FREQUENTLY ASKED QUESTIONS

1. What does Flight Delay Insurance cover?

This plan covers expenses incurred by an international flight delay of 3 hours and more at selected airports in selected cities.

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 Delay 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 delay of equal or more than 3 hours, he will receive a fixed payout of US$100 for this policy. The return flight from BKK to SGN will not be covered in this case.

2. What are the selected airports and countries that 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	Noi Bai International Airport (HAN)	

	(SGN)		
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. Kennedy 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 Delay Insurance plans to cover the same period?

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

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

Yes. However, there will only be one fixed payout of US$100 per policy

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:

4. Selected Airports:
    a. Departure airport: SIN
    b. Arrival airport: LAX
5. Travel Start Date: 24 Dec 2018
6. Flight Number: SH2780

In the event of a flight delay of equal or more than 3 hours, either from SIN -> NRT or NRT -> LAX or both, he will receive a fixed payout of US$100 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 Delay 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' tab on the mobile or desktop app, submit a scanned copy of your boarding pass, and we will validate the claim. The boarding pass 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 boarding pass 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 working day

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 claim?

Your claim will be reviewed within 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$100 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. Does this plan cover return (two-way) flights?

This plan only covers one-way flight per policy excluding return flight. To cover your return flight, you will need to purchase a separated Flight Delay Insurance policy.

11. Can I claim for delays on domestic flights?

This plan only covers international flights.

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