,839	3,311	5,057
21 - 25 days	612	1,310	2,167	2,295	1,310	3,077	5,592	6,209
26 - 30 days	745	1,650	2,500	2,645	1,609	3,958	6,584	6,972
Up to 31 days	807	1,705	2,910	3,050	1,759	4,030	7,205	7,993
Up to 60 days	1,165	1,799	3,285	3,781	2,578	5,955	8,965	11,226
Up to 90 days	1,277	2,508	3,376	4,299	2,836	6,195	9,209	13,596
Up to 120 days	1,835	4,139	4,774	4,995	4,116	7,537	11,009	16,267
Up to 150 days	2,089	4,628	5,772	5,895	4,705	8,630	13,998	18,398
Up to 180 days	2,415	5,528	5,984	6,882	5,456	9,115	14,788	20,039
Annual Trip	4,375	8,525	9,786	12,597	9,962	11,312	18,362	31,133
Annual Multi-Trip 90 days/ trip	2,116	4,389	5,880	7,995	4,768	7,153	12,228	19,743
Annual Multi-Trip 120 days/ trip	3,885	6,628	7,915	10,513	8,834	10,499	16,792	27,601
Annual Multi-Trip 180 days / trip	7,600	10,010	13,485	21,500	17,382	19,748	32,083	58,265

### Note:

- Insured ages between 60 to 65 years old, subject to 50% premium surcharge
- Insured ages between 66 to 75 years old, subject to 100% premium surcharge
- The above rates are inclusive of taxes.

## Travel Insurance Benefits

- **MEDICAL NECESSARY EXPENSE** - pays for expenses incurred overseas due to sickness or accidents you suffered during the trip.
- **EMERGENCY AND ACCIDENTAL DENTAL EXPENSES** - pays for expenses incurred overseas due to a necessary emergency treatment of natural teeth due to an accident.
- **EMERGENCY MEDICAL EVACUATION & REPATRIATION** - arrangement for transport back to the Philippines or to another location for medical treatment if you become sick or injured while travelling, or arranges and pays for the expenses to return the mortal remains to the Philippines in the event of death.
- **DAILY HOSPITAL CONFINEMENT CASH ALLOWANCE** - pays for each complete day of your hospital confinement due to sickness or injury.
- **COMPASSIONATE VISIT** - arranges and pays for the transportation and accommodation expenses of an adult family member or friend if you are hospitalized for more than five days during the trip and no adult family member is travelling with you.
- **RETURN OF MINOR CHILDREN** - arranges and pays for transportation and accommodation expenses of an adult family member to take care of minor children who are travelling with you and accompany them home in the event you are hospitalized during the trip.
- **PERSONAL ACCIDENT** - provides lump sum benefit for death or disablement due to accident suffered during the trip.
- **ACCIDENT BURIAL** - pays burial expenses incurred.
- **TRIP CANCELLATION** - pays for the loss of non-refundable travel fare and/or accommodation expenses paid in case trip needs to be cancelled due to bodily

injury, serious sickness or accidental death of the Insured or of an immediate family member; or serious damage by fire, explosion or robbery to the home or owned / rented business premise to the Insured

- **TRIP TERMINATION** - pays for the loss of non-refundable travel fare and/or accommodation expenses paid if, after the commencement of the trip you had to return to the Philippines due to bodily injury, serious sickness or accidental death of the Insured or of an immediate family member; or serious damage by fire, or explosion robbery to the home or owned / rented business premise to the Insured
- **FLIGHT DELAY** - pays for expenses if flight is delayed for more than twelve hours due to severe weather conditions, equipment failure of aircraft, airport or airline strike.
- **AIRCRAFT SKYJACKING** - pays for the benefit amount due to aircraft hijacking.
- **FLIGHT MISCONNECTION** - pays for each and every twelve hour delay due to missed connecting flight.
- **LOSS OR DAMAGE OF BAGGAGE AND PERSONAL EFFECTS** - pays for the direct loss or damage of the Insured's baggage and personal effects.
- **LOSS OF PERSONAL MONEY** - pays up to the benefit amount in case of loss of cash or banknotes.
- **LOSS OF TRAVEL DOCUMENTS** - covers costs of additional hotel, travel and communications expenses necessary in obtaining replacement of lost passport or visa.
- **BAGGAGE DELAY** - pays purchase of necessary clothing and toiletries if checked-in baggage is delayed.
- **PERSONAL LIABILITY** - covers you against legal liability for bodily injury or property damage to third parties due to your negligence.
- **AUTOMATIC EXTENSION** - extends the period of insurance due to unforeseen circumstances.

## TRAVEL SHIELD INSURANCE Application Form

This application provides details of your Travel Shield underwritten by Prudential Guarantee and Assurance, Inc. It forms part of your certificate of insurance and is subject to the exclusions, terms and conditions of the actual Policy. You are required to disclose in this application form, fully and faithfully, all the facts which you know or ought to know. Please print legibly.

**IMPORTANT: You are also required to submit a copy of identification card with a photo and signature.**

<input type="text"/>			
<u>Surname</u>	<u>First Name</u>	<u>Middle Initial</u>	
Civil Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Separated <input type="checkbox"/> Widowed
<input type="text"/>		<input type="text"/>	
<u>Birth Date (mm / dd / yy)*</u>		<u>Nationality</u>	
<input type="text"/>			
<u>Home Mailing Address</u>			
<input type="text"/>			
<input type="text"/>		<input type="text"/>	
<u>Telephone Number</u>		<u>Mobile Number</u>	
<input type="text"/>		<input type="text"/>	
<u>Fax Number</u>		<u>E-mail Address</u>	
<input type="text"/>		<input type="text"/>	
<u>Job Title or Occupation</u>			
<input type="text"/>			
<u>TIN / SSS / GSIS / Passport No.</u>			
<input type="text"/>			
<u>Source of Funds</u>			
<input type="text"/>			
If Employed, Name / Address / Telephone of Employer			

### YOUR BENEFICIARIES

Name	Date of Birth	Relationship
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Use separate sheet if necessary

### POLICY INFORMATION

<input type="text"/>	<input type="text"/>	<input type="text"/>
<u>Effective Date / Time of Departure</u>	<u>Expiry Date / Time of Arrival</u>	<u>Destination / s</u>

Please enroll me under:  Domestic  Standard Plan  Comprehensive Plan

### DECLARATION

#### APPLICANT

I am in good health, free from physical impairment or deformity and I am not traveling to receive medical treatment. I hereby declare to the best of my knowledge and belief that all information specified above are true and correct.

#### AGENT / BROKER

I hereby certify that I have validated the identification document(s) provided by the applicant for the purpose of his application for insurance.

<input type="text"/>	<input type="text"/>
Signature Over Printed Name	Date Signed

\*Premium Surcharges: Ages 60 to 65 - 50% Ages 66 to 75 - 100%

By transacting with Prudential Guarantee and Assurance, Inc. (PGAI), I hereby allow and authorize PGAI to collect, use and process my personal data provided in this form and its attachments in accordance with PGAI's Privacy Notice and all applicable laws. I agree to be bound by the Data Privacy Act of 2012 and related laws, rules and regulations. I understand that my personal data may be made available to PGAI's agents, affiliates, brokers, service providers, third-party companies and government bodies whenever necessary. By freely and voluntarily providing personal data to PGAI, I am confirming that they are true and correct. I understand that PGAI reserves the right to revise any decision made on the basis of the data provided should the same be found untrue or incorrect. I hold PGAI, its agents and affiliates, brokers, service providers and, where applicable, third-party companies free and harmless from any liability which may arise as a result of the authorization herein given.

PGAI shall collect, process, use, store, record and update my personal data necessary for securing an insurance contract and other related purposes. The same may be shared, disclosed, or transferred to agents, affiliates, brokers, service providers of PGAI and government bodies authorized by law to receive such information. PGAI shall retain all information provided for a period necessary to fulfill the aforesaid purposes, unless a longer retention period is required or permitted by law. Such personal data shall be treated with utmost confidentiality and shall be accessed by authorized personnel only. In accordance with the Data Privacy Act of 2012, data subjects shall have the right to access their personal data to correct, update or supplement any false, inaccurate or incomplete information. Should there be any question, please contact the Data Protection Officer of PGAI through 878-3000 loc. 7284.