

Insurance Pages for tripmoba.com

V1.0 | December 2015

Introduction

The following pages detail the proposed structure and content for the travel insurance-related pages for tripmoba.com website. The Insurance Pages will be available on tripmoba.com and follows the Website’s current look-and-feel.

Re-direct

We would like to request the URL “tripmoba.com/insurance-page” to re-direct to the actual Travel Insurance Main Page. This will provide information to the customers as well as a reference to Frequently Asked Questions (FAQs). The link will also be included in the travel insurance confirmation e-mail that we will send to the customers.

Sidebar Menu

If a sidebar menu is required, it can look something like this:

- Travel Insurance
 - Online brochure
 - Frequently Asked Questions (FAQs)
 - Claims Procedures
 - Policy Wordings

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Main Page

<http://www.tripmoba.com>

Travel Insurance

Description of Travel Insurance

Summary of Benefits

Provides summary of the benefits of AIG travel insurance for trips originating from the Philippines for passengers aged 1 to 70 years of age.

Frequently Asked Questions (FAQs)

Answers Frequently Asked Questions from consumers.

Travel Claims Handling Procedure

Procedures for filing a claim

Policy Wordings

Full terms and conditions of AIG travel insurance for viewing and download.



* This travel insurance product is underwritten by AIG Philippines Insurance, Inc.

Summary of Benefits

Provides summary of the benefits of AIG travel insurance for trips originating from the Philippines. This contains a general description of coverage and is subject to the terms of the Policy Wordings.

Emergency Medical Assistance and Medical Expenses

Medical Expenses

Reimburses expenses incurred overseas due to sickness or accidents suffered during the trip.

Medical Evacuation

Arranges for the most appropriate means to evacuate you to another location for medical treatment or return you to the Philippines.

Repatriation Expense

Arranges and pays for the expenses to return the mortal remains to the Philippines in the event of death due to sickness or accident during the trip.

Compassionate Visit

Arranges and pays for the transportation and accommodation expenses of an adult family member if you are hospitalized for more than five days during the trip and no adult family member is traveling with you.

Child Guard

Arranges and pays for the transportation and accommodation expenses of an adult family member to take care of minor children who are traveling with you and accompany them home in the event you are hospitalized during the trip.

Emergency Trip Cancellation and Termination

Trip Cancellation

Pays for loss of travel fare and/or accommodation expenses paid in advance and not refundable in case trip had to be cancelled due to any of the following events: (1) death, serious injury or sickness in the family, and (2) unexpected outbreak of strike, riot or civil commotion at the planned destination; occurring within 30 days before the scheduled departure date.

Trip Termination

Pays for the loss of travel fare and/or accommodation expenses paid in advance and not refundable, if, after the commencement of the trip, you had to return to the Philippines due to death, serious injury or sickness in the family.

Baggage Delay

Reimburses purchase of necessary clothing and toiletries if checked-in baggage is delayed for more than 12 hours.

Baggage and Personal Effects

Pays actual or replacement cost of baggage due to theft. Repairs (with allowance for depreciation, wear and tear) damaged while in the possession of the hotel staff or common carrier.

Personal Accident

Provides a lump sum benefit for death or disablement due to accident suffered during the trip.

Flight Delay

Reimburses expenses if flight is delayed for more than 12 hours due to severe weather conditions, strike of airline personnel or equipment failure of aircraft.

Loss of Travel Documents

Reimburses costs of additional hotel, travel and communications expenses necessary in obtaining replacement of lost passport or visa.

Personal Liability Abroad

Covers you against legal liability for bodily injury or property damage to third parties due to negligence.

Policy Wording & Benefit Table

The full terms and conditions of the AIG Travel Insurance policy for tripmoba.com can be viewed or downloaded [here \(link\)](#). You'll need [Adobe Acrobat](#) (open new tab: to <http://get.adobe.com/reader/>) to open this document.

Benefit Table in PHP

Benefits	Enhanced	Standard	Domestic
Medical Expenses	Up to 2,500,00 (deductible 500)	Up to 1,000,000 (deductible 500)	Up to 1,000,000 (deductible 500)
Evacuation and Repatriation	Unlimited	Unlimited	Up to 250,000
Compassionate Visit	Travel Costs plus up to 5,000 per day	Travel Costs plus up to 5,000 per day	
Child Guard	Travel Costs plus up to 5,000 per day	Travel Costs plus up to 5,000 per day	
Trip Cancellation	Up to 150,000 (deductible 500)	Up to 150,000 (deductible 500)	
Trip Termination	Up to 150,000 (deductible 500)	Up to 150,000 (deductible 500)	
Baggage Delay	5,000 per 12-hour delay (max of 8 payments)	5,000 per 12-hour delay (max of 8 payments)	
Baggage and Personal Effects	Up to 50,000 subject to limit of 7,000 for any one item (deductible 500)	Up to 50,000 subject to limit of 7,000 for any one item (deductible 500)	
Personal Accident	1,000,000	1,000,000	1,000,000
Flight Delay	2,000 per 12-hour delay (max of 8 payments)	2,000 per 12-hour delay (max of 8 payments)	
Loss of Travel Documents	Up to 50,000	Up to 50,000	
Personal Liability Abroad	Up to 2,000,000	Up to 2,000,000	

Frequently Asked Questions (FAQs)

Answers Frequently Asked Questions from consumers.

What is AIG Travel Insurance?

AIG Travel Insurance protects you from unexpected events that might arise during your trip.

Who can buy AIG Travel Insurance?

AIG Travel Insurance is available to passengers who are

- a. 1 to 70 years old
- b. Travelling within the Philippines (Domestic Travel) or travelling from the Philippines (International Travel)

Where can I buy AIG Travel Insurance?

Tripmoba.com passengers can buy the AIG Travel Insurance online.

What are the benefits of AIG Travel Insurance?

This contains a general description of coverage and is subject to the terms of the Policy Wordings.

Medical Expenses

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Reimburses costs of additional hotel, travel and communications expenses necessary in obtaining replacement of lost passport or visa.

Personal Liability Abroad

Covers you against legal liability for bodily injury or property damage to third parties due to negligence.

When does AIG Travel Insurance coverage begin and end?

AIG Travel Insurance coverage begins two (2) hours before you leave your place of residence and ceases on whichever of the following occurs first: (1) expiry of the period specified in the Policy, and (2) your return to your permanent place of residence/employment.

How do I get my AIG Travel Insurance Policy and Policy Wordings?

Your AIG Travel Insurance Policy will be emailed to your email address after purchase has been made. If you are unable to receive your Travel Insurance Policy, you may contact tripmoba.com's Support Center and request for it to be resent.

The full AIG Policy Wordings is available for download in PDF Format at [\(link\)](#)

Note: It is not necessary to bring a print-out copy of the Travel Insurance Policy. All you need is your Policy Number and AIG Travel Guard's 24-Hour Emergency Assistance Hotline +632 878 1280 (Philippines) or +603 2772 5672 (Malaysia).

Who do I contact on questions about AIG Travel Insurance?

- a. Additional questions
- b. Changes in the itinerary

For emergency cases, who do I call?

AIG Travel Guard's 24-Hour Emergency Assistance Hotline +632 878 1280 (Philippines) or +603 2772 5672 (Malaysia)

How do I file for a claim and how long does it take?

To file for a claim, you may download the AIG Travel Claim Form at [\(link\)](#)

Detailed instructions on how to file a claim including Supporting Claims Documents are available in this form.

A completed Notice of Claims Form and Supporting Claims Documents must be submitted directly to the AIG Claims Department at

Claims Department – Travel
AIG Philippines Insurance, Inc.
47/F PBCOM Tower,
6795 Ayala Ave. cor V.A. Rufino St.,
1226 Makati City

AIG Claims Department will process the claims within 15-20 working days upon receipt of complete documents. Settlement of Claims will be made directly to you.

Travel Claims Handling Procedure

Procedures for filing a claim

To file for a claim, you may download the AIG Travel Claim Form at [\(link\)](#)

Claims should be filed within 30 days from the date of your return from the trip. Detailed instructions on how to file a claim including Supporting Claims Documents are available in this form.

A completed Notice of Claims Form and Supporting Claims Documents must be submitted directly to the AIG Claims Department at

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AIG Claims Department will process the claims within 15-20 working days upon receipt of complete documents. Settlement of Claims will be made directly to you.

Note: Kindly ensure to keep original copies of all receipts to speed up the Claims process.



AIG Guide to Travel
Claims.pdf



AIG Travel Claim
Form.pdf

Policy Wordings

Full terms and conditions of AIG travel insurance for viewing and download at [\(link\)](#).



Travel Guard
Domestic PW.pdf



AIG_TG_Standard &
Enhanced_Policy.pdf