

Chartis is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

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BRANCH NETWORK

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Cebu Branch
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Cebu Business Park, 6000 Cebu City

Makati Salcedo Branch
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1227 Makati City

Cubao Branch
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Aurora Blvd., Cubao
1109 Quezon City

Manila Branch
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corner U.N. Avenue, Malate
1000 Manila

Davao Branch
Unit 304 Caritas Building
Legaspi Street, corner P. Pelayo
8000 Davao City

Agent's Stamp

Chartis Philippines Insurance, Inc.
Formerly known as ALU Insurance (Philippines) Company, Inc.

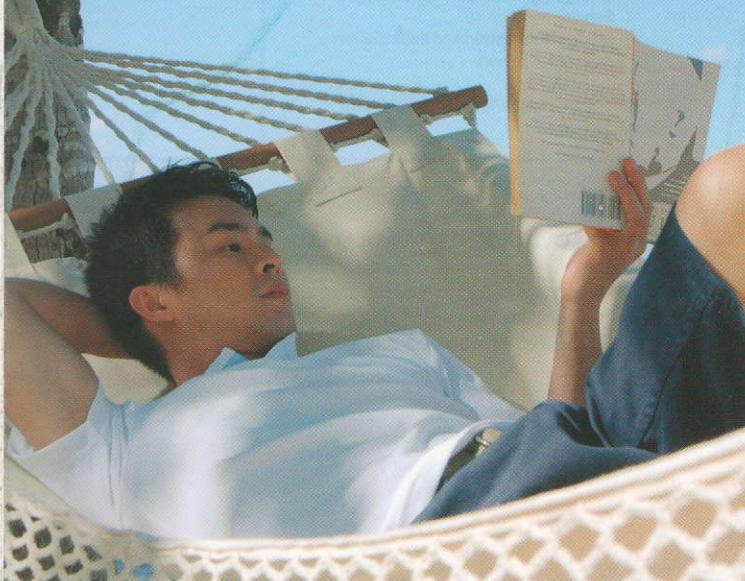
CHARTIS 
Your world, insured

Chartis Philippines Insurance, Inc.
47/F PBCom Tower,
6795 Ayala Ave., cor., V.A. Rufino
1226 Makati City, Philippines

TRAVEL GUARD CHARTIS

Comprehensive Travel Insurance

Travel Guard Domestic



Travel Guard Domestic

Provides protection when you need it most so you can enjoy your travel anywhere in the Philippines.

BASIC COVERAGES AND BENEFITS

Accidental Death & Disablement Provides coverage for accidental death and disablement occurring within 90 days after an accident during the journey.	P 1,000,000
Accident Medical Expense Reimbursement Reimburses the medical expenses incurred as a result of an injury suffered while traveling.	P 100,000
Evacuation & Repatriation Reimburses the emergency medical evacuation expenses as a result of an injury suffered by the insured while traveling. Reimburses the expenses incurred to return the remains of the deceased insured to the usual place of residence.	P 250,000
24-Hour Travel Assistance Provides 24-hour hotline to assist you during your trip. Call Collect: (632) 878-1280 (Philippines) (603) 2772-5672 (Malaysia) Assistance services include: <ul style="list-style-type: none"> • Travel Medical Emergency Assistance Service • Emergency Travel Assistance Service • Emergency Legal Assistance Service • Emergency Message Assistance Service • Medical Evacuation and Repatriation Assistance Service This service is provided by Travel Guard Asia Pacific	Unlimited

FAMILY COVERAGE ALSO AVAILABLE!

Your spouse and accompanied children are covered for 100% of all Benefits. For unaccompanied children, the benefit for Accidental Death is reduced to P100,000 only.

SCHEDULE OF PREMIUMS (Philippine Peso)

Up to 4 days	5 to 8 days	9 to 17 days	18 to 31 days	Extra Week
<input type="checkbox"/> 304	<input type="checkbox"/> 511	<input type="checkbox"/> 838	<input type="checkbox"/> 1,315	<input type="checkbox"/> 76

Yes!

Enroll me/us under the option chosen above.

(Please check the premium corresponding to the trip duration and plan you choose.)

IMPORTANT POLICY CONDITIONS

COMMENCEMENT OF COVERAGE

Coverage commences one (1) hour before the insured's scheduled departure and ceases upon the occurrence of the following whichever comes first:

1. The expiry date specified in the Policy;
2. You return to your permanent place of residence;
3. One (1) hour after scheduled arrival.

IMPORTANT MATTERS

1. Adults up to the age of 70 years and accompanied children from 1 to 18 years old are entitled to 100% of all benefits. For unaccompanied children, the age limit is from 10 to 18 years old and coverage is limited to 10% of the Accidental Death benefit. All other benefits remain the same.
2. You can only be covered under one policy for the same trip.
3. This Policy is not renewable. However, if you wish to extend your journey beyond the period stated in the Policy, we will extend the period of insurance upon your written advice for an additional premium.
4. The maximum period for this Policy is 180 days.
5. Refund is not allowed once coverage under any section of the Policy becomes operative.
6. You must contact Travel Guard Asia Pacific before any expenses are incurred for evacuation or repatriation cases under this policy or your ability to claim could be jeopardized.

EXCLUSIONS

(Please refer to the Policy for complete list of exclusions.)

1. Any act of war, act of a foreign enemy, civil war, revolution, insurrection or military power;
2. The Insured Person engaging in naval, military or air force service operation or testing of any kind of conveyance, being employed as a manual worker, or while engaging in offshore drilling, mining, aerial photography or handling of explosives.
3. Air travel (other than as passenger on a scheduled commercial flight.)
4. This plan shall not cover any loss resulting from childbirth, miscarriage or complications therefrom, routine physical examination, cosmetic or plastic surgery except as a result of injury, any mental or nervous disorders, congenital anomalies, suicide or self-inflicted injuries, war, military service and pre-existing conditions. This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly if the Insured Person is a terrorist, a member of a terrorist organization, a narcotic trafficker, or a purveyor of nuclear, chemical or biological weapons.

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