

PAL Travel Insurance

Underwritten by PNB Gen

Claims Response: COVID-19

Updated 23 March 2020

PNB Gen has carefully considered governmental and other public reporting of this situation and considers the incident in Hubei province, China to be a “known event” effective 9:00 am GMT 22 January 2020. For the remainder of mainland China, the “known event” is effective 9:00 am GMT 31 January 2020. For South Korea, the “known event” is effective 26 February 2020.

All PAL Travel Insurance policies purchased after 23 March 2020 will not provide any cover for claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof or any related strain). We will not therefore cover claims relating to any inability to travel, any decision not to travel or any changes to travel plans, nor any medical or health related loss or expense incurred, as a result of COVID-19.

Policy Response

PNB Gen will assess all claims in accordance with the facts of each case, the Policy Wordings and any applicable Confirmation of Cover. Your cover will depend on the type of plan you purchased and your individual circumstances.

“Known Event” Under Policy Terms and Conditions

Insurance coverage for a “known event” may be precluded under the terms and conditions of some policies. It is important that you consider this prior to the purchase of any new travel insurance or new travel arrangements for an existing travel policy.

If you have questions about whether a planned trip will be covered, please contact PAL Travel Insurance Customer Service at +632 8859-2655, Mondays – Fridays, 8:30am to 5:30pm; or send an email to paltravelinsurance@pnbgentravel.com. If you are an insured person and you require emergency assistance, please contact PAL Travel Assistance at +632 8846-2171 (reverse charge via an operator is available).

If a travel cancellation or disruption loss does occur, please first contact your travel agent or the airline (before submitting a claim) to seek a refund or make alternate travel arrangements based on existing tickets. After this, if you still have a loss, you may wish to submit a claim along with the original and amended itineraries and relevant documents to substantiate your remaining loss.

For travel to the Hubei Province and Mainland China (excluding Hong Kong, Macau & Taiwan)

No.	Scenario	Reply														
1.	Does my policy cover journey cancellation/curtailment/postponement for this event?	No, this is not covered as this is not a specified cause under the policy.														
2.	Does my policy cover me if I proceed with my trip to Hubei after 22 January 2020 or Mainland China (excluding Hong Kong, Macau & Taiwan) after 27 January 2020?	Yes, depending on benefit. Medical Expenses arising from corona virus are covered whilst items specified above are not, provided that the trip and insurance was purchased prior to the “Known Date”.														
3	Does my policy cover me if I am currently in the Hubei Province/Mainland China, for claims arising from the Novel Coronavirus situation?	Yes, for medical expenses but not for delay/ cancellation/ inconvenience provided that the trip and insurance was purchased prior to the “Known Date”.														
4	I want to cancel my policy. Can I have a full refund of premium?	<p>Yes, PNB Gen is prepared to cancel your Single Trip and Annual Multi-Trip policy with a full refund of premium, provided the following conditions are fulfilled:</p> <ul style="list-style-type: none">• The cancellation of your policy must be done before the policy start date; and• No claim has been made under the journey cancellation benefit. <p>If the policy start date of your Annual Multi-Trip has commenced, you may still cancel your policy at any time. A short rate refund of premium will be refunded if no claim has been made. The refund will be calculated as follows:</p> <table><tr><th>Cancellation of Policy</th><th>Refund %</th></tr><tr><td>Within 2 Month</td><td>60%</td></tr><tr><td>Within 3 Months</td><td>50%</td></tr><tr><td>Within 4 Months</td><td>40%</td></tr><tr><td>Within 5 Months</td><td>30%</td></tr><tr><td>Within 6 Months</td><td>25%</td></tr><tr><td>Over 6 Months</td><td>0%</td></tr></table> <p>To cancel your policy, you may contact the PAL Travel Insurance Customer Service Hotline at +632 8859-2655 (Mondays to Fridays, 830am to 530pm, excluding Public Holidays); or send an email to paltravelinsurance@pnbgentravel.com.</p>	Cancellation of Policy	Refund %	Within 2 Month	60%	Within 3 Months	50%	Within 4 Months	40%	Within 5 Months	30%	Within 6 Months	25%	Over 6 Months	0%
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5	Can I change my Single Trip policy effective date in the event I have postponed my trip?	Yes, PNB Gen is prepared to amend your policy to your new travelling date/destination within the same duration/geographical cover at no additional cost provided that the amendment to your policy is done before commencement of your trip.														

For travel to all destinations other than Mainland China and excluding Cuba

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1	Am I covered if I want to cancel or postpone my trip due to the threat of the Novel Coronavirus?	No, this is voluntary cancellation and is not part of what is covered under policy terms and conditions														
2	Am I covered if I become ill with the Novel Coronavirus for travel outside of China (excluding Hong Kong, Macau & Taiwan)?	Yes, you may claim under the Medical Related Benefits if you become ill with the Novel Coronavirus, subject to the policy terms and conditions provided that the trip and insurance was purchased prior the “Known Date”.														
3.	Does my policy cover travel delay?	Your policy does not cover travel delay due to public health or travel advisory following an outbreak of infectious disease.														
4.	I want to cancel my policy. I want to cancel my policy. Can I have a full refund of premium?	<p>Yes, PNB Gen is prepared to cancel your policy and refund of premium provided the following conditions are fulfilled:</p> <ul style="list-style-type: none">• The cancellation of your policy must be done before the policy start date; and• No claim has been made under the journey cancellation benefit. <p>If the policy start date of your Annual Multi-Trip has commenced, you may still cancel your policy at any time. A short rate refund of premium will be refunded if no claim has been made. The refund will be calculated as follows:</p> <table><tr><th>Cancellation of Policy</th><th>Refund %</th></tr><tr><td>Within 2 Month</td><td>60%</td></tr><tr><td>Within 3 Months</td><td>50%</td></tr><tr><td>Within 4 Months</td><td>40%</td></tr><tr><td>Within 5 Months</td><td>30%</td></tr><tr><td>Within 6 Months</td><td>25%</td></tr><tr><td>Over 6 Months</td><td>0%</td></tr></table> <p>To cancel your policy, you may contact the PAL Travel Insurance Customer Service Hotline at +632 8859-2655 (Mondays to Fridays, 830am to 530pm, excluding Public Holidays); or send an email to paltravelinsurance@pnbgentravel.com.</p>	Cancellation of Policy	Refund %	Within 2 Month	60%	Within 3 Months	50%	Within 4 Months	40%	Within 5 Months	30%	Within 6 Months	25%	Over 6 Months	0%
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5	Can I change my Single Trip policy effective date in the event I have postponed my trip?	Yes, PNB Gen is prepared to amend your policy to your new travelling date/destination within the same duration/geographical cover at no additional cost provided that the amendment to your policy is done before commencement of your trip.														
6	Am I covered for medical expenses incurred in the Philippines after I return from my trip w/o symptoms of COVID but after or within the quarantine period the symptoms appear and I am diagnosed positive for COVID?	No, this is not covered as there was no initial treatment while on the trip; and hospital confinement must be within twelve (12) hours after arrival from a Trip and is a continuation of medical attention sought while on a Trip, which are policy conditions.														