

# TRAVEL VIP

INFORMATIVE BOOKLET

2018



# 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, 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 with your chosen provider when possible.

## Additional Travel Protection

We understand that traveling can bring many unexpected problems beyond just medical issues. With Travel VIP, you can also get an optional **Non-Medical Benefits Rider**, which provides coverage for a wide range of issues from travel delays to legal problems while abroad, and a **Trip Cancellation Rider**, which allows you 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

DESCRIPTION	COVERAGE
Area of coverage	Worldwide (excluding the insured's country of residence and countries described as excluded within the Conditions of Coverage)
Maximum coverage per person, per lifetime up to age of 70	US\$5,000,000
Maximum coverage per person, per lifetime at the age of 70 up to the age of 80	US\$500,000
Age limit to apply	79

## Medical Benefits

DESCRIPTION	COVERAGE
Stable pre-existing conditions	US\$500,000
Sudden outbreak of a pre-existing condition	US\$2,500
Maternity complication	US\$5,000
Outpatient physician and specialist visits	100%
Hospitalization	100%
Prescription medication	100%
Physical therapy	US\$2,500
Emergency dental treatment	US\$300

## Medical Evacuation Benefits

DESCRIPTION	COVERAGE
Emergency transportation by air ambulance	100%
Emergency transportation by ground ambulance	100%
Baggage transportation after a medical evacuation of the insured	US\$500
Repatriation of a summoned relative or fellow traveler after a medical evacuation of the insured	100%, maximum of one (1) summoned relative or fellow traveler

## Medical Evacuation Benefits

DESCRIPTION	COVERAGE
Repatriation of mortal remains	100%
Baggage transportation after the death of the insured	US\$500
Repatriation of a summoned relative or fellow traveler after the death of the insured	100%, maximum of one (1) summoned relative or fellow traveler
Accommodation after an acute illness, injury, or serious accident	US\$300 per day, maximum of US\$6,000 per covered event
Compassionate emergency visit to an insured	100%, maximum of one (1) summoned relative or fellow traveler

## Other Benefits

DESCRIPTION	COVERAGE
Compassionate emergency repatriation of an insured	100%
Return trip after a medical evacuation or repatriation	100%
Non-medical evacuation	100%
Psychological assistance for mugging and/or assault	US\$250
Psychological assistance for other crises or traumatic experiences	US\$250
Non-professional hobbies and sports (non-motor)	US\$500,000
Non-professional hobbies and sports (motor)	US\$100,000

## Non-Medical Benefits (Rider)

DESCRIPTION	COVERAGE
Personal accident, death, and disability	US\$100,000 per policy
Property loss or theft	US\$2,000
Baggage delay	US\$500
Travel delay	US\$100 per day, maximum of US\$500
Missed flight connection	US\$1,000 per trip
Hospital daily benefit	US\$50 per 24-hour period, maximum of US\$2,000
Personal liability (bodily injury)	US\$100,000
Personal liability (property damage)	US\$100,000
Legal assistance and securities	US\$10,000

## Trip Cancellation Benefits (Rider)

DESCRIPTION	COVERAGE
Single trip plan	US\$2,500 per trip
Annual trip plan	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 (UCR) expenses 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](http://www.myvumiportal.com), the Apple® App Store®, and Google Play™.



**VIP Universal Medical Insurance Group, Ltd.**

Insurance company registered in the Turks & Caicos Islands, a British Overseas Territory.  
Claims administration services provided by Ardent Assistance.

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