



Frequently Asked Questions

General

Why do I need travel insurance?

Travel insurance provides you with coverage for unexpected medical illnesses or accidents while traveling abroad. Getting medical care while on vacation can cost a lot of money, and travel insurance will give you the peace of mind that you're covered for unexpected expenses.

Does Travel VIP provide coverage while I travel within my country of residence?

No. Travel VIP is designed to provide coverage once the insured leaves his/her country of residence.

Does Travel VIP provide coverage anywhere in the world?

We provide coverage almost anywhere in the world, including the USA and Canada. However, we exclude from coverage countries sanctioned by the government of the United States or by any of its agencies. If you are traveling to a country that you think might be on this list, contact us for more information.

Can I cancel my policy before it starts?

Yes. If you purchased a policy with a coverage period of more than 30 days, you can cancel the policy at any time before the effective date of the policy.

What is the maximum length of travel on a single trip plan or annual trip plan? For how long can I be traveling abroad and still be covered?

- Our single trip plan allows you to buy coverage for one trip up to 365 days long.
- Our annual trip plan provides you with coverage for all your travels within a year, with a maximum of 30, 45 or 90 consecutive days on the same trip, according to the option you select. If one of your trips exceeds the option you selected, you can easily extend your coverage for an additional daily premium.

Should I get the single trip plan or the annual trip plan?

It depends on the length of your trip and how many times you plan to travel within a year.

Our single trip plan provides coverage for only one trip, while our annual trip plan provides coverage for all the trips you take within one year.

Will Travel VIP cover me if I travel for business? Will I have coverage for business and leisure trips if I get the annual trip plan?

Yes. Both our single trip and annual trip plans will cover you for leisure travel and/or business trips.

What is the age limit to purchase Travel VIP?

The age limit to apply for coverage is 79 years old.

Is there an age limit to receive coverage for certain benefits?

All of our policies offer the same benefits for insureds up to the age of 80. However, insureds between 70 and 80 years old will receive a maximum coverage per person, per lifetime of US\$500,000.

What is the non-medical benefits rider?

The non-medical benefits rider provides optional additional coverage for personal accidents, death and disability, property loss or theft, baggage delays, travel delays, missed flight connections, hospital daily benefits, personal liability (bodily injury and property damage), and legal assistance.

What is the trip cancellation rider?

The trip cancellation rider provides optional additional coverage in case you are unable to travel due to acute illnesses, injuries or death.

How do I buy the non-medical benefits or trip cancellation riders?

Select the options to add the non-medical benefits and/or the trip cancellation rider(s) when purchasing your Travel VIP policy.

Will Travel VIP cover an emergency landing resulting from my pregnancy?

No. If the airline agrees to fly you, they take the risk of having to do an emergency landing due to your pregnancy. Check with your airline before you travel.

How do I renew my annual trip plan policy?

You can renew your annual trip plan policy by paying the premium online.

How do I extend my policy?

You can extend your policy online through the MyVUMI portal.

- If you have a single trip plan, you can extend your trip coverage up to a maximum of one year.
- If you have an annual trip plan you can also purchase extra days for any single trip over the selected option (30, 45 or 90 days).

How do I change my personal information on my policy?

You can change your phone number, address or email online through the MyVUMI portal. If you need to change other information, please contact us.

When does my annual trip plan policy start?

Your annual trip plan policy will start on the date you indicated on your application under "coverage start date."

What information do I need to provide to purchase a Travel VIP policy?

To offer you a quote, we need your travel dates, personal information including your full name, passport number, date of birth, gender and email address, and your companions' date of birth and gender if applicable. When you buy a policy, we will need contact information such as your home address, your language of choice for your policy documents and your payment information. Your home address is important so that we can repatriate you in case of a medical emergency.

Does Travel VIP cover expenses for dental treatment?

If you suffer an injury, infection, lost filling or broken tooth while traveling abroad that requires immediate attention, we provide coverage for provisional dental treatment, pain relief or medication. For more information, please refer to Section 6.8 of our Conditions of Coverage.

Is there a limit for reimbursement of medical expenses?

There is a maximum coverage per person, per lifetime and limits apply to some benefits. Please refer to the Travel VIP Informatve Booklet or Conditions of Coverage for more information.

Is there a policy deductible?

There is no deductible on our Travel VIP policy.

Where can I read more about the benefits of my policy?

You can download the Travel VIP Conditions of Coverage to learn more about the benefits and terms of your policy.

Can I cancel my annual trip plan policy in the middle of the year?

Yes. You can cancel your annual trip plan policy at any time during the effective period with a 30-day notice if no claims have been made under the policy. We will reimburse the unearned portion of the premium, minus an administrative fee of US\$90, up to a maximum of 65% of the total amount of the premium.

Will Travel VIP provide coverage for medical transportation like an ambulance or a helicopter?

All emergency transportation by air or ground ambulance will be covered when medically necessary.

What if I have an address in more than one country? Which country should I choose as my country of residence for my policy?

You must provide the address where you officially reside for an uninterrupted period of more than 180 days within a year and where you intend to return after your trip.

Do I have to be a VUMI insured to buy Travel VIP?

No. You do not have to be a VUMI insured to buy our travel insurance. However, all existing VUMI insureds will receive a 15% discount after entering their VUMI policy number when purchasing their Travel VIP policy.

Can I choose where I want to receive treatment if I need medical attention while traveling?

Yes. You can choose any hospital, clinic, physician, diagnostic center or pharmacy legally authorized to provide medical services. However, you need to notify us when receiving medical treatment. This will give us the opportunity to make suggestions about where to get medical attention, provide logistical support and, whenever possible, arrange direct payments to the provider if your choice.

Why does travel insurance cost more when I am over 60?

We know people over the age of 60 are generally active and healthy. However, insurance costs more for this age group as it is associated with more pre-existing conditions, and some injuries take longer to heal.

Sports / Adventures / Activities

Does Travel VIP provide coverage for all sports including winter sports and adventure or extreme sports?

Yes. We provide coverage for the practice of amateur, non-professional hobbies and sports, winter sports and motor sports including motorcycles, mopeds, scooters, all-terrain vehicles (ATVs), any two or three wheeled motorized vehicles, wave runners, jet skis or other sport watercraft. Please refer to Section 6.18 of the Conditions of Coverage for more information about this benefit's limits and terms.

Can I get coverage that lasts the whole ski season?

Yes. Our single trip plan can provide you with coverage for up to 365 days or, if you are planning to take multiple trips per year, our annual trip plan will provide you with coverage for up to 30, 45 or 90 consecutive days depending on the option you choose.

Will Travel VIP provide coverage for my sports equipment?

No. We do not provide coverage for sports equipment or accessories specifically. However, baggage is covered in the optional non-medical benefits rider. Please refer to the Conditions of Coverage for more information.

Does Travel VIP provide coverage for personal liability?

Yes. The non-medical benefits optional rider provides coverage for personal liability including bodily injury and property damage. Please refer to the Conditions of Coverage for more information about this benefit's limits and terms.

Does Travel VIP provide coverage for travel delays?

Yes. If your flight is delayed for more than 5 hours, cancelled or overbooked, our optional non-medical benefits rider provides coverage for overnight accommodations and meals. Please refer to the Conditions of Coverage for more information about this benefit's limits and terms.

Pre-Existing Conditions

What is a pre-existing medical condition?

A pre-existing condition is an illness or disorder which was diagnosed by a physician prior to the effective date of the policy; or for which medical advice or treatment was received or recommended by a physician; or for which symptoms and signs presented and, had a physician been consulted, a diagnosis of an illness or medical condition or some form of treatment would have been received.

Can I purchase Travel VIP if I have pre-existing medical conditions?

Yes. Pre-existing conditions disclosed in the Declaration of Pre-existing Conditions form submitted with the application will receive coverage, unless the condition is limited or permanently excluded by the policy or through an amendment included in the certificate of coverage. Please refer to the Conditions of Coverage for more information about the coverage, limits and terms of this benefit.

Do I have to declare my medical conditions?

Yes. If you wish to receive coverage for a pre-existing condition, it must be declared using our Declaration of Pre-Existing Conditions form.

Is pregnancy considered a pre-existing condition?

A pregnancy up to the 36th week of pregnancy will be considered a pre-existing condition. Any unexpected and sudden illness or complication related to it will be covered as long as the pregnancy is declared in the Declaration of Pre-existing Conditions form. For pregnancies resulting from fertility treatment or in which the insured is expecting more than one child, the maternity complication will only be covered up to the 18th week.

Claims

Where can I get more information about the benefits of my policy?

You can read all the details of your policy in the Travel VIP Conditions of Coverage.

How much time do I have to submit claims?

All claims must be submitted within 90 days of occurrence.

Who can submit a claim online?

All insureds with a Travel VIP policy can submit their claims online through the MyVUMI portal.

What if I need to submit documentation for more than one person?

If you are filing a claim for different people in the same policy, you need to submit one claim form per insured. Attach all the corresponding documentation to each claim.

What if I need to submit bills for more than one policy?

Every policy has a unique login username and password for the MyVUMI portal. Log in to the corresponding policy and follow the steps to submit a claim.

What if I need to submit bills for more than one claim type?

If you need to submit bills for more than one claim type (e.g. medical, travel delay or trip cancellation), you must submit a separate claim for each type to avoid any misunderstandings.

What browsers can I use to submit my claims online?

You can access the MyVUMI portal on any of the following browsers: Internet Explorer, Chrome, Safari, and Firefox.

Is the online claim form secure?

Yes. The MyVUMI portal has an SSL certificate that protects your personal information.

How do I submit a claim online?

1. Scan all your supporting documents: invoices, payment receipts, medical records, etc.
2. Log in to the MyVUMI portal.
3. Click on the "Contact VUMI" icon and then on the "Submit a Claim" button in the lower left corner.
4. Fill out the claim form, attach any supporting documentation, and click "Accept."

How do I scan my bills?

To make sure your bills are legible upon receipt, please scan your bills and save them as a PDF, JPEG or TIFF file. The maximum file size allowed is 5 MB.

Do you need my original bills?

No. We do not require the original bills to assess a claim. We only need a scan or a copy of your original bills. However, for baggage claims we require that you submit your original bills and the original Property Irregularity Report by mail.

Should I keep my original bills after submitting a claim?

We recommend that you keep your original bills until your claim has been assessed.

What if I can't scan my bills?

You can also submit your claims by mail. Download the corresponding claim form from the MyVUMI portal and mail it with the supporting documentation to:

VUMI
5301 Blue Lagoon Drive
Suite 580
Miami, FL 33126 USA

Under which claim type should I submit claims for non-medical benefits?

- Hospital daily benefit: If you have received inpatient treatment and wish to claim the cash allowance covered by the policy.
- Flight delay: If you experienced a flight delay of more than 5 hours or a cancellation or overbooking of a scheduled flight and wish to claim for documented, necessary and reasonable additional expenses for accommodation, meals and local transportation.
- Personal accident: If an accident occurred resulting in the insured's death, loss of a limb, loss of sight, loss of extremity, or total permanent disablement.
- Personal liability: If you are legally liable for a bodily injury or property damage.
- Legal assistance: If you experience legal problems during your covered trip and need to claim for legal assistance and securities.
- Theft, burglary or robbery: If you experienced robbery, burglary or theft of your personal belongings.
- Fire: If a fire damaged your personal belongings.
- Please refer to the Conditions of Coverage for further details on the coverage of each claim type. The above descriptions do not list the coverage limits or requirements for coverage.

What is a Property Irregularity Report (PIR)?

A PIR is a report issued by the airline or transportation carrier documenting the baggage incident.

Who is the Provider?

Any hospital, clinic, physician, diagnostic center, pharmacy, or other entities or individuals legally authorized to provide medical care which provided the service for which you were billed.

How can I contact VUMI if I have further questions about Travel VIP?

You can call us at **+1.416.744.3870** or email us at **travelvip@vumigroup.com**.