

FREQUENTLY ASKED QUESTIONS (FAQs) – CARD PROTECT



CARD PROTECT is a PNB Credit Card feature that offers its cardholders a suite of insurance services with **(1) Free Travel Insurance, (2) Free Purchase Protection Insurance** and **(3) Fraud Transaction Insurance** via enrolment for a minimal fee of P120/year.

TRAVEL INSURANCE

1. **Q: WHO IS YOUR PROVIDER FOR THE TRAVEL INSURANCE?**
A: Our current provider is Alliedbankers Insurance Corporation (ABIC)
2. **Q: WHO ARE QUALIFIED TO AVAIL OF THE TRAVEL INSURANCE?**
A: All **ACTIVE** Principal and Supplementary PNB Credit Cardholders (up to 70 yrs. old) in good credit standing are qualified to avail of the Travel Insurance. (except PNB Ze-Lo Mastercard and Business Cards)
3. **Q: ARE MY SPOUSE AND CHILDREN COVERED UNDER THIS TRAVEL INSURANCE?**
A: Yes, as long as the ticket of the spouse and children are bought using the PNB Credit Card and are traveling with the principal/supplementary cardholder. Children must be 18 years and below and the spouse must be 70 years old and below.
4. **Q: IS THERE A LIMIT TO THE NUMBER OF CHILDREN COVERED?**
A: None. There is no limit for the number of children covered as long as they are 18 years and below.
5. **Q: IS A COMMON-LAW WIFE COVERED?**
A: No. Only the legal spouse is covered.
6. **Q: WHAT IF I AM TRAVELING WITH MY PARTNER, FIANCE/FIANCEE, FRIEND, OTHER MEMBERS OF THE FAMILY ASIDE FROM THE SPOUSE AND CHILDREN, WILL THEY BE COVERED AS WELL?**
A: No. Only family members (spouse and children) are covered by the free travel insurance.
7. **Q: HOW MUCH IS THE FEE TO AVAIL OF THE TRAVEL INSURANCE?**
A: Travel Insurance is offered to PNB Credit Cardholders for **FREE**.
8. **Q: ARE ONE-WAY TICKET PURCHASES QUALIFIED?**
A: No. Only Round-Trip ticket purchases (origin point and return point is Philippines) are qualified.
9. **Q: HOW TO AVAIL OF THE FREE TRAVEL INSURANCE?**
A: Cardholder must use his/her PNB Credit Card to pay for his/her roundtrip travel ticket in **FULL**.
10. **Q: IF I PURCHASE A ONE-WAY TICKET TO MY DESTINATION AND DECIDE AT A LATER DATE/TIME TO PURCHASE A ONE-WAY TICKET GOING BACK, WILL I BE QUALIFIED?**
A: Yes. Even if the tickets going back and forth are booked/transacted on different dates/times the cardholder is still qualified for the Travel Insurance provided that both tickets are booked before the departure date (as indicated on the ticket purchased) using the same PNB Credit Card.
11. **Q: ARE DOMESTIC TRIPS COVERED?**
A: Yes. If the destination is more than 150km away from the place of residence.

12. Q: WHAT IF I PAID THE HALF IN CASH AND THE OTHER HALF USING MY PNB CREDIT CARD, WILL I STILL BE ABLE TO AVAIL OF THE TRAVEL INSURANCE?

A: No. Travel ticket must be paid in FULL using the PNB Credit Card to avail of the FREE Travel Insurance.

13. Q: WHAT IF I AM PAYING FOR MY TRAVEL TICKET UNDER INSTALLMENT USING MY PNB CREDIT CARD, WILL I STILL BE ABLE TO AVAIL OF THE TRAVEL INSURANCE?

A: Yes. As long as balance is paid in FULL using the PNB Credit Card.

14. Q: CAN I REQUEST FOR A TRAVEL INSURANCE CERTIFICATE OF COVER FROM ABIC?

A: Yes. You may contact ABIC at (+632) 8832-0311 / (+632) 8891-6040 locals 4324 / 8573-4324 or e-mail at **lorna.manalo@alliedbankers.com.ph** to request for a Travel Insurance certificate of cover and wait for 3-5 banking days for the processing of your request.

Please provide the following information/documents along with your request.

- a. Cardholder Name
- b. Card Number
- c. Card Product
- d. Copy of Statement of Account indicating the Transaction for the ticket purchase
- e. Travel Destination
- f. Travel Period

****** If travelling with spouse or child, provide the Full Name, Date of Birth and Proof of Relationship (Marriage Certificate or Birth Certificate)

15. Q: HOW LONG IS THE DURATION OF THE COVERAGE OF THE TRAVEL INSURANCE?

A: The Travel Insurance provides a 24/7 coverage for a maximum of 30 calendar days per trip.

16. Q: WHEN DOES THE 30-DAY TRAVEL PERIOD BEGIN AND END?

A: The Travel Insurance coverage begin:

- a. Domestic Trip: from and to place of residence
- b. International Trip: from departure (Philippine airport, port) to arrival (Philippine airport, port)

17. Q: WHAT IF MY TRAVEL WILL LAST FOR MORE THAN 30 DAYS?

A: The Travel Insurance coverage will only cover up to the 30th calendar day from the date of departure.

18. Q: WHAT ARE THE SITUATIONS COVERED BY THE TRAVEL INSURANCE?

A: The Travel Insurance provides coverage for the following:

- a. Accidental Death & Dismemberment
- b. Accident/Sickness/Medical Expenses Reimbursement
- c. Loss/Damage to Baggage
- d. Baggage Delay per 12-hour Delay
- e. Flight Delay per 12-hour Delay
- f. Trip Cancellation (PNB-PAL Mabuhay Miles World Mastercard & PNB Diamond UnionPay Cardholders only)
- g. Trip Curtailment (PNB-PAL Mabuhay Miles World Mastercard & PNB Diamond UnionPay Cardholders only)
- h. Loss of Travel Documents (PNB-PAL Mabuhay Miles World Mastercard & PNB Diamond UnionPay Cardholders only)

19. Q: MY BAGGAGE WAS LOST DURING FLIGHT/TRANSIT, WHAT SHOULD I DO?

A: If your baggage was lost during the flight/transit, file a Property Irregularity report with your transport service provider. (22 days leeway is given to airlines to locate the baggage before declaring as lost)

20. Q: MY BAGGAGE WAS LOST DURING MY TRAVEL (OUTSIDE OF FLIGHT/TRANSIT), IS THIS STILL COVERED?

A: Yes, baggage lost even outside of flights are still covered. However, you must file a police report within 24 hours from the loss of the baggage.

21. Q: WHO ARE QUALIFIED TO CLAIM BENEFITS FROM THE TRAVEL INSURANCE?

A: Only Cardholders whose cards have an active status and in good credit standing are allowed to claim.

22. Q: WHAT ARE THE REQUIREMENTS WHEN CLAIMING FOR BENEFITS UNDER THE FREE TRAVEL INSURANCE?

A: Cardholder must contact ABIC at (+632) 8832-0311 / (+632) 8891-6040 locals 2109, 2114, 2101, 2103 and 2104 / 8573-4212 local 2114 or e-mail at maribel.gonzales@alliedbankers.com.ph for the claim requirements.

23. Q: WHAT ARE THE COVERAGE LIMITS OF THE TRAVEL INSURANCE?

A: The Travel Insurance coverage limits can be found in the chart below.

BENEFITS	COVERAGE LIMITS		
	Essentials, Classic, Gold, and Standard	Platinum, and Corporate	World, and Diamond
Accidental Death & Dismemberment			
Principal/ Supplementary CH	P1,000,000	P3,000,000	P10,000,000
Spouse	1000000	1500000	5000000
Children	100,000	150,000	500,000
Accident/Sickness/ Medical Expenses /Reimbursement			
Principal/ Supplementary CH	P10,000	P100,000	P500,000
Spouse	10,000	100,000	500,000
Children	10,000	100,000	500,000
Loss/Damage to Baggage(up to P5,000 per item)			
Principal/ Supplementary CH	P25,000	P25,000	P25,000
Spouse	25,000	25,000	25,000
Children	25,000	25,000	25,000
Baggage Delay per 12-hour delay	2,500 maximum of 3 payments or	2,500 maximum of 3 payments or	2,500 maximum of 4 payments or
Principal/ Supplementary CH	P7,500	P7,500	P10,000
Spouse	7,500	7,500	10,000
Children	7,500	7,500	10,000
Flight Delay per 12-hour delay	2,500 maximum of 3 payments or	2,500 maximum of 3 payments or	2,500 maximum of 4 payments or
Principal/ Supplementary CH	P7,500	P7,500	P10,000
Spouse	7,500	7,500	10,000
Children	7,500	7,500	10,000
Trip Cancellation			
Principal/ Supplementary CH	N/A	N/A	P50,000
Spouse	N/A	N/A	50,000
Children	N/A	N/A	50,000
Trip Curtailment			
Principal/ Supplementary CH	N/A	N/A	P50,000
Spouse	N/A	N/A	50,000
Children	N/A	N/A	50,000
Loss of Travel Documents			
Principal/ Supplementary CH	N/A	N/A	P10,000
Spouse	N/A	N/A	10,000
Children	N/A	N/A	10,000

24. Q: IF I HAVE OTHER INQUIRIES REGARDING THE TRAVEL INSURANCE, WHO SHOULD I CONTACT?

A: Cardholder can contact ABIC at (+632) 8832-0311 / (+632) 8891-6040 local 4324 and / (+632) 8573-4324 or e-mail at lorna.manalo@alliedbankers.com.ph for further inquiries.

PURCHASE PROTECTION INSURANCE

1. Q: WHO IS YOUR PROVIDER FOR THE PURCHASE PROTECTION INSURANCE?

A: Our current provider is Alliedbankers Insurance Corporation (ABIC)

2. Q: WHO ARE QUALIFIED TO AVAIL OF THE PURCHASE PROTECTION INSURANCE?

A: All ACTIVE Principal and Supplementary PNB Credit Cardholders in good credit standing are qualified to avail of the Purchase Protection Insurance. (except PNB Ze-Lo Mastercard and Corporate Cards / Business Cards)

3. Q: HOW MUCH IS THE FEE IN ORDER TO AVAIL OF THE PURCHASE PROTECTION INSURANCE?

A: Purchase Protection Insurance is offered to PNB Credit Cardholders for FREE.

4. Q: HOW TO AVAIL OF THE FREE PURCHASE PROTECTION INSURANCE?

A: Cardholder must use his/her PNB Credit Card to purchase an item in FULL.

5. Q: ARE ITEMS BOUGHT ONLINE COVERED BY THE PURCHASE PROTECTION INSURANCE?

A: Yes. Items bought online using a PNB Credit Card are still covered.

6. Q: WHAT IF I PAID THE HALF IN CASH AND THE OTHER HALF USING MY PNB CREDIT CARD, WILL I STILL BE ABLE TO AVAIL OF THE PURCHASE PROTECTION INSURANCE?

A: No. Item must be paid in FULL using the PNB Credit Card in order to avail of the FREE Purchase Protection Insurance.

7. Q: WHAT IF I BOUGHT THE ITEM UNDER INSTALLMENT USING MY PNB CREDIT CARD, WILL I STILL BE ABLE TO AVAIL OF THE PURCHASE PROTECTION INSURANCE?

A: Yes. As long as the whole purchase price was charged to the PNB Credit Card.

8. Q: HOW LONG IS THE DURATION OF THE COVERAGE OF THE PURCHASE PROTECTION INSURANCE?

A: The Purchase Protection Insurance provides a coverage for a maximum of 90 days from the date of purchase.

9. Q: WHAT ARE THE SITUATIONS COVERED BY THE PURCHASE PROTECTION INSURANCE?

A: The Purchase Protection Insurance provides coverage for accidental damage for purchased items and lost items due to theft.

10. Q: WHAT TYPES OF DAMAGE ARE COVERED?

A: Only physical damages are covered. Damage to systems and software are not covered.

11. Q: WHAT ITEMS ARE EXCLUDED FROM THE PURCHASE PROTECTION INSURANCE?

A: The following items are excluded from the Purchase Protection Insurance coverage:

- a. Any motor vehicle including, but not limited to, automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
- b. Traveler checks, cash, tickets of any kind, negotiable instruments, bullion, rare, or precious coins or stamps, plants, animals, consumables, perishables and services;
- c. Art, antiques, firearms, and collectible items;
- d. Furs, jewelry, gems, precious stones and articles made of or containing gold or other precious metals and/or precious stones;
- e. Items the cardholder rented or leased;
- f. Used, rebuilt, refurbished, or remanufactured items at the time of purchase;
- g. Shipping and handling expenses or installation, assembly related costs;

- h. Items purchased for resale, professional, or commercial use;
- i. Losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
- j. Losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout, or blackout, or telecommunications or satellite systems failure;
- k. Items damaged due to normal wear and tear, inherent products defect or normal course of play (such as, but not limited to sporting or recreational equipment);
- l. Items that the cardholder damaged through alteration (including cutting, sawing, and shaping);
- m. Items left unattended in a place to which the general public has access;
- n. Losses due to or related to nuclear, biological or chemical event.

12. Q: WHAT ARE THE COVERAGE LIMITS OF THE PURCHASE PROTECTION INSURANCE?

A: Per Occurrence (per claim) = P50,000 ; Aggregate Limit (maximum amount that ABIC will pay regardless of number of incidents) = P250,000

13. Q: WHO ARE QUALIFIED TO CLAIM BENEFITS FROM THE PURCHASE PROTECTION INSURANCE?

A: Only Cardholders whose cards have an active status and in good credit standing are allowed to claim.

14. Q: WHAT ARE THE REQUIREMENTS WHEN CLAIMING FOR BENEFITS UNDER THE FREE PURCHASE PROTECTION INSURANCE?

A: The Claim Requirements are as follows:

- a. Copy of Statement of Account reflecting the purchases made
- b. Police Report (for theft claims)
- c. Sales Invoice/ Official Receipt
- d. Notarized Claim Form
- e. Additional documents that insurance provider may deem as necessary

15. Q: FOR CLAIMS AND OTHER INQUIRIES REGARDING THE PURCHASE PROTECTION INSURANCE, WHO SHOULD I CONTACT?

A: Cardholder can contact ABIC at (+632) 8832-0311 / (+632) 8891-6040 locals 2109, 2114, 2101, 2103 and 2104 / 8573-4212 local 2114 or e-mail at maribel.gonzales@alliedbankers.com.ph for further inquiries.

FRAUD TRANSACTION INSURANCE

1. Q: WHO IS YOUR PROVIDER FOR THE PURCHASE PROTECTION INSURANCE?

A: Our current provider is Alliedbankers Insurance Corporation (ABIC)

2. Q: WHO ARE QUALIFIED TO AVAIL OF THE PURCHASE PROTECTION INSURANCE?

A: All ACTIVE Principal and Supplementary PNB Credit Cardholders enrolled in the Fraud Transaction Insurance. (except PNB Ze-Lo Mastercard and Corporate Cards / Business Cards)

3. Q: HOW TO ENROLL FOR THE FRAUD TRANSACTION INSURANCE?

A: Cardholder must complete a Fraud Transaction Insurance Enrollment Form and submit the completely filled-out form to PNBCreditCards@pnb.com.ph or call PNB Cards 24/7 Customer Service Hotline at (+632) 8818 9818 or DTF 1800 10 818 9818.

4. Q: HOW MUCH IS THE FEE IN ORDER TO AVAIL OF THE FRAUD TRANSACTION INSURANCE?

A: P120/year. Charging of monthly/yearly enrolment fee is continuous unless cancelled by the cardholder. The Fraud Transaction Insurance is free for PNB Cart Mastercard cardholders.

5. Q: IF I ENROLL ONE CREDIT CARD, ARE ALL MY OTHER CREDIT CARDS COVERED?

A: No. Enrollment for the Fraud Transaction Insurance is on a per card basis.

**** Note that supplementary cards must be enrolled separately.**



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6. **Q: WHAT ARE THE SITUATIONS COVERED BY THE FRAUD TRANSACTION INSURANCE?**

A: The Fraud Transaction Insurance covers the following:

- a. Fraudulent Transactions incurred within 12 hours prior to reporting of physically lost/stolen card
- b. Fraudulent Transactions incurred within 60 days prior to reporting of unauthorized charges if the card was not physically lost/stolen card

7. **Q: WHAT ARE THE EXCLUSIONS FROM THE FRAUD TRANSACTION INSURANCE?**

A: The Fraud Transaction Insurance does not cover the following:

- a. Cash advances made with the lost or stolen PNB Credit Card; or
- b. Charges incurred by a resident of the Cardholder's household, family member or by a person entrusted with the PNB Credit Card.

8. **Q: WHAT ARE THE COVERAGE LIMITS OF THE FRAUD TRANSACTION INSURANCE?**

A: Per Occurrence (per claim) = P50,000 ; Aggregate Limit (maximum amount that ABIC will pay regardless of number of incidents) = P250,000

9. **Q: WHO SHOULD I CONTACT FOR CLAIMING FOR BENEFITS UNDER THE FRAUD TRANSACTION INSURANCE?**

A: Cardholder must call PNB Cards 24/7 Customer Service Hotline at (+632) 8818 9818 or DTF 1800 10 818 9818 or email **PNBCreditCards@pnb.com.ph**.