



TravelJOY

PRODUCT FAQ's

1. How can I purchase TravelJOY Insurance?
Via PGASJ online platform and partners.
2. If I am travelling in a group and made a flight booking under one booking, will everyone in the travelling party be covered?
No, the insurance coverage will be per individual and via online application.
3. Can I purchase TravelJOY Insurance if I am not a resident of the Philippines?
Yes, provided that your trip origin is the Philippines.
4. If I cancel my trip, do I get my money back?
We can refund the whole premium to the customer provided that the reason is a denied visa or due to covid-19 (proof of visa denial & positive RT-PCR test is required).
5. Can I change the details of my insurance plan?
Yes, subject for approval of PGAS.
6. How long does it take to receive payment for a claim?
Claims settlement may take up to a maximum of 15 working days upon submission of the complete requirements. (Excluding holidays)
7. Will the travel insurance cover my medical costs including COVID-19?
Medical cost excluding Covid19.
8. In the event of Visa denial or positive RT-PCR prior to travel resulting in not meeting requirements for travel, is cancellation with refund available? If yes, what will be the percentage of the gross premium to be refunded?
Since the policy haven't started yet, we can refund the whole premium to the customer provided they can show us the proof of Visa Denial &/or Positive RT-PCR test.



9. Can the travel insurance cover more than 90 days? What if the Assured decided to extend their stay abroad, is an extension of the coverage available? if yes, can they just contact PGA Sompso for the extension?

Based on our policy wordings, travel should not exceed 90 days per trip. But, if the assured decided to extend their vacation, they must inform us for approval, and this will cost additional premium.

10. For the family, it was mentioned that the spouse and the 2 children will have reduced benefits as with the Assured. Is it the same for a family of 4 adults?

Definition of family in our policy wordings is as follows: Under the family policy, Insured includes the following: Maximum of four (4) members including dependent children Principal & Principal's Spouse; Should be a maximum of four (4) people with one Principal Insured; Minimum of one (1) adult and one (1) dependent; Dependent Children (1 month to 21 years old)

11. Do you have an emergency assistance number/partner for international travels?

Yes, the certificate will give you a 24/7 assistance number. Usually, before you go to a clinic, the advice is to coordinate with our hotline and traveler should contact that number. Unfortunately, it's not 1-800 it's a local number, the charges for the call can be reimbursed later for a valid claim. A partner will be coordinating with the traveler on how and what to do in case of any assistance needed.

12. For medical coverage, is it by reimbursement or cashless option?

This is a cashless benefit. In situations, wherein there's no accredited hospital in certain areas or will not accept the agreement with our partner, that's the only time that the traveler will be asked to pay for cash and later for reimbursement.

To ensure cashless benefit, the advice is to coordinate with the hotline numbers so they can direct the travelers to accredited hospitals/clinics in countries that they're traveling



13. For personal accidents, will the mortal remains be included?

It is part of the medical evacuation and repatriation. For deceased individuals, the repatriation from the country of travel going back to the Philippines will be covered.

14. For travel purposes, will a maximum number of days be included regardless of whatever purpose (e.g business, leisure, family visits, study, etc.)

There will be a restriction that the travel should not be more than 6 months. They must go back and forth from their country of origin. 365 days is the whole duration.

If it will be going to be a prolonged stay, there is a 1-year continuous option in the table. If they will be needing a prolonged stay, they can go back to the country of origin or they can purchase the 1-year continuous coverage.

15. For a family plan, the maximum is 4 people. Will the benefit be spread out per person?

The primary purchase gets the full coverage; the wife and dependents will get a lower limit when it comes to the family benefits. For Asia and Worldwide under the medical Expenses and Personal Accident, the spouse and each dependent child shall receive 50% of the cover of the principal, all other benefits shall be the same as that of the principal.