



Quick user guide

Bupa Business Travel

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

What type of insurance is this?

Bupa Business Travel Insurance is designed to cover medical and non-medical expenses in case of emergencies and unexpected events that occur during a trip abroad: from hospitalization, medical treatment, and prescribed medicines to medical evacuation. We also offer additional coverage modules.

The policy period is for 12 months, including all travel extensions, choosing a minimum period of 200 days within the policy terms.



What is covered by the insurance?

Main Module - Medical Coverage

Benefits with 100% coverage (no maximum limit)

- ▶ Hospitalization
- ▶ Out-patient treatment by a doctor or specialist
- ▶ Prescribed medicines
- ▶ Ground ambulance transportation
- ▶ Repatriation/ medical evacuation (requires prior approval and coordination)
- ▶ Continuation of the 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\$5,000
Accommodation (overnight stay) when it is not possible to continue the trip due to an illness or injury	▶ US\$6,000
Mugging and assault, psychologists specialized in crisis, by incident	▶ US\$250

Optional Module - Non-Medical coverage

Baggage, theft and loss	▶ US\$7,500 (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\$750
Personal liability (property damage)	▶ US\$500,000
Personal liability (bodily injury)	▶ US\$1,000,000
Legal assistance, coinsurance 10%	▶ US\$10,000
Damage caused by the insured to a rented vacation home/ hotel	▶ US\$10,000
Kidnapping	▶ US\$1,500
Replacement employee	▶ US\$10,000

Optional Module - Trip cancellation coverage

Per person, per trip	US\$9,000
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This summary is for informational purposes only. Details of benefits, limitations and exclusions can be found in the Bupa Business Travel Terms and Conditions.

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 a hospital, unless medically prescribed and approved by the Insurer
- ▶ Epidemics and pandemics
- ▶ Medical assistance in connection with maternity after the 36th week of pregnancy
- ▶ Harmful use of alcohol and drugs/ medicines
- ▶ Preventive treatment, medical check-ups, and vaccinations
- ▶ All kinds of illnesses or injuries as a consequence of the insured's active participation in any illegal activity.
- ▶ Sports activities such as: 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 exclusions 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 80 at the start date of a Trip.
- ▶ The Policyholder may include eligible Insureds in its policy, at any time while the policy is in force.
- ▶ 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\$150
- ▶ 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 we are prohibited by our obligations (or the obligations of our group companies and administrators) under the laws of any relevant jurisdiction, including the United Kingdom, European Union, and the United States, or any international law.
- ▶ The medical coverage must be taken out before any optional coverages can be added.



Geographic Coverage/ 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 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. The Insurer will reimburse all expenses related to this notification.

Improve your experience and use our medical provider network

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

When does the coverage start and end?

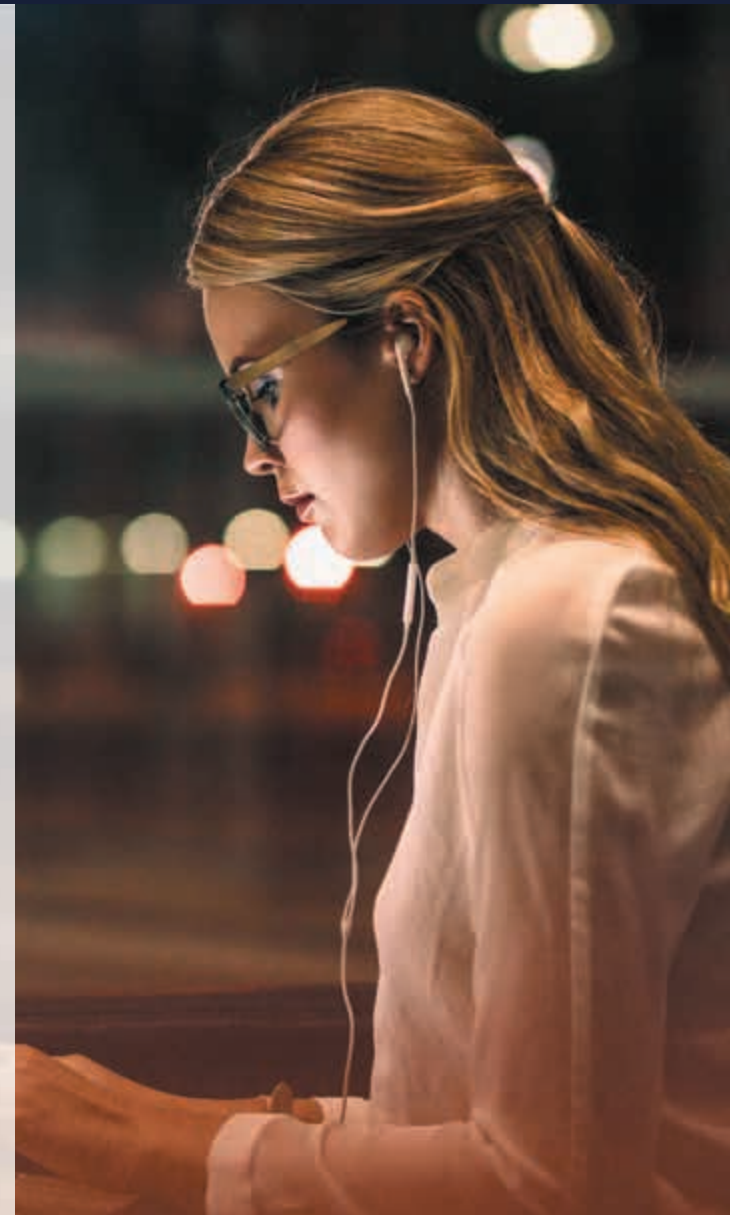
- ▶ The start date and the coverage period by the insurance are listed on the cover page of the insurance policy.
- ▶ If a trip cancellation coverage has been purchased, it will end when leaving the country of permanent residence to start the trip.
- ▶ The maximum duration of each trip, per person, is 12 months, including all trip extensions, while the policy is in force.

Cancellation of the insurance

- ▶ The Insurance can be terminated by unilateral will of the contractor on the policy's anniversary date.
- ▶ If the insured leaves their employment, insurance coverage will cease immediately.

If you have 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



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