

Travel Insurance with COVID-19 Medical Expense Coverage

STARR
INSURANCE COMPANIES

The pandemic has changed the way you travel. Whether travelling for business or visiting loved ones we are always looking for ways to protect you. At Starr, we make it our business to understand your needs. We put ourselves in your shoes because we act and think locally, and we develop products based on what everyone needs to protect themselves and their family.

Highlights

- Up to USD 250,000 for ASSIST CARD and up to PHP 2,500,000 for TravelLead Medical Expense Coverage for non COVID-19 and non pre-existing illnesses
- Up to USD 50,000 or PHP 2,500,000 Medical Expense Coverage due to COVID-19 infection abroad
- Option for a plan valid worldwide including Schengen States
- Maximum of 180 days coverage for Short Term Plans
- Has round-the-clock hotline service by ASSIST CARD

Eligibility

- Purchase before departure
- Departing out of the Philippines
- Ages between 6 months to 85 years old for TravelLead and 1 to 80 years old for ASSIST CARD

Provisions for COVID-19

Infectious Disease or Pandemic / Epidemic Coverage

- This policy covers any medical expense in connection with or in any way involving or arising from any infectious disease, whether asymptomatic or not, severe acute respiratory syndrome Coronavirus disease (COVID-19), including any variation thereof, or Pandemic or Epidemic as declared as such by the World Health Organization or any governmental authority up to USD 50,000 or PHP 2,500,000

Exclusions

Any loss resulting from the following are not covered:

- Denial of entry upon arrival within itinerary whether pre-departure from origin point, in-transit at connection points or at final destination
- Change of travel decision due to fear of COVID-19 infection during pre-departure, at connecting points or at final destination

TravelLead Schedule of Benefits

SCHEDULE OF BENEFITS	SUM INSURED / PERSON (PHP)	
	Essential	Extra
Cover		
Section 1 - Accidental Death and Disablement Pays for death or permanent disablement arising within 12 months of an incident Includes accident while in a common carrier	1,000,000	1,200,000
Section 2 - Burns Benefit Pays for second or third degree burns as a result of an injury	100,000	120,000
Section 3 - Medical Expenses Pays actual expenses for treatment of injury or sickness	1,000,000 (Sub-limit as below)	2,500,000 (Sub-limit as below)
(a) COVID-19 Cover Pays medical expense due to COVID-19 infection abroad	Up to 1,000,000	Up to 2,500,000
(b) Follow-up Medical Expense Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	100,000	250,000
(c) Overseas Hospital Cash Pays cash benefit for each day of hospital confinement due to injury or sickness while abroad	500/day and 5,000/trip	1,000/day and 10,000/trip
Section 4 - Global Emergency Assistance Services		
(a) Round-the-clock Hotline Service Provides a 24-hour hotline for travel assistance, business concierge and medical assistance	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provides emergency medical evacuation and repatriation due to serious injury or sickness	Included	Included
(c) Hospital Admission Guarantee Provides guaranteed payment of hospital admittance fees	500,000	1,000,000

Travel Insurance with COVID-19 Medical Expense Coverage | Cont'd

Travel Schedule of Benefits (cont'd)

SCHEDULE OF BENEFITS		SUM INSURED / PERSON (PHP)	
Cover	Essential	Extra	
(d) Compassionate Visit			
(1) Hospitalization of Insured Person Pays for the cost of airfare and accommodation of one relative or friend or immediate family member up to 5 consecutive nights	Travel Expense plus up to 5,000/day	Travel Expense plus up to 5,000/day	
(2) Death of Insured Person Pays for the cost of airfare and accommodation of one immediate family member up to 5 consecutive nights	Travel Expense plus up to 5,000/day	Travel Expense plus up to 5,000/day	
(3) Death of Immediate Family Member Pays for the cost of roundtrip airfare returning to the Philippines	Roundtrip Airfare	Roundtrip Airfare	
(e) Return of Child(ren)			
Pays for the cost of one way airfare for sending back an unattended child during the hospitalization of the Insured Person	Airfare	Airfare	
(f) Repatriation of Mortal Remains			
Pays for the return of remains to the Philippines of the Insured Person as a result of sickness or injury	Covered	Covered	
Section 5 - Personal Baggage			
Pays for the loss or repair of damaged baggage, personal effects subject to below sub-limits	50,000	50,000	
▫ Sub-limit per item / pair / set of articles	7,000	7,000	
▫ Sub-limit for laptop computer	8,000	10,000	
Section 6 - Baggage Delay			
Pays for the emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours while abroad	Up to 5,000	Up to 5,000	
Section 7 - Personal Money			
Pays for loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary	Up to 5,000	Up to 10,000	
Section 8 - Document Loss			
Reimburse the cost of replacing the lost travel documents, additional travel and/or accommodation expenses due to theft, robbery, burglary with maximum limit per day for travel and accommodation expenses	50,000	50,000	
▫ Maximum per day limit for travel and accommodation expenses	Up to 8,000/day	Up to 10,000/day	
Section 9 - Travel Delay and Reroute			
(a) Travel Delay Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours	2,000 per 6hrs/max to 20,000	2,000 per 6hrs/max to 20,000	
(b) Reroute Reimburses the additional travel expenses incurred for re-routing if the common carrier is cancelled or delayed for over 12 hours due to above reasons	20,000	20,000	
Section 10 - Trip Cancellation			
Pays for loss of travel fare, land arrangements, including entrance fees and/or accommodation expenses paid in advance in the event of trip cancellation due to: death, serious sickness of Insured Person / immediate family member / travel companion / business partner; witness summons, compulsory quarantine or jury service of an Insured Person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the Insured Person's residence from fire or flood	Up to 150,000	Up to 150,000	
Section 11 - Trip Curtailment			
Pays for loss of travel fare, land arrangements, including entrance fees, and/or accommodation expenses incurred for trip curtailment due to: death, serious injury, serious sickness of an Insured Person / immediate family member / travel companion / business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	Up to 150,000	Up to 150,000	
Section 12 - Personal Liability			
Pays for legal cost in respect of accidental bodily injury or property damage to third-party due to negligence	Up to 2,000,000	Up to 2,500,000	
Section 13 - Rental Vehicle Excess			
Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collision	Up to 5,000	Up to 10,000	
Section 14 - Loss of Credit Card			
Reimburses monetary loss of credit card as a direct result of theft, robbery or burglary	Up to 5,000	Up to 10,000	

Essential Plan - valid worldwide excluding Schengen States

Extra Plan - valid worldwide including Schengen States

Travel Insurance with COVID-19 Medical Expense Coverage | Cont'd

Sample Premium Computation for TraveLead (in PHP)

Age Bracket	6 Months to 75 Years Old		76 to 80 Years Old		81 to 85 Years Old	
Days	Essential	Extra	Essential	Extra	Essential	Extra
1	423.75	611.25	697.50	1,022.50	971.25	1,433.75
5	592.50	877.50	1,035.00	1,555.00	1,477.50	2,232.50
10	955.00	1,433.75	1,760.00	2,667.50	2,565.50	3,901.25
15	1,247.50	1,893.75	2,345.00	3,587.50	3,442.50	5,281.25
30	2,253.75	3,447.50	4,357.50	6,695.00	6,461.25	9,942.50
60	4,203.75	6,447.50	8,257.50	12,695.00	12,311.25	18,942.50
90	6,153.75	9,447.50	12,157.50	18,695.00	18,161.25	27,942.50
120	8,103.75	12,447.50	16,057.50	24,695.00	24,011.25	36,942.50
150	10,053.75	15,447.50	19,957.50	30,695.00	29,861.25	45,942.50
180	12,003.75	18,447.50	23,857.50	36,695.00	35,711.25	54,942.50

ASSIST CARD Schedule of Benefits

Cover	SUM INSURED / PERSON (USD)		
	AC250	AC60	AC35
Section 1 - Accidental Death and Disablement Pays for death or permanent disablement arising within 12 months of an incident Includes accident while in a common carrier	100,000	40,000	40,000
Section 2 - Burns Benefit Pays for second or third degree burns as a result of an injury	10,000	2,500	2,000
Section 3 - Medical Expenses Pays for actual hospital confinement for treatment of injury or non pre-existing illness	250,000 (Sub-limit as below)	60,000 (Sub-limit as below)	35,000 (Sub-limit as below)
(a) COVID-19 Cover Pays medical expense due to COVID-19 infection abroad	Up to 50,000	Up to 50,000	Up to 35,000
(b) Follow-up Medical Expense Reimburses medical expenses incurred within 30 consecutive days after returning to the Philippines	Up to 2,500	Up to 2,500	Up to 2,500
(c) First Medical Assistance in Case of Pre-Existing Illness Pays for urgent medical assistance in case of sudden and acute illnesses	Up to 500	Up to 300	Up to 300
(d) Cashless Outpatient Pays for medical examinations that do not require confinement	Included	Included	Included
(e) Dental Emergency Pays for emergency dental service in case of infection or trauma up to USD300 per tooth	Up to 700	Up to 500	Up to 500
(f) Ambulatory Medication Emergency Pays for outpatient emergency care including diagnosis, observation, consultation, treatment, intervention and rehabilitation services	Up to 2,500	Up to 1,000	Up to 800
(g) Prostheses and Orthoses Pays for expenses due to accident for prostheses, orthoses, synthesis or mechanical-help devices of any type, either of internal or external use such as orthopedic articles, splints, crutches or respirators	Up to 5,000	Up to 2,500	Up to 1,300

Travel Insurance with COVID-19 Medical Expense Coverage | Cont'd

ASSIST CARD Schedule of Benefits (cont'd)

Cover	SUM INSURED / PERSON (USD)		
	AC250	AC60	AC35
Section 4 – Starr Global Emergency Assistance Services			
(1) Round-the-clock Hotline Service Provides a 24-hour hotline for travel assistance, business concierge and medical assistance	Included	Included	Included
(2) Emergency Medical Evacuation and Repatriation Provides emergency medical evacuation and repatriation due to serious injury or sickness	Actual Cost	Actual Cost	Actual Cost
(3) Hospital Admission Guarantee Provides guaranteed payment of hospital admittance fees (for non pre-existing illness)	Up to 20,000	Up to 20,000	Up to 10,000
(4) Compassionate Visit			
(a) Hospitalization of Insured Person, Max 5 Consecutive Nights Pays for cost of airfare and accommodation of one relative or friend up to 5 consecutive nights	100 per day / max of 500	100 per day / max of 400	100 per day / max of 400
(b) Death of Insured Person Pays cost of airfare and accommodation of one immediate family member up to 5 consecutive nights	100 per day / max of 500	100 per day / max of 400	100 per day / max of 400
(c) Death of Immediate Family Member of the Insured Pays for cost of roundtrip airfare returning to the Philippines	Roundtrip airfare	Roundtrip airfare	Roundtrip airfare
(5) Return of Dependent Child(ren) and/or Elderly People Pays for cost of one way airfare for sending back an unattended child or elderly person during the hospitalization of the Insured	Airfare	Airfare	Airfare
(6) Repatriation of Mortal Remains Pays for return of remains to the Philippines of the Insured Person, as a result of sickness or injury	Actual Cost	Actual Cost	Actual Cost
(7) Transmission of Urgent Messages Transmits urgent and justified messages from the Insured Person, related to any of the events included within the ASSIST CARD services, to the Insured Persons' relatives or employer	Included	Included	Included
(8) Hotel Expenses Due to Convalescence Pays for hotel lodging expenses for bed rest after hospitalization	180 per day / max of 1,000	180 per day / max of 900	180 per day / max of 900
Section 5 - Personal Baggage			
Pays per whole piece of checked-in baggage lost			
▫ Assistance in the location of Lost Baggage	Included	Included	Included
▫ Indemnity due to Loss of Checked-In Baggage	1,200 per piece if lost	1,200 per piece if lost	1,200 per piece if lost
Section 6 - Baggage Delay While Abroad			
Pays for emergency purchase of necessary clothing or toiletries due to baggage delay after 6 hours while abroad			
▫ After 6 hours	100	50	50
▫ For each 12 hours of subsequent delay	100 / max of 500	50 / max of 300	50 / max of 300
▫ After 10 days	Up to 1,200	Up to 1,200	Up to 1,200
Section 7 - Document Loss			
Reimburses replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery or burglary			
	Up to 300	Up to 300	Up to 300
Section 8 - Travel Delay and Missed Connection Flight			
Pays cash benefit for common carrier delay due to strike, riot, civil commotion, hijack, adverse weather or mechanical fault after 6 hours			
Missed Connection Flight reimburses hotel accommodation and restaurant meals or refreshments as a result of the said delay, the flight is cancelled or delayed for over six (6) hours from the time specified in the original itinerary			
The Insured Person may claim under one benefit only for this section			
	100 per 6 hours / max of 400	100 per 6 hours / max of 300	100 per 6 hours / max of 200
Section 9 - Trip Cancellation			
Pays for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious injury, serious sickness of Insured Person / immediate family member / travel companion / business partner; witness summons, compulsory quarantine or jury service of an Insured Person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the Insured Person's residence from fire or flood			
	Up to 500	Up to 400	Up to 300

Travel Insurance with COVID-19 Medical Expense Coverage | Cont'd

ASSIST CARD Schedule of Benefits (cont'd)

SCHEDULE OF BENEFITS	SUM INSURED / PERSON (USD)		
	Cover	AC250	AC60
Section 10 - Trip Curtailment Pays for travel and/or accommodation expenses in the event of the trip curtailment due to: death, serious injury, serious sickness of Insured Person / immediate family member / travel companion / business partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination	Up to 500	Up to 400	Up to 300
Section 11 - Personal Liability Pays for legal cost in respect of accidental bodily injury or property damage to the third-parties due to negligence	Up to 10,000	Up to 8,000	Up to 6,000
Section 12 - Rental Vehicle Excess Reimburses the excess of the rented vehicle insurance, in case the rented vehicle is stolen, damaged or involved in a collision	Up to 300	Up to 200	Up to 100
Section 13 - Loss of Credit Card Reimburses monetary loss of credit card as a direct result of theft, robbery or burglary	Up to 300	Up to 200	Up to 100
Section 14 - Staff Replacement Pays for the cost of airfare of a replacement staff if original Insured is hospitalized during a business trip	Up to 500	Up to 500	Up to 500

AC35 - valid worldwide excluding Schengen States

AC60 and AC250 - valid worldwide including Schengen States

Sample Premium Computation for ASSIST CARD (in USD)

Age Bracket	1 to 71 Years Old			71 to 80 Years Old	
	AC250	AC60	AC35	AC60	AC35
Days					
1	25.84	21.53	19.43	32.25	29.04
5	49.20	39.67	37.15	59.24	55.22
10	88.40	73.33	68.31	109.48	101.44
15	105.59	87.00	79.46	129.73	117.66
30	187.19	153.99	140.92	229.45	208.32
60	392.38	319.98	303.85	476.90	449.64
90	597.56	485.97	466.77	724.36	690.96
120	802.75	651.96	629.70	971.81	932.28
150	1,007.94	817.95	792.62	1,219.26	1,173.60
180	1,213.13	983.94	955.54	1,466.71	1,414.92

Customer Care

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