



TRAVEL CARE

TRAVEL INSURANCE

A comprehensive plan offering you, your family and employees the most valuable benefits in one package:

- Accident & Sickness Medical Expense Reimbursement
- Medical Evacuation
- Accidental Death & Dismemberment
- Repatriation of Remains
- Emergency Family Travel

Whether it's business or pleasure Travel Care covers your family, your employees and you.

Guaranteed Coverage 24 Hours a Day, 365 DAYS A YEAR.

The Benefits Offered: in TT \$

BRONZE

Medical Expense Reimbursement.....	125,000
Medical Evacuation	125,000
Accidental Death & Dismemberment.....	125,000
Repatriation of Remains	125,000
Emergency Family Travel	18,750

SILVER

Medical Expense Reimbursement.....	250,000
Medical Evacuation	156,250
Accidental Death & Dismemberment.....	156,250
Repatriation of Remains	125,000
Emergency Family Travel	18,750

GOLD

Medical Expense Reimbursement.....	500,000
Medical Evacuation	156,250
Accidental Death & Dismemberment.....	156,250
Repatriation of Remains	125,000
Emergency Family Travel	18,750

PLATINUM

Medical Expense Reimbursement.....	625,000
Medical Evacuation	156,250
Accidental Death & Dismemberment.....	156,250
Repatriation of Remains	125,000
Emergency Family Travel	18,750

• This policy will not cover any loss, injury, damage, or legal liability:

1. arising directly or indirectly from travel in, to, through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.
2. sustained directly or indirectly, by any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical, or biological weapons.

- Pre-Existing Conditions and related symptoms are excluded from coverage.
- Premiums and payments are in local currency.

TRAVEL GUARD CHARTIS

Travel Guard is a worldwide leader in the travel industry. We provide the highest quality travel insurance and assistance. Travel Guard help and business travelers alike solve problems and manage risk.

PRE-DEPARTURE SERVICES

Information can be obtained on passport requirements, weather, travel hazards and more by contacting and using the services charted below.

LOST BAGGAGE/PASSPORT

Travel Guard can provide immediate assistance to travelers whose baggage or passport has been lost. This service also notifies the appropriate authorities.

INSURANCE COORDINATION

Travel Guard can assist you with coordinating travel insurance and medical claims forms and your insurance coverage.

EVACUATION

Travel Guard coordinates your emergency medical evacuation.

REPATRIATION

In the event of death while travelling, Travel Guard can coordinate the repatriation of your remains.

EMERGENCY MESSAGE CENTRE

This service allows you to leave or receive emergency messages.

TRAVEL MEDICAL EMERGENCY SERVICE

Obtain local medical care, monitor the quality of care, and cover the cost of the hospital treatment and confirm medical expense insurance with this service.

LEGAL ASSISTANCE

Travel Guard arranges assistance from local attorneys, embassies and consulates. Additionally, we can arrange for payment for services that can be arranged through your local resources.



About Pan-American Life Insurance Group

The Pan-American Life Insurance Group (PALIG) is a leading provider of insurance and financial services throughout the Americas. PALIG is dedicated to being the first-choice partner for top rated life and health insurance and employee benefits for local and multi-national companies, as well as individuals seeking trusted financial security.



Guided by stability and innovation, through its 100-year history, PALIG has established a track record as one of the most financially sound insurance companies. The company's heritage manifests a long-standing dedication to providing customers with the products they need, the knowledge to secure their future and a partnership they can trust.

PALIG employs a diverse workforce in 22 countries including the United States and throughout Latin America and the Caribbean.

For additional information please visit palig.com

The information in this brochure is intended to provide a description of the product. It is not a contract or agreement.

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PAN-AMERICAN LIFE NETWORK

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T: (868) 625-4426 • F: (868) 623-4923

ARIMA

CHAGUANAS

COUYA

MARAYAL

PENAL

PORT OF SPAIN

PRINCES TOWN

ST. AUGUSTINE

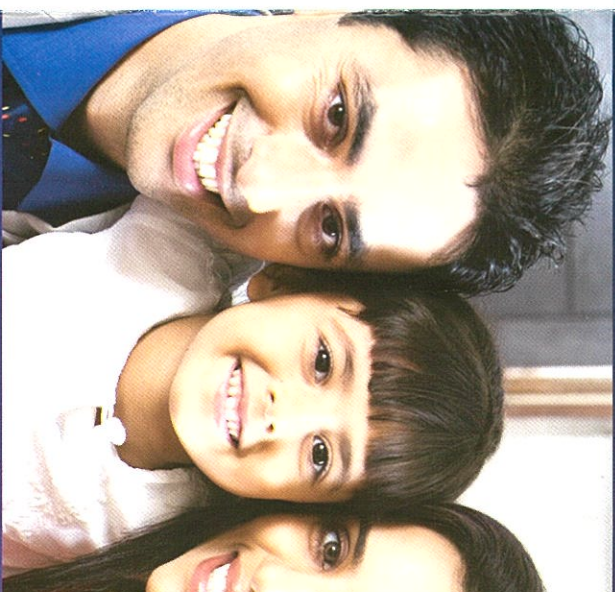
SAN FERNANDO

TOBAGO

VALSAYN



PALIG.COM



Travel Care

Whether it's business or pleasure
Travel Care covers your family
your employees and you

PAN AMERICAN LIFE

INSURANCE OF TRINIDAD AND TOBAGO
A member of the Pan-American Life Insurance