



FREQUENTLY ASKED QUESTIONS

1. What does Flight Cancellation Insurance cover?

This plan covers expenses incurred by flight cancellations as a result of terrorism, natural disaster, war, riot, revolution or similar events at selected international airports on the selected travel date.

Example:

Person A is flying from Tan Son Nhat Airport (SGN), Vietnam to Suvarnabhumi Airport (BKK), Thailand on 15 Jan 2019 with flight number TR365. He purchased a Flight Cancellation Insurance from PAL Network as below:

1. Selected Airports:
 - a. Departure airport: SGN
 - b. Arrival airport: BKK
2. Travel Start Date: 15 Jan 2019
3. Flight Number: TR365

In the event of a flight cancellation, he will receive a fixed payout of US\$200 for this policy. The return flight from BKK to SGN will not be covered in this policy. The return flight will only be covered with a separate purchase of Flight Cancellation Insurance policy.

2. What are the selected international airports this plan cover?

Country	Airport	Airport	Airport
Singapore	Changi International Airport (SIN)		
Korea	Incheon International Airport (ICN)	Gimpo International Airport (GMP)	

Vietnam	Tan Son Nhat International Airport (SGN)	Noi Bai International Airport (HAN)	
Malaysia	Kuala Lumpur International Airport (KUL)		
Japan	Narita International Airport (NRT)	Haneda International Airport (HND)	
Thailand	Don Mueang International Airport (DMK)	Suvarnabhumi International Airport (BKK)	Phuket International Airport (HKT)
USA	Los Angeles International Airport (LAX)	San Francisco International Airport (SFO)	John F. Kenedy International Airport (JFK)
UK	Heathrow International Airport (LHR)	Gatwick International Airport (LGW)	
UAE (Dubai)	Dubai International Airport (DXB)		
Australia	Sydney International Airport (SYD)	Melbourne International Airport (MEL)	
New Zealand	Auckland International Airport (AKL)	Christchurch International Airport (CHC)	

3. Can I buy multiple Flight Cancellation Insurance plans to cover the same period?

Yes, you can as long as the selected flight are different flights with unique flight numbers.

4. Can I use Flight Cancellation Insurance to cover connecting flights?

Yes. However, there will only be one fixed payout of US\$200 per policy, even if both connecting flights are delayed.

Example:

Person B is flying from Changi Airport (SIN), Singapore to Los Angeles Airport (LAX), USA and transit at Narita Airport (NRT), Japan on 24 Dec 2018 with flight number SH2780. He purchased a Flight Delay Insurance from PAL Network as below:

1. Selected Airports:
 - a. Departure airport: SIN
 - b. Arrival airport: LAX
2. Travel Start Date: 24 Dec 2018
3. Flight Number: SH2780

In the event of a flight cancellation, either from SIN -> NRT or NRT -> LAX or both, he will receive a fixed payout of US\$200 per policy purchased.

The return flight from LAX -> NRT and NRT -> SIN will not be covered within this policy. Return flights will only be covered with a separate purchase of Flight Cancellation Insurance policy.

5. How do I submit a claim?

We make the claiming process easy and simple for you. All you need is go to the 'Claims' section under 'Policies' on the mobile or desktop app, submit a scanned copy of the Letter of Cancellation issued by the airline, and we will validate the claim. The Letter of Cancellation must clearly reflect your passport number and name.



You have 30 calendar days to make your claim from the time your policy has ended. If the claim is not made within 30 calendar days, PAL Network will consider the policy as expired.

6. How does a claim get validated?

When your Letter of Cancellation reaches our blockchain protocol, it will verify the claim using a third party flight stats oracle connected to the protocol.

Once your claim is approved, the payout will be sent to you within the next 24 hours.

Payout amount will be sent directly to:

1. Your PAL wallet (for all policyholders) in PAL tokens, or
2. The bank account that is tied to your PayNow account (only for policyholders residing in Singapore) in USD.

7. How long will I expect to receive the payout once I submit the receipt?

Your claim will be reviewed within the next 3 working days. After your claim is approved, we will process the payout to you within the next 24 hours.

8. How does the claim amount being calculated?

There is a fixed payout of US\$200 per policy.

9. Can I cancel a policy and will I get a refund?

You can cancel the policy by informing us via email notice at support@pal.network with your Policy ID, Name and Email.

The cancellation will take effect on the day that we send you the confirmation of cancellation notice. The protection will be forfeited from that point onwards, and there will be no refund for any of the premium paid previously for the respective

policy.

10. What if my flight is cancelled by the airline and not due to terrorism, natural disaster, war, riot or revolution? What will happen?

In the event of flight cancellation due to airline flight reschedule, on the discretion of the airline and not as consequences of terrorism, natural disaster, war, riot or revolution, your policy is not eligible for a payout, but you are eligible for a full refund of premiums paid for that policy.

Submit a refund request to support@policypal.com with the following details:

- Policy ID
- Full name (as per travel document)
- Scanned copy of Letter of Cancellation issued by the airline, indicating the cause of cancellation, your full name as per travel documents, with the timestamp of no later than the policy start date

Refund will be made in the form of PAL tokens (refers as credits that can be used to purchase or offset your purchase of all products offered by PAL Network), credited to your PAL wallet in your PAL account.

11. Does this plan cover return (two-way) flights?

This plan only covers one-way flight per policy excluding return flight. Return flights will only be covered with a separate purchase of Flight Delay Insurance policy.

12. Can I claim for cancellations of domestic flights?

This plan only covers international flights.

For assistance, email us at support@pal.network!