



Quick user guide

Bupa Worldwide Travel Options

This document is provided for summary purposes only. Before purchase, further useful information can be found in your quotation and/or additional documents. The full terms and conditions of your policy are available at www.bupasalud.com. Full Insurance terms and conditions are contained in the policy documentation and the insurance policy that you will receive after your purchase. It is important that you read all these documents carefully.

What kind of insurance is this?

Bupa Worldwide Travel Insurance is designed to cover medical and non-medical expenses in case of emergencies and unexpected events during your trip abroad, from hospitalization, medical treatment, prescribed medicines to medical evacuation. You also have modules of additional coverage at your disposal.

Choose between the Annual Multi-Trip travel insurance option for trips up to one month per trip for the whole policy year, and the Single Trip option for one trip up to a maximum of 12 months.



What is covered by the insurance?

Main Module - Medical Coverage

Benefits with 100% coverage (no maximum limit)

- ▶ Hospitalization
- ▶ Out-patient services by a doctor or specialist
- ▶ Prescribed medicines
- ▶ Ground ambulance transportation
- ▶ Repatriation/ medical evacuation (requires prior approval and coordination)
- ▶ Continuation of trip after treatment
- ▶ Medical treatment for sports injuries

Benefits covered with limitations, per person, per trip

Physiotherapy, osteopathy, chiropractic treatment and acupuncture prescribed by a physician	▶ US\$2,500
Accommodation (overnight stay) when it is not possible to continue the trip due to an illness or injury	▶ US\$6,000
Mugging and assault, crisis psychologist	▶ US\$250

Optional Module - Non-Medical coverage

Baggage, theft, and loss	▶ US\$3,500 (per trip)
Baggage delay	▶ US\$1,000
Hospital daily benefit	▶ US\$2,000
Missed flight connection	▶ US\$1,000
Travel delay (overnight stay and meals)	▶ US\$500
Personal liability (property damage)	▶ US\$500,000
Personal liability (bodily injury)	▶ US\$1,000,000
Security and legal assistance	▶ US\$10,000
Damage caused by the insured to a rented holiday home/ hotel	▶ US\$10,000

Optional Module - Trip cancellation coverage

Single Trip	▶ US\$5,000
Annual Multi-Trip Travel Insurance	▶ US\$4,000

This is a summary only. For further details, please refer to the General Conditions and Table of Benefits of the plan.

Here are some of the exclusions to the coverage

- ▶ Any illness, injury, or physical disability, which has shown symptoms before the start date of the insurance. Any cosmetic surgery and treatment as well as their consequences.
- ▶ Private room in hospital, unless medically prescribed and approved by the Insurer
- ▶ Epidemics
- ▶ Medical assistance in connection with maternity after 36th week of pregnancy
- ▶ Harmful use of alcohol and drugs/ medicines
- ▶ Medical check-ups, vaccinations, and other preventive treatment.
- ▶ All kinds of illnesses or injuries as a consequence of the insured's active participation in any illegal activity.
- ▶ Sports activities: motor racing, paragliding, hang gliding, speed flying, among others.
- ▶ Pre-existing and chronic conditions, unless they have been previously approved by the Insurer
- ▶ Medical treatment which can await the insured's arrival home
- ▶ Injury caused by gross negligence and/ or with intent.

Other restrictions may apply (see the General Conditions)

Restrictions on coverage

- ▶ The insurance does not provide coverage within the insured's country of permanent residence.
- ▶ Repatriation of the insured may be requested if medically fit to be transferred to his/ her country of permanent residence.
- ▶ 3-day waiting period when insurance is taken out after the insured left the country of permanent residence (although trip cancellation is not covered after leaving the country of permanent residence).
- ▶ The insured must not have reached the age of 75 at the start date of a Single Trip Insurance, and the age of 70 for an Annual Multi-Trip Travel Insurance.
- ▶ The Single Trip Insurance option can only be taken out for a maximum period of 12 months.
- ▶ If Annual Multi-Trip Travel Insurance has been chosen, coverage will be valid only for trips of one month's duration, as a maximum, unless extra travel days have been purchased.

- ▶ Daily limit applies to following benefits:

Accommodation (overnight stay) when unable to continue the trip due to acute illness or injury (per day)	▶ US\$300
Hospital daily benefit (per day)	▶ US\$50
Travel delay, accommodation (overnight stay) and meals (per day)	▶ US\$100

- ▶ There is a 10% coinsurance for security and legal assistance.
- ▶ Coverage is always subject to compliance with stated requirements.
- ▶ Bupa will only cover the usual and reasonable expenses in the area or country where treatment is provided.
- ▶ Bupa only covers medically necessary treatments that meet the required conditions.
- ▶ We do not provide coverage nor pay claims under this insurance policy if our obligations (or the obligations of our group companies and administrators) under the laws of any relevant jurisdiction, including Guatemala, UK, European Union, the United States of America, or any other international law, prevent us from doing so.
- ▶ The medical coverage must be taken out before any of the free choice options can be added.
- ▶ Other restrictions may apply (see the General Conditions).



Where am I covered?

The insurance provides coverage worldwide except in the Insured's country of residence. This also applies even if the illness/injury has occurred abroad.



What do I have to do to use my plan?

Before the start of the contract

- ▶ You must pay the premium to the Insurer in advance before the start of the Insurance. Otherwise, the Insurance will not come into effect.

During the term of the contract

- ▶ You must notify or provide the Insurer with all the information that can be obtained and that is required to process claims, including medical history and original bills when requested.

For claims:

- ▶ The Insurer must be notified immediately in case of death, hospitalization, emergency repatriation, medical evacuation/repatriation, or accompaniment, and such notification must include medical information about the illness or injury. Any notification should be made by telephone to the Insurer's 24-hour emergency service, or through My Bupa at www.bupasalud.com through the pre-authorization option, and the Insurer will reimburse all expenses related to this notification.

When and how do I pay?

- ▶ The premium can be paid prior to the beginning of the policy in the agreed currency, by credit card, transfer, or check.

Improve your experience and use our medical provider network

- ▶ To check the location of providers according to the destination of your trip, you can access www.bupasalud.com.

When does the coverage start and end?

- ▶ The start date and period covered by the insurance are specified in the quote or insurance policy.
- ▶ If a trip cancellation coverage has been purchased, it will end when leaving the country of permanent residence to start the trip.
- ▶ If the Annual Multi-trip Travel Insurance has been chosen, the policy will not be renewed when the insured has reached 70 years of age at the renewal date.

Cancellation of the insurance

- ▶ If the period covered by the insurance is longer than one month, you can cancel your policy within 14 days of the date of your purchase.
- ▶ You can cancel your Annual Multi-trip policy with 30 days prior notice. If you've had your annual multi-trip insurance policy for less than a year, there will be an administration fee of US\$100.
- ▶ You can cancel your Single Trip insurance before the expiry date set out on the insurance card, in which case an administration fee of US\$65 will apply.

Any questions about how to use your insurance, you can contact our Bupa Travel Assistance team

Tel: +1 786-789-0733 / Toll Free: +1 855-839-6888

