



STANDARD INSURANCE CO., INC.

(A Cooperative Partner of the Zurich Insurance Group)

25th & 26th The Enterprise Center, Tower 1, 6766 Ayala Avenue
cor. Paseo de Roxas San Lorenzo 1223 City of Makati, Philippines

Trunkline No.: (+632) 8988-6388 | www.standard-insurance.com | inquiry@standard-insurance.com



TRAVEL PROTECT INTERNATIONAL POLICY SCHEDULE

Name of Insured	: SHARA KHRIS DONAYRE LANUGAN	Certificate Number	: SI-TPP-202512078787
		Agent Code	: 50001326
		Issue Date	: 02 December 2025
Govt Issued ID	: P9426044C	Period of Insurance	
Date of Birth	: 08 August 1997	From	: 07 December 2025
Age	: 28	To	: 10 December 2025
Mobile / Phone No.	: 09088928677	Number of Days	: 4
Geographical Limit	: ASIA	Provides cover to Asian Countries (except Japan)	
Travel Destination	: PH - THA - PH		
Beneficiary	: COMPULSARY HEIRS		

Table of Benefits (All amounts in Philippine Peso)	
Emergency Medical Assistance	
Medical Treatment including claims due to/arising from COVID-19 (with Automatic Extension of Period of Insurance)	
Claims outside the Usual Country of Residence	500,000
Claims within the Usual Country of Residence	50,000
Hospital Income	1,500 per day; max of 15,000
Emergency Dental Care	5,000
Emergency Travel Assistance	
Emergency Medical Evacuation / Repatriation	Included
Repatriation of Mortal Remains	Included
Care of Minor Child/ren	Included
Compassionate Visit	Actual Expense for transportation, Accommodation expense of 1,000/day max of 20,000
Delivery of Medicine	Included
Travel Inconvenience Benefits (Submit your proof of expenses for reimbursement)	
Loss of Travel Documents	Up to a maximum of 25,000
Loss of Personal Money	NIL
Car Rental Excess Protection	Up to a maximum of 10,000
Trip Cancellation/ Abandonment	Up to a maximum of 50,000
Delayed Departure, at least 6hrs of delay (Outbound and Inbound)	Up to a maximum of 8,000
Trip Postponement, at least 24hrs of delay	Up to a maximum of 16,000
Missed Connection (Outbound and Inbound)	Up to a maximum of 5,000
Diversion of Trip (Outbound and Inbound)	Up to a maximum of 5,000
Inconvenience Cash Assistance for Delayed Departure, Missed Connection and Diversion of Trip (Not Receipted)	1,000
Trip Termination	Up to a maximum of 50,000
Baggage Delay (including Location and Forwarding of Luggage)	Up to a maximum of 4,000
Inconvenience Cash Assistance for Baggage Delay (Non-receipted)	1,000
Loss or Damage of Baggage (including Location and Forwarding of Luggage)	Up to a maximum of 15,000
Indemnity for Loss of Luggage or personal belongings not checked-in	Up to a maximum of 15,000
Hijack (Receipts not required)	2,000 per day; max. of 20,000
Personal Liability Benefit	
Personal Liability, any one occurrence and any one period of cover	Up to a maximum of 1,000,000
Personal Accident Benefit	
Accidental Death/Permanent Total Disablement	1,000,000
Burial Assistance	
Accidental Cause	10,000
Non-Accidental Cause	10,000

THE POLICY, POLICY SCHEDULE SPECIFICATIONS AND ANY ENDORSEMENTS WILL BE READ AS ONE CONTRACT

In witness whereof, the company has caused this Policy to be signed by its duly authorized representative. This document with the e-sign of Standard Insurance Co. Inc.'s authorized representative is system generated and serves as your official policy.

Important Notes:

- The Trip Cancellation benefit is available if your travel insurance is secured at least three (3) days before your scheduled trip.
- The Delayed Departure benefit will respond if your policy is purchased at least forty-eight (48) hours before your scheduled departure.

For any Assistance, Please Call:

STANDARD INSURANCE Emergency Hotline

Tel No: (+632) 88451111 / Viber <https://tinyurl.com/siviber>

Worldwide Travel Assistance services are available 24/7

Assistance Provider: EMA GLOBAL ASSISTANCE PHILIPPINES

Important Notice: This Travel Protect International Policy Schedule reflects the maximum limit per Benefit. You may view the Travel Protect Policy Terms and Conditions for complete details and inner limits at www.standard-insurance.com

Net Premium	: PHP	698.60
Local Tax	: PHP	1.40
Total Premium	: PHP	700.00

STANDARD INSURANCE CO., INC.

Patricia E. Chilip

Patricia E. Chilip
President

Divinia D. Mitra

Divinia D. Mitra
Head -Risk Management Division

THIS POLICY IS VALID IN ALL EU COUNTRIES INCLUDING: Austria, Belgium, Bulgaria, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, United



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TRAVEL PROTECT INTERNATIONAL POLICY SCHEDULE

Name of Insured	: IANVIE NOREAN A MIAGA	Certificate Number	: SI-TPP-202512078787
		Agent Code	: 50001326
		Issue Date	: 02 December 2025
Govt Issued ID	: P7700859A	Period of Insurance	
Date of Birth	: 19 August 1997	From	: 07 December 2025
Age	: 28	To	: 10 December 2025
Mobile / Phone No.	: 09088928677	Number of Days	: 4
Geographical Limit	: ASIA	Provides cover to Asian Countries (except Japan)	
Travel Destination	: PH - THA - PH		
Beneficiary	: COMPULSARY HEIRS		

Table of Benefits (All amounts in Philippine Peso)

Emergency Medical Assistance

Medical Treatment including claims due to/arising from COVID-19
(with Automatic Extension of Period of Insurance)

Claims outside the Usual Country of Residence

500,000

Claims within the Usual Country of Residence

50,000

Hospital Income

1,500 per day; max of 15,000

Emergency Dental Care

5,000

Emergency Travel Assistance

Emergency Medical Evacuation / Repatriation

Included

Repatriation of Mortal Remains

Included

Care of Minor Child/ren

Included

Compassionate Visit

Actual Expense for transportation, Accommodation expense of 1,000/day
max of 20,000

Delivery of Medicine

Included

Travel Inconvenience Benefits (Submit your proof of expenses for reimbursement)

Loss of Travel Documents

Up to a maximum of 25,000

Loss of Personal Money

NIL

Car Rental Excess Protection

Up to a maximum of 10,000

Trip Cancellation/ Abandonment

Up to a maximum of 50,000

Delayed Departure, at least 6hrs of delay (Outbound and Inbound)

Up to a maximum of 8,000

Trip Postponement, at least 24hrs of delay

Up to a maximum of 16,000

Missed Connection (Outbound and Inbound)

Up to a maximum of 5,000

Diversion of Trip (Outbound and Inbound)

Up to a maximum of 5,000

Inconvenience Cash Assistance for Delayed Departure, Missed
Connection and Diversion of Trip (Not Receipted)

1,000

Trip Termination

Up to a maximum of 50,000

Baggage Delay (including Location and Forwarding of Luggage)

Up to a maximum of 4,000

Inconvenience Cash Assistance for Baggage Delay (Non-receipted)

1,000

Loss or Damage of Baggage (including Location and Forwarding of Luggage)

Up to a maximum of 15,000

Indemnity for Loss of Luggage or personal belongings not checked-in

Up to a maximum of 15,000

Hijack (Receipts not required)

2,000 per day; max. of 20,000

Personal Liability Benefit

Personal Liability, any one occurrence and any one period of cover

Up to a maximum of 1,000,000

Personal Accident Benefit

Accidental Death/Permanent Total Disablement

1,000,000

Burial Assistance

10,000

Accidental Cause

10,000

Non-Accidental Cause

10,000

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In witness whereof, the company has caused this Policy to be signed by its duly authorized representative. This document with the e-sign of Standard Insurance Co. Inc.'s authorized representative is system generated and serves as your official policy.

Important Notes:

- The Trip Cancellation benefit is available if your travel insurance is secured at least three (3) days before your scheduled trip.
- The Delayed Departure benefit will respond if your policy is purchased at least forty-eight (48) hours before your scheduled departure.

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CONFIRMATION OF COVER

This is to confirm that **STANDARD INSURANCE CO., INC.** has issued, to the insured named herein, a Travel Insurance Policy that provides, subject to the insuring agreements, exclusions, conditions, and declarations contained therein, and during the effective period of coverage, travel insurance coverage as described below:

Name of Insured: **SHARA KHRIS DONAYRE LANUGAN**

1. **STANDARD INSURANCE CO., INC.**, with business address at The Enterprise Center, 26th Floor, Tower 1 Building, 6766 Ayala Avenue corner Paseo de Roxas, Makati City 1226, Philippines, is the insurer for the coverage described and detailed below.

2. Travel Insurance Policy in force:

Travel Certificate Number: **SI-TPP-202512078787**

Plan: **ASIA PROTECT PESO 500,000**

- Medical Treatment benefit limit (including COVID-19 related claims)
 - o Claims outside the Usual Country of Residence **PHP 500,000.00**
 - o Claims within the Usual Country of Residence **PHP 50,000.00**
- Medical Treatment benefit limit (including COVID-19 related claims)
 - o Trip Cancellation benefit limits up to **PHP 50,000.00**
 - o Trip Termination benefit limits up to **PHP 50,000.00**

Itinerary: **THA**

Geographical Limit: **ASIA**

Period of Insurance: **December 07, 2025 to December 10, 2025 (4 Day/s)**

For any assistance, please contact STANDARD INSURANCE Emergency Hotline:

Telephone Number (+632) 8451111 / Viber <https://tinyurl.com/siviber>

Worldwide Travel Assistance services are available 24/7

Assistance Provider: EMA GLOBAL ASSISTANCE PHILIPPINES

Date Issued:

12/02/2025

STANDARD INSURANCE CO., INC.

Divinia D. Mitra
Head -Risk Management Division
Standard Insurance Co., Inc.



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This is to confirm that **STANDARD INSURANCE CO., INC.** has issued, to the insured named herein, a Travel Insurance Policy that provides, subject to the insuring agreements, exclusions, conditions, and declarations contained therein, and during the effective period of coverage, travel insurance coverage as described below:

Name of Insured: **IANVIE NOREAN A MIAGA**

1. **STANDARD INSURANCE CO., INC.**, with business address at The Enterprise Center, 26th Floor, Tower 1 Building, 6766 Ayala Avenue corner Paseo de Roxas, Makati City 1226, Philippines, is the insurer for the coverage described and detailed below.
2. Travel Insurance Policy in force:

Travel Certificate Number: **SI-TPP-202512078787**

Plan: **ASIA PROTECT PESO 500,000**

- Medical Treatment benefit limit (including COVID-19 related claims)
 - o Claims outside the Usual Country of Residence **PHP 500,000.00**
 - o Claims within the Usual Country of Residence **PHP 50,000.00**
- Medical Treatment benefit limit (including COVID-19 related claims)
 - o Trip Cancellation benefit limits up to **PHP 50,000.00**
 - o Trip Termination benefit limits up to **PHP 50,000.00**

Itinerary: **THA**

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12/02/2025

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Head -Risk Management Division
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SPECIAL CONDITIONS ON TRAVEL CURTAILMENT DUE TO/ ARISING FROM COVID-19 RELATED CLAIMS:

Scope of Cover

The Insured person is covered if diagnosed with COVID-19 during the insured trip or within fifteen (15) days prior to the scheduled trip departure date, provided travel insurance is taken prior to such diagnosis.

Definition of Benefits

Medical Treatment

In the event that the Policyholder acquired COVID-19 within the scope of cover, the Company will meet the usual, customary, necessary and reasonable costs of medical expenses related to a COVID-19 diagnosis as prescribed by the attending doctor, up to the limit as specified in the schedule. The Company's medical team will maintain the telephone contacts necessary with the center and with the doctors attending to the Policyholder to supervise the provision of proper health care. Post-travel emergency consultation and/or confinement is excluded under this guarantee.

Trip Cancellation

Trip cancellation means the abandonment of the scheduled trip by outright cancellation of reservation made by the Policyholder for the travel ticket and accommodations resulting in the refund of a portion of the payments made in advance.

The Company will reimburse up to the limit as specified in the schedule the non-refundable portion of the travel ticket and accommodation expenses or flight rebooking fees (if any, if the trip has to be cancelled).

The Company will meet the cost of the reimbursement up to the limit stated in the Specific Policy Conditions of the travel cancellation expenses (which are non-refundable) charged to the Policyholder and invoiced to him/her in application of the general conditions of sale of his/her provider, provided that he/she cancels the trip before it starts, if the Policyholder is diagnosed with COVID-19.

The Company will not pay for any loss that is covered by any other existing insurance scheme, government program or which will be paid or refunded by a hotel, airline or travel agent in relation to the cancelled trip

Important Information

Where an airline ticket was purchased using frequent flyer or similar air points, the Company will pay the Policyholder for frequent flyer or similar air points lost following cancellation of their ticket. The amount payable will be calculated as follows:

- a. If the airline will not refund the travel points, the Company will refund the cost of economy class air ticket based on the quoted retail price at the time the ticket was issued.
- b. If the airline will only refund a portion of the travel points, the Company will refund the cost of the economy class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of the travel points refunded to the Policyholder.

This benefit will respond if the travel insurance is taken at least three (3) days prior to the scheduled trip.

Trip Termination

The guarantee relating to trip curtailment comes into force from the time the trip begins (boarding the means of transport used on the trip) and terminates on the day when the travel object of the insurance ends.

The guarantee will only be valid if the Travel Insurance is secured prior to the commencement of the trip departing from the Usual Country of Residence. The Company will reimburse the Policyholder, up to a limit of the plan, for the proportional part (non-refundable) of the value of the journey forfeited, including flight rebooking fees (if any). For this purpose, the travel must have been cut short if the Policyholder is diagnosed with COVID-19.

The following specific exclusions shall apply to Medical Treatment; Trip Cancellation and Trip Termination as described above:

- a.) Trip cancellation or termination solely due to epidemic-related / pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country;
- b.) Trip cancellation or termination resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives;
- c.) Trip cancellation or termination, if trip is cancelled or terminated because of disinclination to travel, change of mind or fear of travelling;
- d.) Trip cancellation or termination, if the hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the trip for cancellation refund or compensation;
- e.) Travelling against a medical practitioner's or doctor's advice, or any claim arising from the insured person acting in a way that goes against the advice of a medical practitioner or doctor.

All other Travel Protect terms and conditions remain the same.