



We're lowering our prices for our beloved Grandmas and Grandpas!

Call +63 2 899-8001 (Manila)
 +63 34 433-2235 (Bacolod)
 +63 32 233-5812 (Cebu)
 +63 82 297-7314 (Davao)
 +63 47 250-0197 (Subic)
or visit www.bluecross.com.ph

We will be offering lower travel insurance premiums to our over-age clients (76 years old and above) from 1 May 2010 to 31 July 2010. During the promo period, **all** over-age clients purchasing travel insurance **will only have to pay a 200% loading on their premium** (which is the premium loading we normally apply only to the 76 to 78 years old age bracket). This promo will allow clients, particularly those 79 years old and above, to purchase insurance at lower prices.



The Policy must be issued within the promo period of 1 May 2010 to 31 July 2010. However, the travel departure date may not necessarily be during the promo period. The commencement date of the travel insurance must be within three (3) months after the Policy's issue date.

The promo is available under **Executive De Luxe Dollar** and **Prestige Euro Plans**. Maximum Days of Coverage is up to 180 days only.

To apply and avail of the promo, clients will be requested to do the following:

- Submit a duly accomplished application form.
- Submit medical certification that one is fit to travel and list of current medications. Certification must not be more than two (2) weeks.
- Submit an Overage Letter of Request. A template of the letter is available upon request from Blue Cross Travel Sales-Head Office.

The following conditions for the promo apply:

1. The client is allowed to purchase more than one travel insurance coverage for all his trips that will fall on the required period i.e. the start of travel is within the three months from the Policy's issue date.
2. If the client is already abroad and wishes to extend his coverage, he may still pay for the promo premium provided that his total number of days of coverage since his departure date does not exceed 180 days. The endorsement for extension of coverage will apply.

3. Clients who are already abroad may not buy additional or separate Blue Cross travel insurance using the promo price.
4. After the client has purchased the travel insurance, plan upgrade is allowed but downgrade is not allowed.
5. Change in coverage period is allowed after issuance of Policy.
6. Open date of travel insurance coverage is allowed subject to the following:
 - Final date of travel to be covered must be provided within 3 months from the Policy's issue date.
 - The client must advise Blue Cross of the final date of travel duration only once.
 - Final date of travel must still be within 3 months from the Policy's original issue date.
 - If the final date of travel is already beyond the allowable three-month period from the Policy's original issue date, then additional premium will be charged based on the standard applicable loading:

76 to 78 years old	200% of the standard premium
79 to 82 years old	300% of the standard premium
83 years old and up	400% of the standard premium

For questions or concerns, please get in touch with Blue Cross Travel Sales at telephone number (632) 899-8001 locals 702 to 716. You may also reach us via fax number (632) 899-5389 or e-mail us at travel_sales@bluecross.com.ph.