

WARRANTIES AND CLAUSES

WAR AND TERRORISM EXCLUSION ENDORSEMENT
PAYMENT OF DOCUMENTARY STAMP TAX WARRANTY
TRAVEL PERSONAL ACCIDENT INSURANCE

WAR AND TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement hereto attached, it is agreed that this insurance excludes death, injury, illness, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- (1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- (2) any act of terrorism

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes death, injury, illness, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the Insurer allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

PAYMENT OF DOCUMENTARY STAMP TAX WARRANTY

It is hereby understood that upon the issuance of the policy, no Documentary Stamp Tax will be refunded as a result of the cancellation or endorsement of the policy or reduction in the premium due for whatever reason outside of the month of the issuance of the policy.

TRAVEL PERSONAL ACCIDENT INSURANCE

SCHEDULE OF BENEFITS :

Accidental Death & Disablement	Limit of Liability
Cardholder	Ps 5,000,000.00
Spouse	2,000,000.00
Each Child (maximum of 3)	1,000,000.00
Aggregate Limit	Ps 100,000,000.00

DESCRIPTION OF BENEFITS:

ACCIDENTAL DEATH / DISABLEMENT

If within 180 days from the date of the accident such injuries sustained by the Insured Person under this Policy shall result in any loss as specified below, the company shall pay the sum as set opposite the loss, provided further, that not more than one of these sums shall be payable for such injuries resulting from any one accident.

Specification of Loss:

Description of Loss	% of Principal Sum Insured
a. Death Disablement	100%
b. Loss or loss of use of both hands or both feet	100%
c. Loss or loss of use of one hand and one foot	100%
d. Loss of entire sight of both eyes	100%
e. Loss of entire sight of one eye and one hand or one foot	100%
f. Loss or loss of use of one hand or one hand or one foot	50%
g. Loss of entire sight of one eye	50%

This benefit is payable if the Insured Person sustains bodily injury which may result to Death or Permanent Disablement caused by:

1. An accident which occurs while riding solely as a passenger in or boarding or alighting from a common carrier conveyance from a covered trip;
2. While upon any airport, pier, bus stations or train/rail stations premises designated for passenger use but only when the covered person is upon such premises immediately before boarding or immediately after alighting from a covered trip; and
3. While riding as a passenger in a common carrier conveyance, rental car or a scheduled helicopter operated as a common carrier conveyance but only;
 - a. When going directly to an airport, pier, bus stations or train/rail stations for the purpose of boarding an aircraft, seacraft, bus or train/rail from a covered trip; or
 - b. When driving directly from an airport, pier, bus stations or train/rail stations after alighting from an aircraft, seacraft, bus or train/rail from a covered trip.

Provided that:

1. Payment shall not be made under more than one of the item (a) to (g) in respect of the same injury.
2. No payment shall be made any of the items (a) to (g) unless death or loss referred to shall occur within one hundred eighty (180) days from date of accident during the journey.

OTHER ENDORSEMENTS:

EXPOSURE AND DISAPPEARANCE

It is hereby declared and agreed that loss resulting from unavoidable exposure to the elements and arising out of hazards described in the "Broad Flying Coverage Endorsements" shall be covered to the extent of the benefits afforded an insured.

ANIMAL BITES

It is hereby declared and agreed that this policy is extended to cover death, permanent disablement incurred as result of animal bites excluding mosquito bites.

BROAD FLYING COVERAGE

It is hereby declared and agreed that with respect to flying in an aircraft or any device for aerial navigation, the benefits provided under this policy shall not apply except while riding solely as a passenger, not an operator or crewmember, in boarding or alighting from:

- A. certified passenger aircraft operated by a regularly established airline licensed to carry passenger for hire on any regularly scheduled, non-scheduled, special or chartered flight; and
- B. transport aircraft operated by the military transport service of any country.

DEFINITION OF TERMS

"Accident" means an unexpected occurrence during the period of insurance which shall inflict accidental bodily injury on the insured person.

"Bodily Injury" means an injury sustained by an insured person resulting solely and directly from accidental external and visible means and which does not result from a sickness or disease.

"Disablement" shall mean an Accidental Bodily Injury which is deemed by the attending physician as rendering the Insured incapable of further performing his duties and which cannot be properly treated in the county where the insured is employed.

"Physician" shall mean a duly qualified registered medical practitioner who is lawfully entitled to practice medicine and/or surgery in the place where medical and/or surgical services are performed, other than the Insured Person's relative or the Insured Person himself.

"Child" means a legally dependent child of the principal cardholder &/or supplementary cardholder who is at least 1 year old and not more than 23 years old and is wholly dependent on the principal cardholder &/or supplementary cardholder for financial support.

"Common Conveyance Carrier" whenever used in this form means any public conveyance operated by a Company or individual and licensed to carry people for hire. This also includes the platform, steps or running boards of such conveyance.

"Covered Persons" means if he or she is:

- 1. Principal and Supplementary Cardholder who has a gold or platinum credit card issued by the client in his name; or
- 2. The legally married spouse or dependent children who is at least 1 year old and under age 23 of any eligible person described in item no. 1 above; or
- 3. An employee or any person authorized by an entity to travel or make a journey wherein his or her common carrier fare of such trip has been charged to the card of the entity. Provided that the entity is a valid Metrobank Credit Cardholder and if claims arises, proofs should be submitted to insurer that the travel or journey has been authorized by the entity.

The maximum insurable age for adult covered person is 70 years old.

"Covered trip" means

- 1. A trip taken by the covered person between the point of departure and the final destination as shown on the covered person's ticket; and
- 2. a) The covered person's full or entire fare for such trip has been charged to the card; or
b) The covered person's common fare of not less than Ps10,000.00 must be charged to the card.

Provided that:

If the amount of fare charged to the card is less than the full or total cost of his/her common fare, the benefit recoverable shall be reduced to such proportion as the amount of benefit bear to the amount required to be charged to the card.

Amount of common fare charged to the card less than the full or total cost of his/her common fare which is less than Ps10,000.00 is not covered.

"Journey" means from when an insured person leaves his normal place of residence in the Philippines until he returns to normal place of residence in the Philippines.