

Insurance Product Information Document*
Pacific Cross - Annual Travel Plan

Provider:

Pacific Cross Group promotes itself as a market specialist in Medical, Travel, and Personal Accident insurance. The Group operates in the Philippines, Thailand, Indonesia and Vietnam.

It has a service center in Hong Kong and its policies are written subject to Hong Kong Jurisdiction, meaning that if we have any legal dispute with them, we can take them to court in Hong Kong and their policies will be interpreted according to Hong Kong law.

The company is privately held and is located as below:

Pacific Cross Insurance Company Limited

Unit 25, 2nd Floor, Nia Mall, Saleufi Street, Apia, Samoa

Key Cover

The Pacific Cross Annual Travel plan is ideal for the frequent traveler or business executive who needs cover for an unlimited number of overseas trips per year (under 90 days per trip, please note).

Whenever you travel outside the Country of Residence, coverage begins automatically, for up to 90 days per trip.

- Baggage & Personal Effects cover extends to laptop or tablet computer.
- Personal Accident benefit can be increased to up to a maximum of US\$500,000 (for adults between age 18 and 65).
- Option to cover loss / damage to a rental car for up to USD10,000
- Covers winter sports, scuba diving bungee jumping etc.

Claim Time Limit

Other than for medical related claims, Losses MUST be reported to police within 24 hours, and / or to the carrier immediately as appropriate.

Age Limit

A minimum age of 6 weeks to a maximum age of 80 years and children under 7 must be accompanied by an adult who is also insured under the same policy.

Key Exclusions

1. Any Pre-existing Illness or Injury as well as any congenital condition or birth defect.
2. The following disabilities whether occurring prior to the effective date of the policy or during the period of Insurance:

hemorrhoids	hernia	diseased tonsils requiring surgery
cataracts	hyperthyroidism	pathological abnormalities of nasal septum or turbinate
hallux valgus	Tuberculosis anal fistulae	hypertension or cardiovascular diseases

cholecystitis	calculi of all kinds	urethra or bladder abnormalities or disease
endometriosis	gastric or duodenal ulcer	sinus conditions requiring surgery
malignancies	all tumors or cancer	disorders of blood or bone marrow
diabetes mellitus	HIV and HIV related illness including AIDS and AIDS related conditions	

3. Accidents whilst engaging in (including any practice or conditioning program for) any sports or games in a professional capacity or organized contact sports, such as

motor rallies and competitions	potholing	entering / descending or flying in any aircraft other than a properly licensed aircraft operated by a recognized airline in which the Insured Person is traveling as a fare-paying passenger
racing (other than on foot)	skydiving	stunt works and aerial photography
mining, handling of explosives	hang gliding	Trekking at an altitude limit greater than 5,000 meters above sea level or scuba diving to a sea-depth of greater than 40 meters
construction site working	parachuting	rock or mountain climbing normally involving the use of ropes or other equipment
hunting on horseback	engaging in any kind of manual labour work either in business or leisure or hazardous work engaging in offshore activities including but not limited to commercial diving, oil well drilling	

4. Any claim for leisure or business travel that occurs other than in your Country of Residence and involves your working or being involved in other than in an administrative or non-manual activity.
5. 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, drug addiction, exposure to needless peril, venereal disease, AIDS or related complex.
6. Normal wear and tear breakage or damage to a fragile article,

***Note:** This is a summary to provide a brief overview of what we in Navigator regard to be the most salient points of interest.

All pre-contractual and contractual information on the product is provided in other documents provided by the insurer, any clarifications required, please let us know!