


TRAVEL VIP

PLAN OVERVIEW

Effective December 27, 2021





VUMI® is with you wherever your travels take you

Comprehensive Worldwide Coverage

Travel VIP provides you with coverage anywhere in the world, giving you peace of mind that you will be covered for any unexpected events that may arise during your trip. Travel VIP covers hospitalizations and doctor's visits for unanticipated medical issues and support for both medical and non-medical emergencies requiring repatriation, psychological assistance in case of a traumatic event, travel accommodations in case you or a relative falls ill, and much more.

24/7 VIP Service

As with any VUMI® plan, with Travel VIP you can expect VIP customer service 24 hours a day, seven days a week no matter where in the world you may go. VUMI® will also coordinate payments directly to your chosen provider when possible.

Additional Travel Protection

We understand that traveling can bring many unexpected problems beyond just medical issues. Because of this, we offer the **Non-Medical Rider**, which provides coverage for a wide range of issues from travel delays to legal problems while abroad, and a **Trip Cancellation Rider**, which gives you the opportunity to enjoy planning your trips without worrying about what will happen in case an emergency strikes that will force you to cancel your trip.

Schengen Visa Compliant

Travel VIP exceeds the insurance requirements of the Schengen visa, so you don't need to worry about getting a different policy when traveling to the numerous European countries that are part of the Schengen Area.

See the next page for the Table of Benefits



TABLE OF BENEFITS

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Area of coverage	Worldwide (excluding the Insured's country of residence and countries that may be excluded to comply with the Conditions of Coverage)
Maximum coverage per person, up to the age of 70	US\$5,000,000
Maximum coverage per person, at the age of 70 up to the age of 80	US\$500,000
Age limit to apply	Up to 79 years old

MEDICAL BENEFITS

BENEFIT	COVERAGE
Standard pre-existing conditions (6 months stable without presenting symptoms and without changes in medication)	Up to US\$500,000
Maternity complications as defined in this policy	Up to US\$10,000 (up to the 20th week of pregnancy for normal pregnancies and up to the 12th week of pregnancy for multiple pregnancies or when a pregnancy is the result of a fertility treatment)
Acute/emergency sickness and Injury	100% UCR
Treatment by authorized physicians, nurses and specialists	100% UCR
Hospitalization (semi-private room)	100% UCR
Surgery and anesthesiologist fees	100% UCR
Prescribed medications during a hospitalization	100% UCR
Treatment by physiotherapists	Up to US\$2,500 per trip
Medically necessary durable medical equipment	100% UCR
Emergency dental treatment for immediate relief of pain	Up to US\$500 per trip

EMERGENCY MEDICAL EVACUATION BENEFITS

BENEFIT		COVERAGE
Emergency transportation	Ground ambulance	100% UCR
	Air ambulance	100% UCR
Baggage transportation after a medical evacuation of the insured		Up to US\$500
Repatriation of a summoned relative or fellow traveler after a medical evacuation or death of the insured		100% UCR, max. of one (1) summoned relative or fellow traveler
Repatriation or cremation of mortal remains		100% UCR
Baggage transportation after the death of the insured		Up to US\$500
Accommodation after an acute illness, injury, or serious accident		Up to US\$300 per day, max. of US\$6,000 per covered event
Compassionate emergency visit to an insured		100% UCR, max. of one (1) summoned relative or fellow traveler
Compassionate emergency repatriation of an insured		100% UCR
Return trip after a medical evacuation or repatriation		100% UCR
Non-medical evacuation		100% UCR

OTHER BENEFITS

BENEFIT		COVERAGE
Psychological assistance	For mugging and/or assault	Up to US\$250 per incident
	For other crises or traumatic experiences	Up to US\$250 per incident
Non-professional hobbies and sports	Non-motor	Up to US\$500,000
	Motor	Up to US\$100,000

Basic medical coverage is mandatory and needs to be purchased before adding any of the available riders.

ADDITIONAL NON-MEDICAL BENEFITS (RIDER)

(The benefits below are only available if the insured chose to purchase the rider during the application process)

BENEFIT		COVERAGE
Personal accident, disability and death		Up to US\$100,000 per policy year (annual trip plan) or per contract (single trip plan)
Property loss or theft		Up to US\$2,000 per trip
Baggage delay		Up to US\$500 per trip
Travel delay		Up to US\$100 per day, max. of US\$500
Missed flight connection		Up to US\$1,000 per trip
Hospital daily allowance (when the Insured is hospitalized for a minimum of 48 hours)		US\$50 per 24-hour period, max. of US\$2,000 per policy year (annual trip plan) or per contract (single trip plan)

ADDITIONAL NON-MEDICAL BENEFITS (RIDER)

(The benefits below are only available if the insured chose to purchase the rider during the application process)

BENEFIT		COVERAGE
Personal liability	Bodily injury	Up to US\$100,000 per trip
	Property damage	Up to US\$100,000 per trip
Legal assistance and securities		Up to US\$10,000 per trip

TRIP CANCELLATION (RIDER)

(The benefits below are only available if the insured chose to purchase the rider during the application process)

BENEFIT	COVERAGE
Single trip plan	Up to US\$2,500 per trip
Annual trip plan	Up to US\$1,500 per trip

Unless otherwise stated, the benefits are offered per insured up to the maximum lifetime coverage specified above. All amounts are in US Dollars (USD). The benefits are limited to the medical expenses covered under this policy and are subject to the Usual, Customary, and Reasonable expenses (UCR) for the geographical area where the expenses were incurred.



HOW TO USE TRAVEL VIP WHEN AN EMERGENCY STRIKES

Non-Urgent Illnesses or Accidents

In the event of an illness or accident that requires medical attention but not a hospital admission, you must notify VUMI® within 72 hours of the incident.

It is important to notify VUMI® as soon as possible so you can get the assistance you need and allow VUMI® to coordinate direct billing with the provider when possible.

Emergencies that Require Hospitalization

If you have an emergency that requires hospitalization, you must notify VUMI® immediately.

Pre-Authorization Requirements

In order to guarantee direct payment, the coordination of benefits, and verify that the treatment is covered, notification is required at least 72 hours prior to receiving those medical services that require notification or pre-authorization.

You must notify VUMI® in advance prior to receiving any of the following services:

- All hospital admissions
- Emergency transportation, repatriation and/or medical evacuation
- Any major procedures, such as MRIs, CT scans, PET scans, gastroscopies, colonoscopies, biopsies, etc.
- Non-emergency medical benefits such as psychological assistance after a traumatic event and physical therapy

Filing A Claim

If direct payment is not possible, VUMI® will reimburse covered benefits according to the usual, customary and reasonable (UCR) fees. The following is required:

- A completed claim form (available on MyVUMI™)
- All itemized bills with proof of payment
- A recent medical history or any other pertinent medical information
- A copy of the medical prescription if applicable
- For non-medical expenses, a copy of the flight boarding passes, travel documents and other relevant documentation
- For delayed baggage benefits, the original Property Irregularity Report (PIR) from the carrier
- In the event of an accident, all information related to it and the circumstances surrounding it, including accident reports, police reports or other documents issued by the pertinent authorities or any other third parties involved

MyVUMI™ Portal

MyVUMI™ gives you 24/7 access to:

- Print your policy documents including ID cards
- Extend your coverage
- Submit claims
- Contact VUMI®
- Cancel your policy

You can access MyVUMI™ through www.MyVUMIportal.com, the Apple® App Store®, and Google Play™.



VIP Universal Medical Insurance Group, Ltd.

Insurance Company registered in Turks & Caicos Islands,
a British Overseas Territory.

Claims administration services provided by Epic Health Solutions.

25 Millard Ave West, Newmarket, Ontario L3Y 7R6, Canada

General Telephone: +1.416.744.3870

North America Toll Free Call: +1.888.809.3493 • Fax: +1.647.243.3004

info@vumigroup.com • www.vumigroup.com