

Travel First™

by Mercer Marsh Benefits

Philippines: Schedule of Benefits

Benefits	Philippine Peso		
	Plan A	Plan B	Plan C
Medical expense coverage	Up to 1,000,000	Up to 2,500,000	Up to 5,000,000
Emergency medical evacuation and repatriation	Actual expense	Actual expense	Actual expense
Compassionate visit	Travel costs plus up to 10,000 per day	Travel costs plus up to 10,000 per day	Travel costs plus up to 10,000 per day
Return of minor children	Travel costs plus up to 10,000 per day	Travel costs plus up to 10,000 per day	Travel costs plus up to 10,000 per day
Trip cancellation	Up to 200,000	Up to 200,000	Up to 200,000
Trip curtailment	Up to 200,000	Up to 200,000	Up to 200,000
Baggage delay	10,000 per eight hours	10,000 per eight hours	10,000 per eight hours
Loss of baggage and personal effects	Up to 60,000, subject to a limit of 10,000 for any one item	Up to 60,000, subject to a limit of 10,000 for any one item	Up to 60,000, subject to a limit of 10,000 for any one item
Inconvenience cash assistance for baggage delay (not receipted)	Fixed at 1,000	Fixed at 1,000	Fixed at 1,000
Travel delay	5,000 per six hours	5,000 per six hours	5,000 per six hours
Loss of travel documents	Up to 60,000	Up to 60,000	Up to 60,000
Personal accident	2,000,000	2,000,000	2,000,000
Personal liability	Up to 2,500,000	Up to 2,500,000	Up to 2,500,000
Hospital confinement daily cash for 20 days	2,000	2,000	2,000
Missed connecting flight	3,000	3,000	3,000
Flight diversion	5,000	5,000	5,000
Hijack and detention benefit, maximum of 10 days	5,000 per day	5,000 per day	5,000 per day
Emergency dental care covered under medical expense benefit	5,000	5,000	5,000
Loss of personal money	20,000	20,000	20,000
Rental vehicle excess	20,000	20,000	20,000
Automatic extension	5 days	5 days	5 days
Location and forwarding of luggage/personal effects	Actual expense	Actual expense	Actual expense
Delivery of medicines	Actual expense	Actual expense	Actual expense

General Exclusions

War (except passive war)

Underwriting

Age limit	16–75; insured persons above age 75 subject to underwriting approval
Maximum duration per trip	180 days
Aggregate limit per accident	No limit
Minimum premium per policy	Php 5,000

About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks, and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform that allows us to serve clients with global consistency and locally unique solutions.

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in the Philippines for more than 60 years. As a branch of Insurance Company of North America, Chubb in the Philippines provides specialized and customized coverages for Property, Casualty, Marine, Financial Lines, as well as Accident & Health. The company leverages global expertise and local acumen to tailor diverse risk management solutions to mitigate clients' risks. More information can be found at www.chubb.com/ph.

Insurance Company of North America, a Chubb Company
24th Floor, Zuellig Building
Makati Avenue corner Paseo de Roxas
Makati City 1226
Philippines

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Mercer Marsh Benefits

Contact Us

To learn more about Travel First by Mercer Marsh Benefits, please contact:

Marsh Philippines, Inc
Employee Health & Benefits (EH&B) Group
T: +63 2 902 3000

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