

Table of Benefits

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Section 1: Personal Assistance					
Emergency Medical Expenses, Hospitalization, Pharmaceutical Expenses, And Surgical Expenses Abroad, Due to Accident / Sudden Illness / Emergency Medical Evacuation	USD 50,000	USD 100,000	USD 250,000	USD 500,000	USD 1,000,000
Emergency Dental Care Abroad	USD 250	USD 250	USD 500	USD 750	USD 1,000
Emergency Medical Expenses Due to Covid-19 Until Stabilization	USD 35,000	USD 35,000	USD 35,000	USD 35,000	USD 35,000
Transport to a Properly Equipped Medical Facility/ Repatriation in Case of Accident/ Sudden Illness (Medical Evacuation and Repatriation)	Up to Actual Expenses Included Under Medical Expenses	Up to Actual Expenses Included Under Medical Expenses	Up to Actual Expenses Included Under Medical Expenses	Up to Actual Expenses Included Under Medical Expenses	Up to Actual Expenses Included Under Medical Expenses
Repatriation Of Mortal Remains	USD 1,500	USD 2,500	USD 5,000	USD 7,500	USD 10,000
Travel or Stay of One Immediate Family Member to Stay with The Insured in Case of Accident/ Sudden Illness (Compassionate Visit)	Return Economy Ticket & Daily Allowance For USD 25 Per Day (Max Up To USD 250)	Return Economy Ticket & Daily Allowance For USD 50 Per Day (Max Up To USD 500)	Return Economy Ticket & Daily Allowance For USD 100 Per Day (Max Up To USD 1,000)	Return Economy Ticket & Daily Allowance For USD 200 Per Day (Max Up To USD 2,000)	Return Economy Ticket & Daily Allowance For USD 300 Per Day (Max Up To USD 3,000)
Repatriation of Family Member Travelling with The Insured	USD 1,500	USD 2,500	USD 5,000	USD 7,000	USD 10,000
Escort of Minor Child in case of Accident/ Sudden Illness of The Insured	USD 1,000	USD 2,000	USD 3,000	USD 4,000	USD 5,000
Emergency return home to the country of residence following death of a close family member	(not included)	Cost of Return Economy Ticket up to USD 750	Cost of Return Economy Ticket up to USD 1,500	Cost of Return Economy Ticket up to USD 3,000	Cost of Return Economy Ticket up to USD 5,000
Sea And Mountain Rescue Expenses	USD 2,500	USD 5,000	USD 10,000	USD 15,000	USD 25,000
24 hours Assistance Services	Included	Included	Included	Included	Included
Connection Services					
Delivery of Medicines					
Relay of Urgent Message					
Long Distance Medical Information Service					
Medical Referral/Appointment of Local Medical Specialist					
Section 2: Trip Cancellation & Delay					
Trip Cancellation	(not included)	USD 1,000	USD 1,500	USD 3,000	USD 5,000
Delay Departure Abroad	(not included)	USD 200 (USD 50 per each completed 6 hours) Excess: 6 hours	USD 300 (USD 50 per each completed 6 hours) Excess: 6 hours	USD 400 (USD 50 per each completed 6 hours) Excess: 6 hours	USD 500 (USD 50 per each completed 6 hours) Excess: 6 hours
Missed flight connection abroad	(not included)	USD 200 Excess: 3 hours	USD 300 Excess: 3 hours	USD 400 Excess: 3 hours	USD 500 Excess: 3 hours
Section 3: Luggage Assistance					
Loss of checked-in luggage Abroad	USD 300 (USD 25 per item / USD 100 per bag)	USD 500 (USD 50 per item / USD 150 per bag)	USD 1,000 (USD 100 per item / USD 300 per bag)	USD 1,500 (USD 200 per item / USD 400 per bag)	USD 2,000 (USD 250 per item / USD 500 per bag)
Delay of checked-in luggage abroad	(not included)	USD 200 (USD 50 per each completed 6 hours) Excess: 6 hours	USD 300 (USD 50 per each completed 6 hours) Excess: 6 hours	USD 400 (USD 50 per each completed 6 hours) Excess: 6 hours	USD 500 (USD 50 per each completed 6 hours) Excess: 6 hours
Loss of credit card Abroad	(not included)	USD 2,000	USD 2,000	USD 2,000	USD 2,000
Loss of Travel Document	(not included)	USD 500	USD 1,000	USD 1,500	USD 2,000
Loss of Money	(not included)	USD 200	USD 300	USD 400	USD 500
Loss of Passport, Driving License, National Identity Card Abroad	USD 100	USD 200	USD 300	USD 400	USD 500
Loss of Personal Laptop Computer Abroad	(not included)	USD 250	USD 500	USD 750	USD 1,000
Location and Forwarding of Delayed Checked-In Luggage and Personal Effects	Included	Included	Included	Included	Included

Luma TRAVEL PASS

LITE

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Section 4: Personal Accident

Accidental death while abroad	(not included)	USD 5,000	USD 15,000	USD 25,000	USD 45,000
Permanent Total Disability	(not included)	100% of Sum Insured	100% of Sum Insured	100% of Sum Insured	100% of Sum Insured
Permanent Partial Disability	(not included)	% of Sum Insured as per wording scale	% of Sum Insured as per wording scale	% of Sum Insured as per wording scale	% of Sum Insured as per wording scale

Section 5: Personal Liability

Personal Liability	(not included)	USD 25,000	USD 50,000	USD 100,000	USD 200,000
Advance of bail bond	USD 1,000	USD 1,500	USD 2,500	USD 5,000	USD 10,000
Legal Fee	USD 500	USD 500	USD 1,000	USD 2,500	USD 5,000

Eligible Routes

LUMA Travel Pass is designed for travelers departing from selected regions (as below) and taking trips to non-Asian destinations.

Eligible Departures

Travel must originate from:

- East Asia & Central Asia
- Oceania
- The Americas
- Europe
- Middle East
- Africa

Covered Destinations

Worldwide coverage except Asian destinations*

*For trips to and within Asia, refer to LUMA Asia Pass and LUMA World Pass

Terms and Conditions

The Table of Benefits is only a summary of benefits and does not include full terms, conditions and exclusions. Sub-limits may also apply. Please read the Policy Wording before buying a travel insurance policy to ensure the policy suits your needs.

The policy must be bought before your trip starts. Events that were anticipated at the point of purchase will not be covered.

1. The earliest policy start date shall be the purchase date, not before.
2. The maximum period of insurance for this Policy shall be 180 consecutive calendar days.
3. Policy must start within 120 days from the date of policy issuance. Policies with start dates beyond 120 days are not valid.
4. Applicants must be aged from 4 weeks to 80 years old.
5. There will be medical deductible applied per person per trip, for the insured persons aged 71 and above.
6. Policy holders reaching 81 years old during the policy are not eligible to purchase a new policy.
7. The premium will be readjusted based on the insured person's age, for the insured persons aged 71 and above.
8. This policy does not cover preexisting conditions, general exclusions nor medical expenses exclusions as stated in the Policy Wording.
9. This policy does not cover travel undertaken for the purpose of seeking medical treatment, waiting for an operation, attending post-operative check-ups, or undergoing any other medical procedures.
10. Policy holders shall submit claims within 30 days after occurred date of the claims or date of first treatment.
11. Permanent resident and students outside of resident country will be excluded.

This brochure is for informational purposes only and is not a policy document.

"LUMA Travel Pass" is the marketing name for the travel insurance policy, insured with Rock Mutual Insurance, distributed globally by LUMA International (ORIAS Register No. 17 007 455)