

IMPORTANT CONDITIONS

Maximum Period of Coverage

Two-way Continuous Trip / Two-way Annual Multi Trip

	AGE ELIGIBILITY	MAXIMUM PERIOD OF COVERAGE
ASIA & WORLD	18 - 59	180 Consecutive Travel Days per Trip
	60 - 75	90 Consecutive Travel Days per Trip
SCHENGEN	18 - 59	180 Consecutive Travel Days per Trip
	60 - 99	90 Consecutive Travel Days per Trip

*Applicable to Individual, Family & Group.

Note: No extension is allowed once maximum period of coverage has been applied to the policy.

Adults between 65 to 75 years old (up to 99 years old for travel/s with Schengen country) may be covered subject to premium surcharge.

AGE	PERCENTAGE PREMIUM SURCHARGE
Insured ages 65 to 70 years old	50% Premium Surcharge
Insured ages 71 to 75 years old	100% Premium Surcharge
Insured ages 76 to 99 years old (for travel/s with Schengen country)	300% Premium Surcharge

LIMITS OF COVER

€ 35K \$ 20K, \$ 45K, \$ 50K, \$ 100K	Euro Policies only Dollar Policies only
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Acceptable Plan Limits for ages 60 to 75 years old (up to 99 years old for travel/s with Schengen country) are as follows:

Worldwide travel only	\$ 20K plan only
Worldwide with Schengen Travel	Maximum of \$ 50K plan only
Schengen Travel only	Maximum of \$ 50K plan only

Note: No premium refund is allowed once policy has commenced.



CONTACT US:



Client Service

(632) 8876.4400

teleservice@oona-insurance.com.ph



Travel Insurance Claims Hotline

If out of the country

00 632 8459 4727

If in the Philippines

(02) 8459 4727

travelassist@oona-insurance.com.ph

www.myoona.ph



oona
insurance

Travel Insurance
International

INTERNATIONAL

OONA TRAVEL INSURANCE - INTERNATIONAL provides comprehensive Travel and Personal Assistance, anytime and anywhere in the world, excluding Philippines. Available in Corporate, Individual, Group and Family Cover.

Travel Insurance - International covers the insured for Travel Inconveniences which includes:

- Delayed Departure
- Missed Connecting Flights
- Aircraft Hijacking

It also covers the injured for Medical Expenses outside the usual country of residence due to illness or accident which includes:

- Unlimited Repatriation Coverage
- Escort of Minors
- International Referral Services
- Advance of Bail Bond

COVID-19 COVERAGE

BENEFITS	LIMIT OF COVERAGE
Medical Treatment / Expenses due to COVID 19	100% of the medical limit max. of \$ 50,000 or whichever is lower
Repatriation of Mortal Remains	Covered up to \$ 5,000 or same as the Medical Limit whichever is lower
Trip Cancellation due to COVID 19	50% of the benefit limit but not exceeding \$ 1,000 (or whichever is lower)
Trip Curtailment due to COVID 19	50% of the benefit limit but not exceeding \$ 1,000 (or whichever is lower)
Medical Evacuation / Transport and/or Repatriation in case of illness (Covid 19), Rebooking Charges, Meals and Accommodations IF STRANDED locally	Not Covered

TRAVEL ASSISTANCE

PACIFICO ASSISTANCE is our partner in providing assistance to overseas travelers who are insured with us.



IN CASE OF EMERGENCY

CALL +00 632 8459 4727
or email travelassist@oona-insurance.com.ph

Anytime from anywhere in the world

BENEFITS	LIMIT OF COVERAGE				SCHENGEN ONLY
	\$ 20K	\$ 45K	\$ 50K	\$ 100K	€ 35K
I. TRAVEL ASSISTANCE SERVICES					
A. MEDICAL & EMERGENCY EXPENSES					
Medical Expenses & Hospitalization Abroad	Up to \$ 20,000 (excess of \$ 60)	Up to \$ 45,000 (excess of \$ 60)	Up to \$ 50,000 (excess of \$ 60)	Up to \$ 100,000 (excess of \$ 60)	Up to € 35,000 (excess of € 40)
Emergency Dental Care	Up to \$ 200 excess of \$ 60				Up to €175 (excess of € 40)
Delivery of Medicines	Actual Cost				Actual Cost
Emergency Medical Evacuation / Repatriation	Actual Cost				Actual Cost
Repatriation of Mortal Remains	Actual Cost				Actual Cost
Escort of Dependent Child	Actual Cost				Actual Cost
Repatriation of Family Member travelling with Insured	Actual Cost				Actual Cost
Compassionate Visit / Travel of one immediate family member	Travel cost plus up to \$ 100/day, max. of \$ 1,000				Travel cost plus up to €85/day, max. of € 850
Car Rental Excess Protection	Up to \$ 3,000		Up to \$ 6,000		Up to € 4,000
First Medical Payment	Up to \$ 500 (excess of \$ 60)				Up to €400 (excess of € 40)
Pre-Existing Condition within the Look Back Period	Up to \$ 1,000 (excess of \$ 60)	Up to \$ 2,250 (excess of \$ 60)	Up to \$ 2,500 (excess of \$ 60)	Up to \$ 5,000 (excess of \$ 60)	Up to € 1,750 (excess of € 40)
Emergency Return Home following death of a close family member	Actual Cost				Actual Cost
Medical Referral / Appointment of Local Medical Specialist	Actual Cost				Actual Cost
Connection Services	Actual Cost				Actual Cost
Relay of Urgent Messages	Actual Cost				Actual Cost
Long Distance Medical Information Service	Actual Cost				Actual Cost
Advance of Bail Bond	Up to \$ 1,000				Up to € 850
B. CANCELLATION					
Trip Cancellation	Up to \$ 3,000 (excess of \$ 10)				€ 1,500 (excess of € 10)
Trip Curtailment	Up to \$ 2,000 (excess of \$ 10)	Up to \$ 3,000 (excess of \$ 10)			€ 1,500 (excess of € 10)
C. TRAVEL INCONVENIENCES					
Delayed Departure	Up to \$ 200		Up to \$ 800		Up to € 150
Missed Connection	Up to \$ 200		Up to \$ 800		Up to € 150
Flight Diversion	Up to \$ 200		Up to \$ 800		Up to € 150
Aircraft Hijacking (maximum of 10 days)	Up to \$ 100/day		Up to \$ 200/day		Up to € 85 / day
D. PERSONAL BELONGINGS AND BAGGAGE					
Loss of Travel Documents abroad	Up to \$ 2,000	Up to \$ 3,000			Up to € 1,500
Baggage Delay	Up to \$ 200				€ 150
Compensation for in-flight loss, robbery or destruction of checked-in baggage	Up to \$ 1,200 subject to limit of \$ 150/item (deductible \$ 30)			Up to \$ 2,000 subject to limit of \$ 200/item (deductible \$ 10)	Up to € 900 subject to limit of € 100/item (deductible of € 15)
Loss or stolen baggage/personal belongings not checked-in	Up to \$ 1,000 subject to limit of \$ 100/item				Up to € 900 subject to limit of € 100/item (deductible of € 15)
Location & forwarding of baggage and personal effects	Actual Cost				Actual Cost
II. PERSONAL LIABILITY ABROAD					
	\$ 20,000	\$ 40,000	\$ 50,000	\$ 80,000	€ 35,000
III. ACCIDENTAL DEATH & PERMANENT DISABILITY					
	\$ 20,000	\$ 40,000	\$ 50,000	\$ 80,000	€ 35,000