

Luma ASIA PASS

Covers Covid-19

Multi Trip Coverage

Multi Countries Coverage

BENEFITS (USD)	Economy	Premium Economy	Business	First
I. MEDICAL EXPENSES AND EMERGENCY ASSISTANCE: Covers the cost of medical treatment arising from illness or accident injury for both Inpatient and Outpatient.	10,000 USD	25,000 USD	50,000 USD	100,000 USD
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	Up to limit	Up to limit	Up to limit
Follow-up Care: Medical expenses reasonably incurred immediately following discharge from hospital within 90 days of return to home country.	5,650 USD	5,650 USD	5,650 USD	5,650 USD
Emergency Evacuation: Emergency evacuation to the nearest facility capable of providing adequate medical care.	Up to limit	Up to limit	Up to limit	Up to limit
Repatriation: Repatriation to the country of origin when the Company and attending physician determine that it is necessary.	Up to limit	Up to limit	Up to limit	Up to limit
Hospital Cash Allowance: 43 USD for each complete day the Insured Person is hospitalized over 24 hours as a result of a covered disability.			650 USD	870 USD
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.			3,050 USD	4,350 USD
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.			3,050 USD	4,350 USD
Return of Children: Reasonable additional accommodation and travelling expenses for unattended insured children (age below 16) return to the country of origin.			3,050 USD	4,350 USD
Mortal Remains: Transportation charges for repatriation of the mortal remains to the country of origin.	1,750 USD	1,750 USD	1,750 USD	2,600 USD
II. 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 17,400 USD.	17,400 USD	17,400 USD	17,400 USD	43,500 USD
III. INCIDENTAL COVER: Covers incidents during the trip.				
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.			700 USD	1,300 USD
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.			100 USD	200 USD
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 130 USD for plan Business and 174 USD for plan First.			1,300 USD	1,750 USD
Personal Money: Loss of cash, bank notes and travelers checks arising from theft, burglary or robbery.			200 USD	350 USD
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.			100 USD	150 USD
Curtailed 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.			4,000 USD	5,650 USD
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).			56,500 USD	87,000 USD
Rental Car Excess Cover: Reimbursement of excess which the Insured Person is liable to pay for accidental loss or damage to a rental car.			250 USD	450 USD

Countries covered in Zone 1:

Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam, Bangladesh, Bhutan, East Timor, India, Nepal*, Pakistan, Sri Lanka

Countries covered in Zone 2:

Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam, Bangladesh, Bhutan, East Timor, India, Nepal*, Pakistan, Sri Lanka, Singapore, China, Mongolia, Hong Kong, Macau, Taiwan, Japan, Maldives, and South Korea

*Nepal: Any trekking or mountain climbing activities are excluded.

Terms and conditions:

- The earliest policy start date shall be the purchase date, not before.
- The maximum period of insurance for this Policy shall be 180 consecutive calendar days.
- Applicants must be aged from 4 weeks to 75 years old.
- Children under the age of 7 years old must be accompanied by an adult who is also insured under the same Policy.
- The sum insured for Personal Accident for children under 18 years old shall not exceed 17,400 USD.
- Policy holders shall submit claims within 6 months after occurred date of the claims.
- There is no direct billing for medical expenses unless the expenses exceed 1,000 USD and that the arrangement is coordinated by the Insurer or its designated assistance company.
- This policy does not cover preexisting conditions, general exclusions nor medical expenses exclusions as stated in the Policy Wording.
- The zone of coverage of LUMA Asia Pass refers to the countries eligible for coverage as stated in the Certificate of Insurance. You will be covered during your insurance policy period for regional or multiple trips within countries included in the zone of coverage.
- This Policy is only valid for leisure travel or business travel (limited to administrative and non manual works only) and NOT cover for travel to any of the countries within the zone of coverage to seek for medical treatment.
- In case the Insured's country of origin is one country within eligible zone of coverage, the Policy does NOT cover for any losses or expenses arising from the country of origin of the Insured.
- In case the Insured would like to purchase another policy after first policy expires, there shall be no gap in coverage and total duration of coverage of all policies combined shall not exceed 180 days.
- Policy holders reaching 76 years old during the policy are not eligible to purchase a new policy.
- Any event or condition that occurred before the new policy start date is considered pre-existing and the Insured is not able to claim for any of these conditions under the new policy. Should the Insured be actively treated or under the supervision of a Physician or Surgeon, the Insured is not eligible to purchase another policy.

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