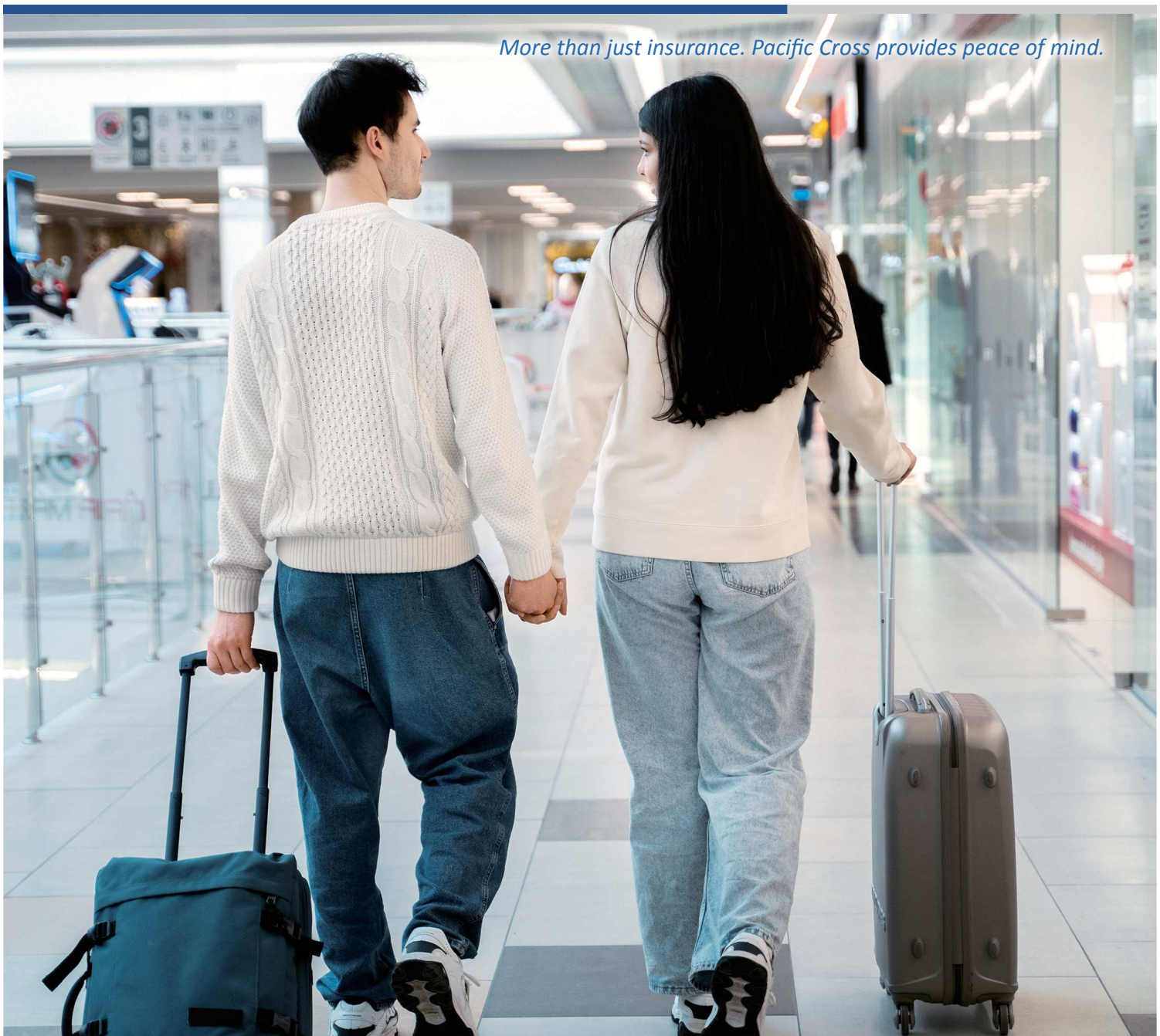
PACIFIC CROSS

BON VOYAGE TRAVEL PLAN

2025

More than just insurance. Pacific Cross provides peace of mind.



BENEFIT (IN US$)

Bon Voyage Travel plans are ideal for the traveler who needs flexibility on their travel insurance benefits and length of insurance required. From 5 days to 180 days of cover, Pacific Cross provides peace of mind for your next international trip.

Benefits (in US$)	Plan A	Plan B	Plan C
1. PERSONAL ACCIDENT			
Accidental death or permanent disability including loss of one or more limbs or loss of sight in one or both eyes. Maximum coverage is doubled when the Insured Person is travelling as a fare-paying passenger on a public conveyance. The limit of cover for children under 18 and persons over 75 years old is US$20,000. Doubling benefit is not applicable to children under age 18 and persons over age 75.	$100,000	$65,000	$35,000
2. MEDICAL EXPENSES & EMERGENCY ASSISTANCE *(The cost of medical treatment arising from illness or accidental injury. Maximum limit for persons over age 75 is US$50,000.)*			
Medical Expense Fees for hospitalizaton, surgery, ambulance, medicine and tests with a maximum of US$300 per day for hospital room and board, and US$1,000 if the room fee includes the fees for all professional services.	$100,000	$75,000	$50,000
Follow-up Care Medical expenses reasonably incurred immediately following discharge from hospital within 90 days of return to Country of Orgin.	$6,500	$6,500	$6,500
Emergency Evacuation Emergency evacuation to the nearest facility capable of providing adequate medical care.	Included	Included	Included
Repatriation Repatriation to the Country of Origin when the Company and attending physician determine that it is necessary.	Included	Included	Included
Hospital Expenses Guarantee Guarantee eligible medical expenses when hospital bills exceed US$2,500.	Included	Included	Included
Additional Costs of Travel & Accommodation Additional travelling costs of the Insured Person for returning to the Country of Origin and additional costs of accommodation incurred by the Insured Person and an insured family member or travelling companion when such costs arise from a hospital confinement due to a covered Disability necessitating medical treatment of the Insured Person.	$5,000	$3,500	$2,000
Family Member Visit Travelling costs for 2 Immediate Family Members to join the Insured Person who is confined in hospital for more than 3 days or is dead abroad.	$5,000	$3,500	$2,000
Return of Children Reasonable additional accommodation and travelling expenses for unattended insured children (age below 14) return to the Country of Origin.	$5,000	$3,500	$2,000
Burial and Funeral Transportation charges for repatriation of the mortal remains to the Country of Origin or residence.	$3,000	$2,000	$1,000
Referral Services All referral services such as legal assistance, interpreter, obtaining replacement of lost travel document or air ticket, etc.	Included	Included	Included
3. HOSPITAL CASH ALLOWANCE			
US$50 for each complete day the Insured Person is hospitalized over 24 hours as a result of a covered Disability.	$1,000	$750	$500
4. BAGGAGE & PERSONAL EFFECTS			
Loss or damage directly resulting from Accident, theft, burglary, robbery or mishandling by carriers to the Insured Person's baggage or personal items carried. The limit is US$250 per item and US$500 per pair or set. Loss of laptop computer or tablet computer (of screen size 7 inches or above measured diagonally) is limited to US$500.	$1,500	$800	$500
5. BAGGAGE DELAY			
Emergency purchases of essential items of toiletries and clothing up to a maximum of US$65 per article when the checked baggage is delayed for at least 6 hours from the time of arrival at destination.	$250	$125	$65
6. LOSS OF TRAVEL DOCUMENT			
Cost of obtaining replacements of passport, airtickets, travel expenses and accommodation incurred to obtain such re placement arising from theft, burglary, robbery and accide ntal loss. Maximum limit per day for travel and accommodation expenses is US$200 for Plan A, US$150 for Plan B and US$100 for Plan C.	$2,000	$1,500	$1,000
7. PERSONAL MONEY			
Loss of cash, bank notes and travellers checks arising from theft, burglary or robbery.	$400	$260	$130

BENEFIT (IN US$)

8. TRAVEL DELAY			
Additional Travel Cost Transportation expenses necessarily incurred as a direct consequence of travel delay resulting from serious weather conditions, natural disasters (earthquake, flood, hurricane, tornado, tsunami, etc.), industrial action, hijack, mechanical derangement only if the Insured Person has to re-route his trip due to cancellation of a prior confirmed booking.	**$800**	**$500**	**$300**
Cash Allowance If the Insured Person need not pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified at US$25 for each full 6 hours delay.	**$175**	**$125**	**$75**
9. CURTAILMENT OF TRIP & CANCELLATION CHARGES			
Reimbursement of irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, Immediate Family Members, Close Business Partner or travel companion of the Insured Person, witness summons, jury service, compulsory quarantine; natural disasters at the planned destination or complete destruction of the Insured Person's principal residence.	**$6,500**	**$4,500**	**$3,500**
10. PERSONAL LIABILITY			
Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance. *(This benefit does not apply to the use or hire of motor vehicles.)*	**$100,000**	**$65,000**	**$35,000**
11. INCIDENTAL HOME COUNTRY COVER			
An Insured Person may return to the Country of Origin for incidental visits for a consecutive period up to 14 days provided that the Period of Insurance is not less than 31 days.	**Included**	**Included**	**Included**
12. RENTAL CAR PROTECTION BENEFIT **(for adult between 23 and 75)**			
Loss or damage occurs to a rental car result directly from fire, theft, collision or vandalism. Deductible: US$500	**$25,000 (option)**	**$25,000 (option)**	**$25,000 (option)**

PREMIUM (IN US$)*

Individual Coverage

Plans	Up to 5 Days	Up to 8 Days	Up to 11 Days	Up to 15 Days	Up to 24 Days	Up to 31 Days	For Each Additional Week Maximum 180 Days
Plan A	$28	$40	$46	$51	$61	$75	$14
Plan B	$22	$30	$34	$37	$41	$51	$10
Plan C	$19	$25	$29	$31	$34	$37	$7
Optional Rental Car Protection: $5.5 per day							

Family Coverage

(includes Policyholder, Spouse, and / or Dependent Children below age 18) **

Plans	Up to 5 Days	Up to 8 Days	Up to 11 Days	Up to 15 Days	Up to 24 Days	Up to 31 Days	For Each Additional Week Maximum 180 Days
Plan A	$56	$80	$92	$102	$122	$150	$28
Plan B	$44	$60	$68	$74	$82	$102	$20
Plan C	$38	$50	$58	$62	$68	$74	$14
Optional Rental Car Protection: $5.5 per day							

* AGE LOADING APPLIES TO THE FOLLOWING AGE GROUPS:

AGE BAND	AGE LOADING
66-75	50%
76-90	100%

** WHEN CALCULATING THE FAMILY PREMIUM OF BON VOYAGE TRAVEL, IF AGE LOADING APPLIES TO ONE OR BOTH INSURED PERSONS, THE HIGHEST AGE LOADING FACTOR WILL BE USED TO DETERMINE THE FINAL PREMIUM FOR THE ENTIRE FAMILY.

KEY FEATURES

- Maximum period of insurance up to 180 days.
- No Deductible for all benefits (except Optional Rental Car Protection).
- Provides cover for winter sports, trekking, scuba diving, rafting, bungee jumping and various aquatic sports without additional premium.
- Baggage & Personal Effects cover extends to laptop computer or tablet computer.
- The policy can be extended 10 days for free if the conditions under Travel Delay are fulfilled.

AGE LIMIT

A minimum age of 6 weeks to a maximum age of 90 years and children under 7 must be accompanied by an adult who is also insured under the same policy.

MAIN EXCLUSIONS

For benefit section 1, 2 & 3

1. Suicide, self-inflicted injury, childbirth, miscarriage, dental treatment (except as necessitated by accidental injuries to sound and natural teeth), psychiatric and mental disorders, insanity, alcoholism or drug addiction, self-exposure to needless peril, venereal disease, AIDS or AIDS related complex.
2. Any pre-existing conditions or excluded illness.
3. Any professional sport, racing and competitions of any kind, skydiving, rock or mountain climbing normally involves the use of ropes or other equipment, hang gliding or parachuting.

For benefit section 4, 5, 6, 7, 8 & 9

1. Losses not reported to police within 24 hours, and / or to the carrier immediately as appropriate.
2. No proof is provided for relevant expenses / loss.
3. Normal wear and tear, breakage or damage to fragile article.

For benefit section 10

Liability arising out of the use of motorized vehicles, aircraft, watercraft; willful malicious or unlawful act; any cost resulting from criminal proceedings.

For benefit section 12

1. Driving whilst intoxicated or under the influence of drugs or narcotics.
2. Intentional loss or damage, use of the car rental in violation of the car rental agreement.
3. Liability or damage whether or not the Insured Person is responsible under the car rental agreement.

CLAIMS PROCEDURE

Notice of any claims must be submitted to the address noted below within 30 days of the expiry of this insurance. All claims shall be made together with proof satisfactory including reports from hospital, physician, police, airlines or other responsible authorities.

Important Note

1. The policy is valid for the purpose of leisure travel or business travel outside Country of Origin (limited to administrative and non-manual works only).
2. No refund of premium will be made once the policy has been issued.

This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself.

If you have any questions related to this application, please forward them to Pacific Cross Insurance Company Limited at
E-mail: inquiry@pacificcross.com
Website: http://www.pacificcross.com

The Third-Party Administrator for Pacific Cross Insurance Company Limited is International Administrators Limited:
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