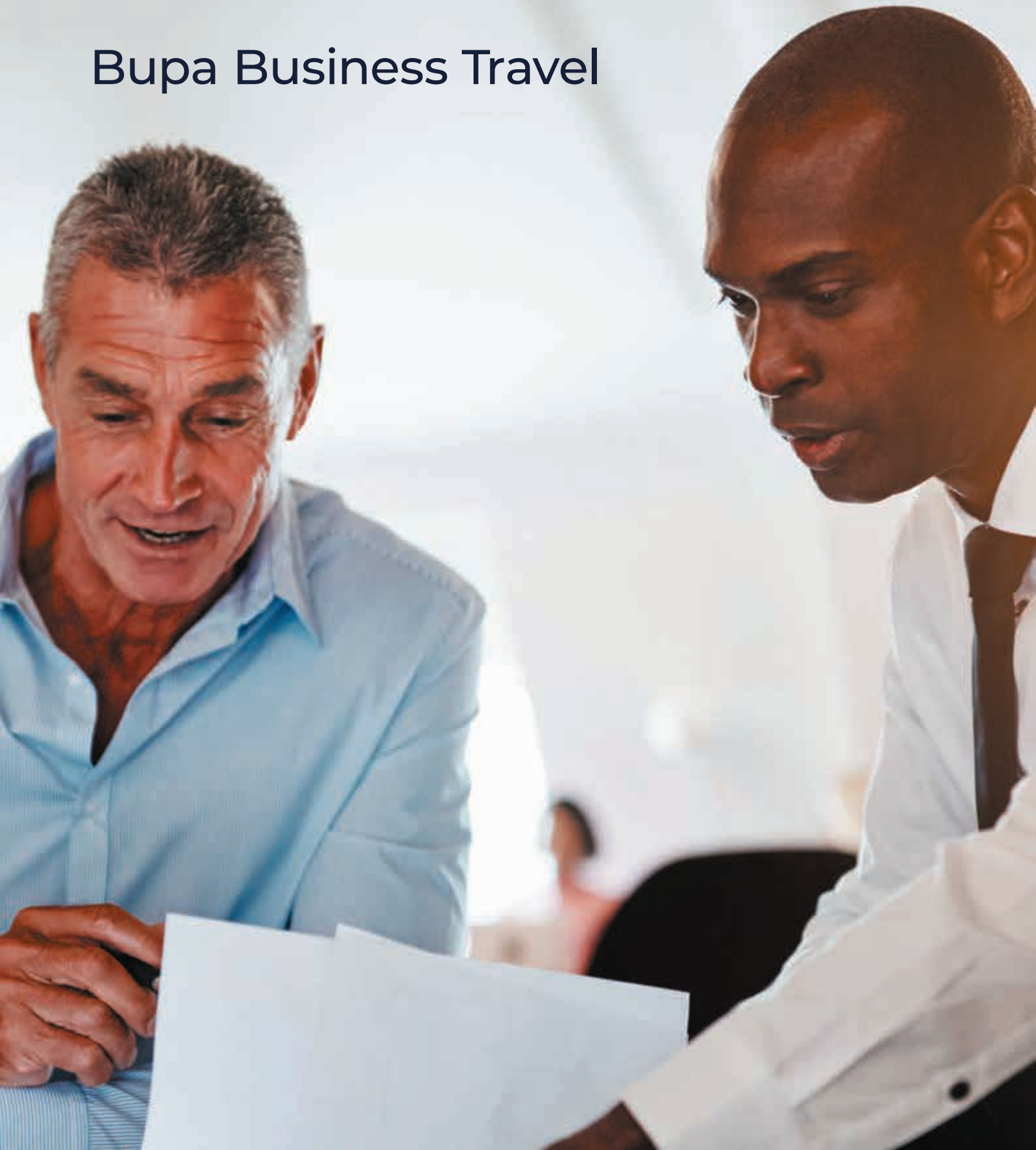
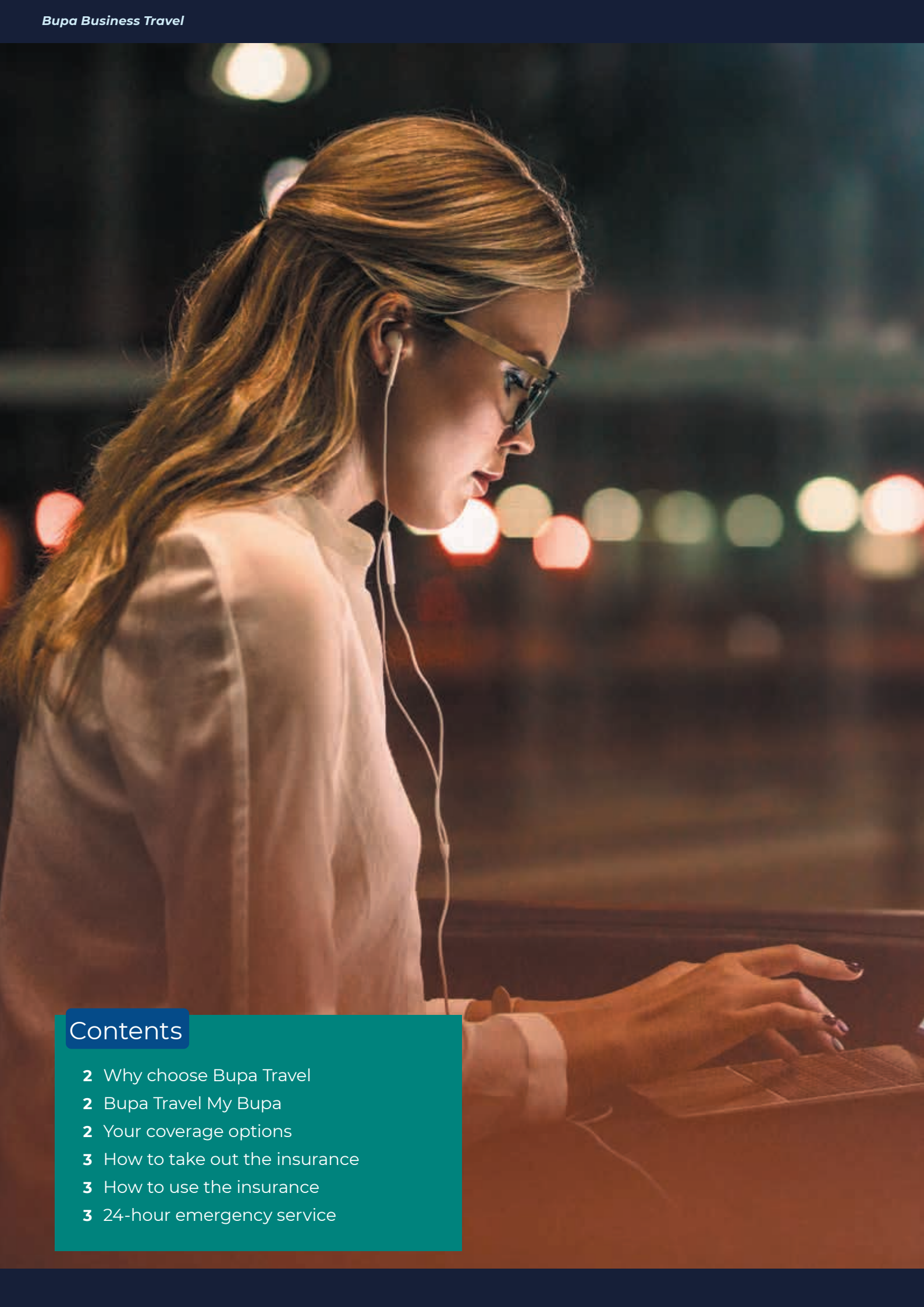


Welcome Guide

Bupa Business Travel





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Why choose Bupa Travel

Our goal is to give you peace of mind offering you coverage whenever and wherever you travel, giving you high-quality service, access to appropriate treatment, and a safe return home, when needed.

Your healthcare partner

Bupa Travel is much more than an insurance. We are your healthcare partner, offering you sincere value. From the moment you call us in need of a doctor until your medical bills have been paid, we are with you all the way. We advise you on the necessary treatment, provide you with information about the different medical centers available and coordinate direct payment of a procedure with the hospital.

Our Bupa Travel policy offers you the following benefits and services:

- ▶ Worldwide coverage
- ▶ Medical coverage with no maximum limit
- ▶ Emergency assistance 24 hours a day / 7 days a week
- ▶ Free choice of recognized hospitals and doctors
- ▶ All nationalities covered (some restrictions apply)
- ▶ Full coverage with no deductibles or co-payment on medical coverage
- ▶ Most dangerous sports and occupations covered
- ▶ Optional coverage for baggage, personal liability, and / or trip cancellation
- ▶ Easy extension of coverage, even after you have started your trip

Bupa Business Travel offers:

- ▶ Insurance package with a minimum of 200 days.
- ▶ Unlimited trips, up to a maximum of 12 months of duration of the trip, while the policy is in force.
- ▶ Extension up to a maximum of 12 months.
- ▶ Annual renewal and with the advantage of the transferring of unused days.
- ▶ Coverage for business and leisure trips, including spouse, children, and/or guests.
- ▶ Maximum insurability age 79 years.

Medical Coverage must be subscribed before being able to add any of the optional coverages.

However, limitations apply; please consult the Policy Conditions if you need more information.



Bupa Travel My Bupa Online services

With our online services, you always have access to your virtual insurance card on your computer, tablet, or smartphone, no matter where you are.

Advantages of My Bupa:

- ▶ Virtual insurance card
- ▶ Personalized contact to Bupa Travel Department
- ▶ Direct access to your product documentation
- ▶ Request for pre-authorizations and reimbursements
- ▶ Check the status of your reimbursements

Your coverage options

With Bupa Business Travel, we offer urgent care coverage, which can be supplemented with non-medical and trip cancellation coverage options. Check your Certificate of Coverage to find out what coverages you have.

Medical coverage

This option provides you with the following benefits:

- ▶ Medical coverage with no maximum limit, in case of emergency or accident
- ▶ In-patient treatment
- ▶ Out-patient treatment
- ▶ Evacuation
- ▶ Repatriation
- ▶ Psychologists in case of mugging and assault
- ▶ Compassionate emergency repatriation
- ▶ Accompaniment of a family member
- ▶ Compassionate emergency expatriation
- ▶ Statutory arrangements by law, in case of death
- ▶ Repatriation of the deceased

For full benefits, limitations and exclusions, please see the Policy Terms and Conditions.

Non-medical option

This option provides you with the following benefits:

- ▶ Personal accident: death and disability
- ▶ Baggage: theft, loss, or damage
- ▶ Delayed baggage
- ▶ Theft of passport/ cash
- ▶ Personal liability: property damage
- ▶ Personal liability: bodily injury
- ▶ Travel delay
- ▶ Missed flight connection
- ▶ Hospital daily benefit
- ▶ Legal assistance
- ▶ Kidnapping
- ▶ Replacement worker



For full benefits, limitations and exclusions, please see the Policy Terms and Conditions.



Trip cancellation option

This option provides coverage in case you, the insured, are unable to travel due to severe acute illness, injury or death, or in the event of death of a close relative.

The trip cancellation option must be taken out before leaving the country of permanent residence. The coverage ends when the insured leaves his/her country of residence to start the trip.

This is a summary only. Please, refer to the List of coverages and General Conditions and the Table of Benefits of the Policy.

How to use the insurance

Emergency service

In case of hospitalization, evacuation, compassionate emergency repatriation, accompaniment, compassionate emergency visit, death, and accident, you must contact the Bupa Travel Department immediately.

Our Bupa Travel Team offers **24/7 medical assistance** and can be contacted by:

- ▶ www.bupasalud.com/MyBupa/claims
- ▶ Phone numbers:
Toll Free: +1 855-839-6888
From the U.S.: +1 786-789-0733

We can issue a guarantee of payment for covered treatment to hospitals, arrange home transportation, and provide other assistance in connection with acute illness or injury.

Out-patient treatments can be paid directly to the medical provider if we are notified of the service in advance. Otherwise, you will need to request a reimbursement through www.bupasalud.com/MyBupa.

Please, complete the form with as much detailed information as possible, and attach all related documents such as itemized bills, scanned receipts, expense documentation, etc.

Claiming reimbursements online is easy and allows you to submit your claims securely. Once your reimbursement claims have been assessed, you will be notified by email.

Please, keep the original bills until your claims have been reimbursed, as the statements may be requested.

To request claims

- ▶ The Insurer must be notified immediately in case of death, hospitalization, emergency repatriation, medical evacuation/repatriation, or accompaniment.
- ▶ The notice must include medical information about the illness or injury.
- ▶ Any notification must be made through MyBupa, thus the payment of reimbursements regarding expenses related to such notification.



Medical claims:

File a claim related to the following incidents:

- ▶ Emergency medical treatment
- ▶ Acute illnesses
- ▶ Acute injury
- ▶ Accidents

Medical information should always be provided by the treating physician or hospital where the insured was treated.

In case of pre-existing conditions, 6 months of stability is required before the trip, and you must also provide your entire past medical history from your treating physician.

Non-medical claims:

File a claim related to the following incidents:

- ▶ Fire, robbery, or theft of luggage
- ▶ Travel delay
- ▶ Lost flight connection
- ▶ Daily hospital benefits
- ▶ Legal Assistance
- ▶ Personal accident
- ▶ Personal Liability
- ▶ Auto insurance deductible

You must submit reports and invoices related to the event.

Checked baggage:

It should be used when the insured must file a related claim with the following incidents:

- ▶ Checked baggage delayed
- ▶ Loss of checked baggage
- ▶ Damage to checked baggage

You must submit the related report with the loss, damage, or loss of the baggage, bills, and documents related to the event.

Flight cancellation:

It should be used when you need to cancel your trip due to serious illness, acute injury, death, or official restrictions on traveling to the destination. It is required that the trip was booked and/or paid and that the insurance policy was bought before the appearance of the illness, injury, death, pregnancy, and/or travel restriction.

24-hour emergency service

Our Bupa Travel Team will be with you 24/7, providing you with help and assistance whenever you need it and wherever you are.

The Bupa Travel team includes highly qualified multicultural and multilingual coordinators, nurses, and doctors, with vast experience handling emergencies.

When it comes to emergency medical care, we know you want support from people who understand your needs and speak your language.

As we have our own Bupa Travel Department, our coordinators know your insurance in detail and can assist you promptly. So, you can concentrate on getting better while we assist you with administrative and financial information.

Pre-existing medical conditions

In some cases, your travel insurance will cover the medical emergency of a chronic and/or preexisting condition. Please, refer to the General Conditions for further details. We recommend that you send an up-to-date medical report to Bupa Travel, and our medical consultants will evaluate if the insurance covers your specific condition. This pre-existing condition assessment will be performed at the time of pre-authorization or claim.

Our Bupa Travel team will assist you with:

- ▶ 24/7 emergency service
- ▶ Guarantee of payment for treatment to hospitals, in case of emergency and severe illness
- ▶ Assistance in arranging medical evacuations
- ▶ Pre-authorization of treatments
- ▶ Access to psychological assistance for patients covered by your policy
- ▶ Help to find the most suitable place for treatment
- ▶ Information about healthcare providers
- ▶ Coordination of hospital admissions and medical evacuations



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