

FAQs for Ayala Group Travel Care

As of October 25, 2024

In need of urgent assistance while traveling abroad? Call BPI MS Travel Assistance at +63 2 8231 3922.

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General Policy Information

1. What types of trips are covered under this insurance?

The insurance covers **both personal and business trips**. It also extends to domestic and international travel, with specific packages available for each. Family members can be included in some cases if traveling with the insured.

2. When does the coverage start and end?

Coverage starts six (6) hours before the Insured's departure time and ceases to whichever of the following occurs first:

- a. the expiry of the policy period as specified in the policy;
- b. the Insured person's return to his/her residence or employment;
- c. within six (6) hours after scheduled time of arrival.

3. How do I file a claim?

To file a claim, e-mail us at BPIMS_Non-Motor_Claims@bpi.com.ph. You will need to **submit the necessary documentation**, including a **claim form, proof of the incident**, and any supporting documents like medical reports, receipts, or police reports. We recommend that you check the policy terms and conditions at bit.ly/AyalaTravelTC to understand the coverage.

4. What is the age eligibility for the Travel Insurance?

This insurance covers individuals aged **1-75 years old**.

5. What are the exclusions or limitations of this insurance?

Exclusions include pre-existing medical conditions, high-risk activities (e.g., extreme sports unless otherwise specified), voluntary trip cancellations and travel to countries with government advisories against travel. Exclusions also extend to losses related to war, nuclear risks, or illegal acts. We encourage you to **check your policy terms & conditions** at bit.ly/AyalaTravelTC for more information.

6. Who is eligible to avail of Ayala Group Travel Care?

All bona fide employees within the Ayala Group of Companies are eligible to enroll and apply for this program. The Annual International Travel with Domestic Package, and Domestic Travel by Land is exclusive to Ayala Group employees only, while Short-Term International **and** Domestic Trips may be extended to immediate family members, including spouses, parents, parents-in-law, grandparents, children, sons-in-law, daughters-in-law, siblings, grandchildren, or legal guardians, provided that they are traveling together with an Ayala Group employee.

7. Can a former employee or non-employee of Ayala Group enroll or apply Travel Insurance under this program?

Ayala Group employees must be actively employed at the time of application. If a customer applies for travel insurance through the Ayala Group Travel Care online platform without affiliation or any connection to an Ayala employee, their policy will not respond in case of a claim.

Travel and Booking Scenarios

1. Can my friends and family purchase travel insurance through this website?

Only **immediate family members** (including but may not be limited to spouses, parents, children, and legal guardians) can purchase travel insurance through this program, **and they must be traveling with you**, the Ayala Group employee. Friends or non-immediate family members are not eligible to use this program.

2. What are the compensation limits for delayed flights, and when do they apply?

Expenses incurred by the Insured will be reimbursed for every four (4) hours delay of aircraft up to Php5,500, maximum of 10 payments, for international flights, and up to Php5,000 for each six (6) hour delay for domestic flights.

3. If I rent a car and it gets damaged, how does rental vehicle excess coverage work?

This coverage may pay for the excess amount (deductible) that the Insured is responsible for if a rental car gets damaged or stolen. For example, if the rental company's insurance has an excess of PHP 30,000, this policy may cover that, meaning you may not have to pay out of pocket.

4. Can I extend the insurance if I decide to stay longer?

Yes, we may allow for an extension if you decide to extend your trip. Notify us via helpline@bpims.com **before the policy expires**. You may be required to pay an additional premium for the extended coverage.

5. What happens if I cancel my trip voluntarily?

If you cancel your trip voluntarily, your travel insurance policy will not cover the non-refundable costs, unless the cancellation is due to a covered reason. If you wish to cancel both the trip and the insurance policy before the trip commences, you may contact our Helpline team to request the cancellation of your insurance policy. Please note that specific terms may apply, and that not all portions of the premium may be refundable.

6. What if I get bumped off my flight?

If the Insured is denied boarding in a scheduled flight, which they have a confirmed reservation due to overbooking, the Insured will be reimbursed of expenses up to Php5,000 per six (6) hours delay, up to maximum Php100,000.

7. What happens if my trip is delayed or re-routed due to circumstances beyond my control?

If your trip is delayed or re-routed due to circumstances like flight cancellations, natural disasters, or strikes, the Insured will be reimbursed for every four (4) hour delay of up to Php5,500, maximum of 10 payments for reasonable expenses in respect of meals and lodging which were necessarily incurred because of the delay. Expenses also include any prepaid, unused, non-refundable land or water accommodations, and the cost of transfer to and from the airport.

8. Does the insurance cover pregnancy-related medical emergencies and what are the limits?

Yes, the policy covers **pregnancy-related medical emergencies**, expenses due to clear and unpredictable complications that may arise because of the pregnancy, until 32 weeks of gestation excluding the first trimester, subject to the maximum amount stated in the Schedule of Benefits.

Disclaimer

The FAQs found on this page are merely for informational purposes and are not to be taken as a contract of insurance. While all efforts were exhausted to ensure that the contents of these FAQs are accurate and up to date, the [terms and conditions](#) and clauses found in the actual insurance policy will always prevail.