

SPECIAL OFFER FOR YEAR 2022

In view of the COVID-19 epidemic and its impact on “Pacific Cross” annual travel policyholders, “Pacific Cross” is pleased to inform you that all annual travel policies renewing in 2022 will be offered with a special one-time discount of 50% off renewal premium. Please refer to your renewal invitation for the discounted premium.

Highlights of Changes (*in italics*) to Annual Travel Insurance Policy Document

	E x i s t i n g	A f t e r C h a n g e
TERMS AND CONDITIONS APPLYING TO ALL SECTIONS		
15	The coverage for all sections except “Cancellation Charges” commences on the date and time of departure from the international departure point of the Country of Residence specified in the Schedule of Benefits and ceases on return to the Country of Residence at the international arrival area or at midnight on the last day of the Period of Insurance or the expiry of a period of 90 consecutive calendar days for each trip, whichever is the earlier. As for coverage under the “Cancellation Charges” section, the insurance commences 30 days before the scheduled commencement date and ceases on the scheduled commencement date of travel.	The coverage for all sections except “Cancellation Charges” commences on the date and time of departure from the international departure point of the Country of Residence specified in the Schedule of Benefits and ceases on return to the Country of Residence at the international arrival area or at midnight on the last day of the Period of Insurance or the expiry of a period of 90 consecutive calendar days for each trip, whichever is the earlier. As for coverage under the “Cancellation Charges” section, the insurance commences <i>14 days</i> before the scheduled commencement date and ceases on the scheduled commencement date of travel.

For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself. Should you have any question, please do not hesitate to contact your broker or International Administrators Limited, our third party administrator.