



Yuchengco Tower I, 500 Quintin Paredes St., Binondo, Manila
 Tel. No. : (632) 8242-8888; (632) 8628-8600 • FAX No. : (632) 8242-2222
 Website : www.malayan.com • E-mail : malayan@malayan.com
 VAT REG. TIN : 000-333-534-000
 BIR CAS Permit No. : 1711_0125_PTU_CAS_000214 Date of Issuance : November 16, 2017

POLICY
 RCBC Bankard Travel

POLICY NUMBER: P0428344

NAME AND ADDRESS OF INSURED
CLIENT NUMBER : C0046470 TIN : 000-599-760-000
RCBC
31ST FLOOR ROBINSONS EQUITABLE TOWER, NO. 4 ADB AVE.,
CORNER POVEDA ST., ORTIGAS CENTER PASIG CITY

PERIOD OF COVERAGE
 Jan 01, 2023 Jan 01, 2024

PREMIUM AND CHARGES		
PREMIUM	PHP	.00
DST		.00
LGT		.00
PREMTAX		.00
COI		.00

TOTAL SUM INSURED PHP **1,000,000**

DATE ISSUED Mar 03, 2023

ISSUING UNIT 38 - AMD-DIRECT

AMOUNT DUE PHP .00

SCHEDULE

RISK NO.: 0001 PREMIUM: PHP0.00

INSURED	DESCRIPTION	SUM INSURED
COVERAGE	Accidental Death&Dismemberment	PHP 1,000,000
	Medical Expenses	1,000,000
	Hospitalization - DHIB	1,000
	TE - Trip Cancellation	50,000
	TE - Trip Termination	50,000
	TI - Loss of Travel Documents	50,000
	TI - Loss of Baggage	100,000
	TI - Flight Delay	1,000
	TI - Baggage Delay	5,000
	Sky-Jacking	1,000
	Car Rental Protection	100,000

ADDITIONAL INFO : THIS REFERS TO MASTER POLICY# P0428344

Travel Plus Plan B

ELIGIBILITY

RCBC Bankard Travel Travel Plus Program - Plan B is open to all RCBC Bankard VISA Infinite, Platinum Black, and World MasterCard Principal cardholders from 18 to 64 years old who purchase international travel tickets worth a minimum of Php 25,000.00 whether directly through an airline, or via a travel agency.

Malayan Insurance (MICO) shall also provide Travel Plus to

REMARKS:

38J00024 1-0100-7 BANKARD 3000
 MALAYAN INSURANCE COMPANY, INC.

Jose Paolo Y. Abaya
JOSE PAOLO Y. ABAYA
 President and CEO

NEW

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maximum of two (2) dependents of the cardholder who will travel with him/her provided that the dependents are:

- * Both or one (1) parent/s, or legitimate spouse not over sixty four (64) years old
- * One (1) or two (2) sibling/s, between one (1) year up to twenty one (21) years old, unmarried and unemployed
- * One (1) child or two (2) children between one (1) year up to twenty one (21) years old, unmarried and unemployed.

The principal cardholder must accompany his/her dependents on the travel. If the principal cardholder uses his/her card in purchasing international travel tickets for his/her dependents but will not travel with them, Travel Plus shall not be enforced.

ACTIVATION OF COVER

Simply call 888-1-888 prior to travel to enroll in the FREE Travel Insurance. Insurance should be activated at least 2 hours prior to travel for the insurance to take effect.

PERIOD OF COVERAGE

The maximum period of cover for a qualified transaction (credit card purchase of international travel ticket worth at least Php 25,000.00) is fifteen (15) days. Should a cardholder have two (2) or more qualified transactions, the effectivity of the travel policy will be confined on the inclusive dates of the international travel ticket (maximum of fifteen (15) days) and not as one policy to be continued with the other (unless period of travel is similarly in succession). There should be no overlapping, and in the event of overlap, only one (1) policy will be in effect.

COMMENCEMENT AND TERMINATION OF COVERAGE

The insurance coverage is effective during the travel period specified in the Confirmation of Cover (COC) subject to a maximum of fifteen (15) days per any one trip or travel duration. Cover takes effect (except for coverage H, I and J) from the time the insured leaves his place of work or residence with the intention of commencing the intended

travel as per declared itinerary with the Company with the date stated in the COC and expires on whichever of the following occurs first:



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- * The expiry of the policy period specified in the COC;
- * The insured s return to his/her place of residence or employment
- * Fifteen (15) days from the first day of travel
- * Within two (2) hours after the scheduled time of arrival in Philippine territory

SCOPE OF COVERAGE

This policy shall cover the Insured:

- * while anywhere outside the Philippines
- * while traveling as a fare paying passenger onboard any type of conveyance while outside the Philippines

CLAUSES & WARRANTIES : APPLICABLE TO ALL RISKS/LOCATIONS

- DOCUMENTARY STAMP TAX CLAUSE
- TERRORISM EXCLUSION WORDINGS
- MEDICAL REIMBURSEMENT (ADDITIONAL WORDINGS)
- SANCTION LIMITATION AND EXCLUSION CLAUSE
- DAILY HOSPITAL INCOME BENEFIT - TRAVEL
- PREMIUM PAYMENT PRIOR TO SETTLEMENT OF CLAIM CLAUSE

* * * * * NOTHING FOLLOWS * * * * *

NEW

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PLEASE NOTE THAT UNDER THE INSURANCE CODE: "NO POLICY OR CONTRACT OF INSURANCE IS VALID AND BINDING UNLESS AND UNTIL THE PREMIUM THEREOF HAS BEEN PAID"

PRINT REFERENCE CODE : PRDWCM-080323-155023