

LUMA TRAVEL INSURANCE - Table of Benefits

| BENEFITS (in USD) | | Pioneer Amount |
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| 1. | I. Emergency Evacuation and Repatriation | Unlimited |
| 2. | Emergency Evacuation: Emergency Evacuation to the nearest facility capable of providing adequate Medical Care | Unlimited |
| 3. | Repatriation: Repatriation to the country of origin when the Company and attending physician determine that it is necessary | Unlimited |
| 4. | II. EMERGENCY MEDICAL EXPENSES (Pre-approval required for all inpatient treatments) : Covers the cost of medical treatment arising from sudden and unforeseen illness or accident injury for both Inpatient and Outpatient. | Unlimited |
| 5. | Medical Expenses: Fees for hospitalization, surgery, ambulance, medicine and tests with a maximum of 261 USD per day for hospital room and board | Up to Limit |
| 6. | Follow-up Care: Medical expenses reasonably incurred immediately following discharge from hospital within 90 days of return to home country | Not covered |
| 7. | Hospital Cash Allowance: 40 USD for each complete day the Insured Person is hospitalized over 24 hours as a result of a covered disability | Not covered |
| 8. | Additional Costs of Travel & Accommodation: Additional travelling costs of the Insured Person for returning to the country of origin and additional costs of accommodation incurred by the Insured Person or an insured immediate family member or traveling companion when such costs arise from hospitalization due to a covered disability necessitating medical treatment of the Insured Person | USD 4,500 |
| 9. | Family Member Visit: Travelling costs for 1 immediate family member to join the Insured Person who is confined in hospital for more than 5 days or is dead abroad | USD 4,500 |
| 10. | Return of Children: Reasonable additional accommodation and travelling expenses for unattended insured children (age below 16) return to the country of origin | USD 4,500 |
| 11. | Mortal Remains: Transportation charges for repatriation of the mortal remains to the country of origin | USD 2,000 |
| 12. | III. PERSONAL ACCIDENT: Accidental death or permanent disability including loss of one or more limbs or loss of sight in one or both eyes. The limit of cover for children under 18 is 2,000 USD | USD 5,000 |
| 13. | IV. TRAVEL BENEFITS: Covers incidents during the trip | |
| 14. | Baggage and Personal Effects: Loss or damage directly resulting from accident, theft, burglary, robbery or mishandling by carriers to the Insured Person's baggage or personal items carried. The limit is 217 USD per item and 435 USD per pair or set. Loss of laptop is limited to 435 USD | USD 1,500 |
| 15. | Baggage Delay: Emergency purchases of essential items of toiletries and clothing up to a maximum of 57 USD per article when the checked baggage is delayed for at least 6 hours from the time of arrival in the eligible countries within the zone of coverage | USD 300 |

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| 16. | Loss of Travel Document: Cost of obtaining replacements of passport, air tickets; travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss. Maximum limit per day for travel and accommodation expenses is USD130 for plan Adventurer and USD174 for plan Pioneer | USD 1,500 |
| 17. | Personal Money: Loss of cash, bank notes and travelers checks arising from theft, burglary or robbery | USD 350 |
| 18. | Travel Delay Cash Allowance: If the Insured Person need not pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified at 22 USD for each full 6 hours delay. | USD 150 |
| 19. | Curtailment of Trip or Cancellation Charges: Reimbursement of irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members, close business partner or travel companion of the Insured Person; witness summons, jury service, natural disasters at the planned destination or complete destruction of the Insured Person's principal residence. | USD 5,000 |
| 20. | Personal Liability: Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance. (This benefit does not apply to the use or hire of motorized vehicles) | USD 100,000 |
| 21. | Rental Car Excess Cover: Reimbursement of excess which the Insured Person is liable to pay for accidental loss or damage to a rental car. | USD 500 |