Nomad Insurance

by SafetyWing



Description of Coverage.

Effective March 2024.

SafetyWing Insurance l.l.
Nomad Insurance

NOTICE: SafetyWing insurance l.l. is organized under chapter 61 of the puerto rico insurance code. No coverage issued by this insurer is protected by any guarantee or insolvency fund in Puerto Rico.

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What type of insurance is this?

SafetyWing Insurance I.I.'s ("SafetyWing's") Nomad Insurance is a global travel medical insurance. It covers the cost of unforeseen medical emergencies, and a selection of unforeseen travel related costs. The insurance works while you are outside your **home country**, and for medical coverage during short visits home. This insurance is not intended to cover treatments for chronic conditions such as cancer, and in most cases it does not cover **pre-existing illness or injuries**. This description of coverage includes all the information you need to learn exactly what is covered and not covered.

Who can get this insurance?

Most people, from anywhere in the world, can get this insurance.
The exceptions are:

- → If you were born less than 14 days ago.
- → If your age is 70 or older.

Where can I use this insurance?

You can use this insurance in the vast majority of the world, but there are some exceptions:

- → You are not covered by this insurance in your **home country**, except as described in the section called "Medical coverage during visits to your **home country**".
- → You are not covered when traveling to the **US**, except if you have the add-on described in the section called "[Add-on] Include coverage in the USA".
- → We will not provide cover and not be liable to pay any claim or provide any benefit under the Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, including Puerto Rico.

What is covered?

Below are all the areas the Policy will cover you when the Policy is active (your benefits). Each section is a condition of the Policy with a clear title, a description of what is covered which clearly sets out when we will pay. All your benefits will also be limited by other sections of this description of coverage, especially important is the section called "What is not covered?". This is why we encourage you to read the whole description of coverage.

Medical

❶ Medically necessary treatment of unexpected illness or injury (inpatient or outpatient)

If you get unexpectedly sick or injured and need to go to a hospital or doctor, you are covered for medically necessary charges made by a hospital or a physician.

Charges include:

→ Nurse and doctor services (physician services), hospitalization in a semi-private room (or equivalent cost, not to exceed the average semi-private room rate), ICU's, surgeries and surgery room, anesthesia, recovery room, supplies (example: dressing, sutures, cast), labs and diagnostic testing, oxygen and other gasses administered under the supervision of a physician.

SafetyWing covers: Up to the overall limit (max limit).

❷ Prescription drugs

The cost of drugs prescribed by a physician will be reimbursed in relation to a covered illness or injury. Each prescription is covered for up to 60 days.

SafetyWing covers: Up to the overall limit (max limit).

❸ Ambulance and emergency transportation

Emergency local ambulance transportation is covered as long as the illness or injury results in hospitalization for an illness or injury that is also covered under the Policy. The Policy does not provide cover for search and rescue services.

SafetyWing covers: Up to the overall limit (max limit).

❹ Emergency transportation to a better equipped hospital (medical evacuation)

If you are initially treated for an **illness** or **injury** in a facility that is unable to provide all aspects of medically necessary treatments, a combination of air, sea and ground transport to get you to the nearest adequately equipped hospital is covered. You are also covered for a ticket to return to your **home country**. One way economy air or ground transportation ticket back to the area you were initially transported from, or to your **home country**.

Important conditions:

- → Your **illness** or **injury** is covered under this insurance (for example: not if you were skiing off-piste).
- → Any transportation arrangement is approved in advance and coordinated by us.
- → The need to be transported to a different hospital is recommended by the attending **physician** who certifies that it is medically necessary and that your life or a limb is at risk if you are not transported to a different hospital.
- → You agree to be transported. If you are in a condition where you are unable to agree, the person who is speaking on your behalf agrees (typically a family member that the hospital gets in touch with).
- → The emergency did not happen as a result of you ignoring or failing to seek a treatment that was previously recommended by a **physician**.

SafetyWing covers: Up to $100,000 during your lifetime (**lifetime max**), or $25,000 in relation to a **pre-existing illness or injury**. Up to $5,000 for a ticket to return to your home country.

❺ Return for medical reasons (repatriation)

A one way economy air or ground transportation ticket is covered after you've received medical treatment for a covered **illness** or **injury**, as long as the attending physician states that the return to your **home country** for follow-up treatment is **medically necessary**.

Important conditions:

- → The **illness** or **injury** you suffered was severe enough to be **life-threatening**.

SafetyWing covers: Up to $5,000.

❻ Care outside hospital

Care in an **extended care facility** is covered when you are transferred from a **hospital** treating a covered **illness** or **injury**. At-home nursing care provided by a **home health care agency** is covered as long as you are transferred from a **hospital** in relation to a covered illness or injury, and it is in place of a **medically necessary** stay at the **hospital**.

SafetyWing covers: Up to the overall limit (**max limit**).

❼ Diagnostics

Examples: X-ray, MRI scan, CT scan, complete blood count. Covered if deemed **medically necessary** by a **physician** (exceptions: psychometric, intelligence, behavioral or educational testing are not included).

SafetyWing covers: Up to the overall limit (**max limit**).

❽ Rental of hospital bed or wheelchair

Medically necessary rental of a standard basic **hospital** bed and/or a standard basic wheelchair are covered up to the purchase prices.

SafetyWing covers: Up to the overall limit (**max limit**).

❾ Prosthetics

First time artificial limbs, eyes, larynx, breast prosthesis are covered. Repair or replacement is not covered.

SafetyWing covers: Up to the overall limit (**max limit**).



❶❿ Physical therapy or chiropractor

To treat a covered **illness** or **injury** with a physical therapist or chiropractor, you can book up to three (3) visits per injury/illness directly. If you need more than three (3) visits, you need a referral from a doctor.

Important conditions:

→ In case you are referred by a **hospital** or doctor, they cannot be affiliated with the practice you are referred to.

SafetyWing covers: Up to $50 per day, for up to 10 visits.

❶❶ Pain relieving emergency dental treatment

Emergency dental treatment to resolve acute onset of pain (which is sudden and unexpected) is covered.

Important conditions:

→ Treatment is sought out within 72 hours of the pain starting.
→ The pain happens without advance warning: An advance warning could either be a physician or dentist recommendation, or symptoms which would have caused a prudent person to seek medical or dental attention before the onset of pain.
→ Dentures or dental appliances are not covered.

SafetyWing covers: Up to $1,000 in relation to acute onset of pain.

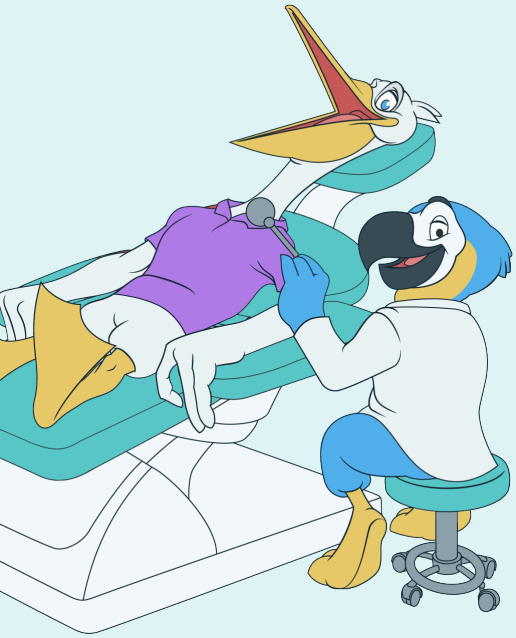
❶❷ Emergency dental treatment and surgery following an accident

Emergency dental treatment and surgery are covered to restore or replace natural teeth that were lost or damaged in an **accident** which is covered under this insurance.

Important conditions:

→ The treatment is carried out by a dentist.
→ Existing dentures or dental appliances are not covered.

SafetyWing covers: Up to the overall limit (**max limit**).



⓭ Emergency eye exam

If your prescription lenses were in your lost checked luggage, or broke, or were lost in a covered **accident** that caused an **injury**, an emergency eye exam in order to obtain a corrective lens prescription is covered. The replacement glasses/contacts themselves are not covered.

Important conditions:

→ The eye exam must be performed by a licensed optometrist to establish proper corrective lens prescription.

→ The prescription cannot be determined by your existing corrective lenses because of the damage or loss.

SafetyWing covers: Up to $100.

⓮ Pocket money while **hospitalized** (**hospital** indemnity)

If you are **hospitalized** for a covered illness or injury, you receive $100 per night you are **hospitalized**.

SafetyWing covers: $100 per night..

⓯ Visit from a family member in relation to serious **illness** or **injury**

One economy round-trip ticket, as well as reasonable expenses for housing and food for up to 15 days are covered for one family member to visit the area you are **hospitalized** in (or about to be **hospitalized** in).

Important conditions:

→ You are confined to an **ICU**, or you have received an emergency transportation to a better equipped **hospital**, in relation to a **life-threatening** covered **illness** or **injury**.

SafetyWing covers: Up to $6,000.

⓰ Cash payout if you lose limbs or eyes in an accident

If you lose one or more limb(s) or eye(s) in an **accident**, you will receive a cash payout. The **accident** has to be the sole and direct result of bodily injury caused by external, violent and visible means.

Important conditions:

- → The **accident** that caused your loss is covered by this insurance.
- → Your loss occurs within 30 days of the **accident**, and is not contributed to by illness.
- → A loss of limb means you lost your arm/hand at the wrist or higher, or your leg at the ankle or higher.
- → Losing an eye means permanently and irrevocably losing 100% of your eyesight in an eye.
- → You are not covered for loss caused by terrorism, war or act of war.

SafetyWing covers: $12,500 for the loss of one limb/eye, $25,000 to you for the loss of two or more. Up to $25,000 in your lifetime (**lifetime max**).

⓱ Complications of pregnancy

You are covered if you are pregnant and suffer from one of the following: Ectopic pregnancy, miscarriage, hyperemesis gravidarum, pre-eclampsia, eclampsia, missed miscarriage and conditions of comparable severity.

Important conditions:

- → The incident happens during the first 26 weeks of pregnancy.

SafetyWing covers: Up to the overall limit (**max limit**).



18 Medical coverage during visits to your home country

Emergency medical treatment of unexpected **illness** or **injury** that are covered by this insurance, are also covered during short visits to your **home country**.

Important conditions:

- → You need to have an **active insurance period** of at least 90 days.
- → You are only covered for visits up to 30 days per stay in your **home country** per 90 days of **active insurance period**, except if your **home country** is the **US**, then it is up to 15 days per 90 days of **active insurance period**.
- → If you stay in your **home country** longer than 30 days (15 for **US**), your coverage is paused until you leave. The coverage resumes once you are out of your **home country** again.
- → You must visit your **home country** from abroad, after your insurance **start date**.
- → In the case of a claim you will need to prove the date you entered your **home country**, and the date you intended to leave - and both dates must be within the dates of your active insurance period (for example by providing your flight tickets).
- → You visiting your home country is not for the purpose of obtaining treatment for an **illness** or **injury** that occurred while abroad.

SafetyWing covers: Up to the overall limit (**max limit**).



19 Emergency treatment of a pre-existing illness or injury

Pre-existing illness or injuries are not covered in general, but emergency treatment of a **pre-existing illness or injury** is covered.

Important conditions:

- → You have a sudden and unexpected emergency which has a short duration, is rapidly progressive, and requires urgent treatment.
- → You seek treatment within 24 hours of the unexpected emergency.
- → The illness or injury must neither be incurable nor expected to become worse over time. For example, we will not be able to cover emergency treatment of a pre-existing illness or injury such as multiple sclerosis or Parkinson's disease.

SafetyWing covers: Up to the overall limit (**max limit**). Up to $25,000 in your lifetime for medical evacuation (**lifetime max**).

Covid-19

❶ Medical treatment of COVID-19

Medical treatment of COVID-19 is covered on the same terms as any other disease. Testing for COVID-19 will only be covered if deemed **medically necessary** by a **physician**. The antibody test is not covered.

SafetyWing covers: Up to the overall limit (**max limit**).

❷ Unexpected quarantine caused by COVID-19

Quarantine outside your home country is covered at $50/day for up to 10 days (with the limitation of being once within a 364-day period).

Important conditions:

- → Your **active insurance period** is 90 days or more.
- → Your **quarantine** is mandated by a physician and governmental authority, because you have either tested positive for COVID-19 or you are symptomatic and waiting for your test results.

SafetyWing covers: $50 per day spent in **quarantine** for up to 10 days.



Travel

❶ Unplanned overnight stay

In the case of an unplanned overnight stay, the cost of reasonable accommodation and meals is covered for up to two days.

The delay must be caused by one of the following reasons:

- → Your scheduled transportation by airplane/bus/train/boat that you had a valid ticket for, was delayed or canceled with no replacement, for at least 12 hours. Your transportation must have been arranged by a company that has scheduled routes and ticketed passengers (so for example a taxi or rented bus is not covered even if it is 12 hours delayed).
- → You were part of a traffic accident while on your way to the departure airport (requires proof in form of a police report).
- → An organized labor strike, hijacking or quarantine held you up.
- → Your passport or other necessary travel documents were stolen (requires proof in form of a police report).

SafetyWing covers: Up to $100 per day, for up to 2 days.

❷ Lost checked luggage

If your luggage goes missing on your flight or cruise, you can get reimbursed for what was inside if it's still missing after 10 days.

Important conditions:

- → You had a ticket that was paid for and you were onboard the flight/ship.
- → You must have filed an incident report with the airline/cruise line and completed their instructions and forms to attempt to retrieve your luggage.
- → You must provide the incident report you filed, as well as documentation from the carrier that the bag was checked and is still missing after at least 10 days.
- → You provide proof of the existence of your items before they went missing (for example with a receipt of the purchase).
- → We will determine the reimbursement value of your belongings based on valuations at the time of loss and market data available at the time of claim decision.



SafetyWing covers: Up to $3,000 per active insurance period, up to $500 per item. Up to $6,000 in your lifetime (lifetime max).

❸ Stolen passport or travel visa

Reimbursement for reasonable costs to replace your passport or visa if it was stolen.

Important conditions:
- → You took reasonable care for the safety of your passport/visa.
- → The theft is reported to the police within 24 hours.
- → You provide receipts for the costs associated with the replacement.

SafetyWing covers: Up to $100.

❹ An unforeseen event in your home country for which you to need to go home (trip interruption)

A one way economy ticket for air or ground transportation to the area of your residence in your home country is covered if there was an unforeseen event in your home country.

The unforeseen event must be caused by one of the following reasons:
- → Fire or weather destroyed more than 40% of your residence.
- → Death of one of the following family members: Parent, spouse, sibling, child, grandchild.

SafetyWing covers: Up to $5,000.

❺ Transportation home for your children if you are hospitalized

A one way economy ticket for air or ground transportation to the area of your residence in your home country is covered for your children if you are hospitalized.

Important conditions:
- → They are under 18 years old.
- → They are also covered under this insurance.
- → There is no family member on your trip who is over 18 years old, other than you.
- → Your **hospitalization** is expected to exceed 36 hours.

SafetyWing covers: Up to $5,000.

❻ Evacuation from local unrest

While you are traveling, if a travel warning is issued for the area you are located, the cost of transportation by the most economical means possible to either your home country or a nearby safe country is covered.

Important conditions:
- → The start date of your active insurance period was before the travel warning was issued.
- → There was no travel warning in place when you arrived in the area.
- → You have to contact us to have this arranged within 10 days of the travel warning being issued.
- → This is arranged in collaboration between us and you, and we decide which country you will be evacuated to.

SafetyWing covers: Up to $10,000 in your lifetime (**lifetime max**).



❼ Accommodation in a different place if a natural disaster causes evacuation

If local authorities order an evacuation of the destination you are in, either before an anticipated natural disaster or after it happened, the cost of your replacement accommodation can be covered for up to 5 days.

Important conditions:
- → You can provide proof of payment for your original accommodation, as well as receipts for the replacement accommodation.
- → A hurricane/typhoon/storm is only covered if there was no notice until the last 72 hours that its anticipated path would be within 200 miles of your original accommodation.

SafetyWing covers: Up to $100 per day, for up to 5 days.

❽ Pet return

If you are traveling alone with a pet but end up in a **hospital** so that the pet is left unattended, a one way ticket for your pet to your home country is covered to get your pet home.

Important conditions:

- → The **illness** or **injury** that caused the **hospitalization** is covered by this insurance.
- → The **hospitalization** is expected to be longer than 36 hours.
- → You are not traveling together with anyone who is over 18 years old.

SafetyWing covers: Up to $1,000.

❾ Robbery under abduction and forced transportation

If you are held against your will by the use of force or intimidation, forced by your captor to another location and you have to give up valuables in order to be released, you are covered for reimbursement of the value of surrendered personal belongings and/ or money (cash, travelers' cheques, cheques, postal and money orders.

Important conditions:

- → The incident is reported to the police within 24 hours from release.
- → This coverage does not apply if the robbery or abduction first occurs in one of the countries listed as high risk, as follows: Afghanistan, Central African Republic, Democratic Republic of the Congo, Iraq, Libya, Mali, Niger, Nigeria, North Korea, Pakistan, Somalia, Sudan, South Sudan, Syria, Venezuela, Yemen, or any country for which we are prohibited from transaction due to international sanctions.
- → The robbery or abduction must not be a result of dishonest or criminal acts by you.
- → Any claim that is found to be fraudulent will be denied, and we might press charges against you.

- → You provide proof of the existence of your personal belongings before they were taken from you (for example with a receipt of the purchase). For cash or cash equivalent, you provide evidence of the initial withdrawal of the cash/ source of funds.
- → We will determine the reimbursement value of your personal belongings based on valuations at the time of loss and market data available at the time of claim decision.

SafetyWing covers: Up to $10,000 in your lifetime (**lifetime max**), up to $1,000 per personal belonging, up to $ 300 for cash or cash equivalent.

If you die

❶ Arrangement for your body (burial or repatriation of remains)

In the case of your death, your beneficiary can claim for either a local burial/ cremation, or transportation of your body or remains to your home country. This will be decided and coordinated between us and your beneficiary/family members.

If transportation is chosen, the expenses for transportation and reasonable preparation is covered to get your remains to the airport closest to your home country address (or seaport or station, depending on the mode of transportation). If local burial is chosen, the cost of burial or cremation in the country you died is covered.

Important conditions:

- → The illness or injury that caused your death was covered by this insurance.
- → Travel arrangements are approved in advance and/or coordinated by us.

SafetyWing covers: Up to $20,000 for transportation or up to $10,000 for local burial.

❷ Cash payout to your beneficiary (accidental death)

If you die in an **accident** your **beneficiary** receives a cash payout. Your death has to be the sole and direct result of bodily injury caused by external, violent and visible means.

Important conditions:

- → The **accident** that caused your death is covered by this insurance.
- → Death must occur within 30 days of the **accident**, and is not contributed to by illness.
- → If you already received a cash payout for loss of limbs or eyes for the same **accident** as the one that caused your death, that reimbursement is subtracted from this payout (so if you received $12,500 your **beneficiary** receives $12,500, or if you received $25,000 your **beneficiary** receives $0).
- → You are not covered for death caused by terrorism, war or act of war.

SafetyWing covers: Up to $25,000.

Liability

❶ Coverage for claims that someone is holding you financially responsible for

Liability is coverage for damage that you cause to something or someone else (a **third person**). So if you end up in a situation where you are legally liable to pay the costs associated with:

- → Accidentally hurting someone's body including death, illness and disease (this coverage is not for a **related third person**)
- → Accidentally damaging or losing someone's property or things (physical, tangible, material)

Important conditions:

- → You (or your legal representatives) have to give us notice of any prosecution or inquest in connection with any circumstances that may give rise to liability under this section.
- → You must not admit, offer, promise, pay or indemnify without it being approved by us in writing.
- → All documents you receive related to the case, have to be forwarded to us immediately.

- → Upon our request, you have to give us the right to take over and act on your behalf and in your name, to defend, enter a settlement agreement or prosecute in your name, in any way we see fit. This includes, for our benefit, any claim for indemnity or damages against other parties or persons.
- → At any time we can pay you what you are covered for or a lesser amount needed to settle the case. Once this payment is made, we have no more obligations related to your case, and may choose to no longer participate in any way related to your case. You can still claim for costs that incurred prior to the payment date.

You are not covered for:

- → Something you intentionally did.
- → Something that happened because of you being under the influence of alcohol or drugs (unless the drug was prescribed by a licensed **physician**).
- → Something caused directly or indirectly in connection to any of the following:
  - Motorized vehicle (for example: car or moped)
  - Aircraft
  - Hovercraft
  - Watercraft (boat, vessel)
  - Parachute, parasail, glider
  - Firearms, fireworks, explosives, deadly weapons
  - Racing activity,
  - Hunting activity,
  - Gambling, gaming, or betting of any kind,
- → Dishonest or criminal acts done by you or someone authorized by you.
- → Breaching an agreement you have agreed to follow (verbal or in writing).
- → Fine or penalty imposed by a governmental authority or other regulatory body, or an obligation to cover punitive or exemplary damages.
- → Something caused by animals in your custody or that you own.
- → Hurting someone's body who is under a contract of employment, service or apprenticeship with you.
- → Hurting someone's body in connection with any trade, business or profession.
- → Hurting someone's body with a property, building, caravan or trailer you are currently in control of (rent, own, borrow).
- → Damaging someone's property while you are renting it, using it, or that you are in the custody or control of (except your temporary accommodation where you currently are staying, such as a hotel room or airbnb).
- → Damaging someone's property through fire, flood, wind, hail, water leak, gas leak, an explosion or similar events.

SafetyWing covers: Up to $25,000 in your lifetime (lifetime max) for third person injury or property, and up to $2,500 for related third person property.

Sports and activities

This section relates to all the coverage described above. See the lists below to learn which sports and activities are covered and not covered. For the sports that are covered, you are covered for attending classes, solo training, attending private lessons and informal training with a group.

Important conditions:

- → Professional: If you are a professional athlete or an instructor, you are not covered while practicing your sport.
- → Organized: The sport or activity cannot involve regular or scheduled practice, or intention to compete.
- → Rewarded: There can be no wage reward or profit connected to you doing the activity.
- → Expeditions: You are not covered while exploring remote or inaccessible areas, exploratory expeditions and new routes or activities for example within Antarctica, the Arctic Circle or Greenland.
- → Safety: You must ensure the sport or activity is adequately supervised and that appropriate safety equipment (such as helmet, life jackets etc.) are worn.



Covered sports

- (A) Angling
- Archery
- (B) Badminton
- Ballooning
- Baseball
- Biking (included touring and organized tours)
- Bowling
- Bungee jumping
- Bushwalking
- (C) Camel riding / trekking
- Camping under 4,500 meters altitude
- Canoeing
- Canyon swing
- Canyoning
- Capoeira dancing
- Clay pigeon shooting
- Cricket
- Cycling under 4,500 meters altitude
- (D) Deep sea fishing
- Dirt boarding
- Dog sledding (not racing or competing)
- (F) Fell running / walking
- Fencing
- Fishing
- Flying as a passenger
- (G) Glacier walking under 4,500 meters altitude
- Golf
- Gymnastics
- (H) Hiking under 4,500 meters altitude
- Horse riding
- Hot air ballooning as a passenger
- Hunting (excluding big game)
- (I) Ice skating (indoor or outdoor)
- Ice climbing under 4,500 meters altitude
- (J) Jet boating
- Jet skiing
- (K) Kayaking
- (L) Land surfing
- (M) Moped biking except as excluded below
- Mountain biking under 4,500 meters altitude
- (N) Netball
- (O) Orienteering
- (P) Paintballing
- (R) Rambling
- Rap jumping
- Rifle range shooting
- Rock climbing
- Roller blading
- Roller skating
- Rowing / sculling
- (S) Safari tours
- Sailing
- Sandboarding
- Sand skiing
- Sea canoeing
- Sea kayaking
- Skateboarding
- Skiing (not covered off-piste and/or against the advice of the local ski school or local authoritative body)
- Sleigh rides
- Sledding
- Snorkelling
- Snow rafting
- Snowboarding (not covered off-piste and/or against the advice of the local ski school or local authoritative body)
- Soccer
- Speed boating
- Squash
- Stand up paddle surfing
- Stilt walking
- Surfing
- Swimming
- (T) Table tennis
- Ten pin bowling
- Tennis
- Trail bike riding
- Trekking under 4,500 meters altitude

Tubing
Tubing on snow
U Ultimate frisbee
V Via ferrata under 4,500 meters altitude
Volleyball
W Wake skating
Wakeboarding
Walking
Water skiing
Weightlifting, cardio and classes at the gym (note that training for or attending a powerlifting competition is excluded)
Windsurfing
Y Yachting
Yoga
Z Zip line
Zorbing

The following sports and activities are not covered

A All-terrain vehicles
American football
Aussie rules football
Aviation (except when traveling solely as a passenger in a commercial aircraft)
B Base jumping
Big game hunting
Bobsleigh
Boxing
C Cave diving
Cliff jumping
H Hang gliding
Heli-skiing
Heli-gliding
Hot air ballooning as a pilot
I Ice hockey
K Kite-surfing
L Luge
M Martial arts
Motorized dirt bikes
O Outdoor endurance events
P Parachuting
Parasailing
Powerlifting (lifting at max weight with the intention of attending a competition)
Q Quad biking
R Racing by any animal, motorized vehicle, or BMX, and speed trials and speedway
Rugby
Running with the bulls
S Skeleton
Skiing off piste (outside prepared and marked in-bound territories) and/or against the advice of the local ski school or local authoritative body
Snowboarding off piste (outside prepared and marked in-bound territories) and/or against the advice of the local ski school or local authoritative body
Sky surfing
Snow mobile
Spelunking
Scuba diving (except as described in the covered section)
T Tractors
W Whitewater rafting
Wrestling
Any activity at elevations of 4,500 meters altitude or higher

Add-on Adventure sports

If you have this add-on it extends the list of sports you are covered for.

You are still not covered for professional, organized or rewarded sports, or for expeditions, and you are still required to ensure your safety.

The following sports are covered with the add-on (in addition to sports already covered)

American football
Aussie rules football
Aviation
Bobsleigh
Boxing
Cave diving
Free-style skiing
Hang gliding
High diving
Ice hockey
Karting
Kite-surfing
Martial arts
Luge
Motorbiking
Motorized dirt bikes
Mountaineering at elevations under 6,000 meters altitude
Parachuting
Parasailing
Paragliding
Quad biking
Rugby
Ski / snowboard jumping
Ski-flying
Skiing / snowboard acrobatics
Skydiving
Skeleton
Snow mobile
Spelunking
Scuba diving accompanied by an instructor certified by PADI/NAUI/SSI/BSAC
Tandem skydiving
Tobogganing
Whitewater rafting
Wrestling

SafetyWing covers: Up to $100,000 in your lifetime (**lifetime max**).

Add-on Theft coverage for electronics

If you have this add-on you can get reimbursed for some of the value of the items if your electronics are stolen.

Electronics covered are:
- → Laptops, cameras, lenses, smartphones, e-readers, music players, tablets, earphones, earplugs, iPads, airpods and drones.

Important conditions:
- → You took reasonable care for the safety of your electronics.
- → The theft is reported to the police within 24 hours.
- → You provide proof of the existence of the electronics before they were stolen (for example with a receipt of the purchase).
- → We will determine the reimbursement value of your electronics based on valuations at the time of loss and market data available at the time of claim decision.

SafetyWing covers: Up to $3,000 per active insurance period, up to $1,000 per electronic. Up to $6,000 in your lifetime (**lifetime max**).

Add-on Include coverage in the USA

If you have this add-on you'll have the same coverage on trips to the **US**, as you do outside the **US**.

Important conditions:
- → To be covered by this add-on you must not be a **US** citizen or resident in any way, even if you have a different **home country**.

You will have to pay:
- → $100 co-pay for each visit to an emergency room in the **US**.
- → $50 co-pay for each visit to an Urgent Care Center in the **US**.

What is not covered (exclusions)?

This section is important to read, because assuming something is covered, and then realizing after the incident that it is not, is a lot worse than assuming something isn't covered and later realizing it is. If you read this section of what is not covered, you have some idea of what to avoid so that you make sure you take the right precautions and don't put yourself in situations where insurance won't cover you. Everything listed below is relevant to all parts of the coverage.

1. **Pre-existing illness or injury**, except as described in the section "Emergency treatment of a pre-existing illness or injury"
2. Any treatment that is not **medically necessary**.
3. Charges exceeding **usual, reasonable and customary**.
4. Any **illness** or **injury** resulting from an epidemic, pandemic, public health emergency, natural disaster, or other disease outbreak when a **health warning** has been in effect before your **start date** or if you did not leave the area mentioned in the **health warning** within 10 days following the date the warning is issued. Except what is described in the section called "COVID-19".
5. Any costs or medical conditions related to pregnancy or childbirth, except what is described in the section called "Complications of pregnancy".
6. **Mental health disorders**.
7. Any birth defects, congenital illnesses, or hereditary conditions.
8. Impotency or sexual dysfunction.
9. Sexually transmitted diseases and conditions (for example: syphilis, gonorrhea, chlamydia, trichomoniasis, genital herpes, and HPV).
10. HIV, AIDS and ARC, and all diseases caused by HIV.
11. Cancer or neoplasm.
12. **Substance abuse** or substance addiction, or any **illness** or **injury** that happened as a result of **substance abuse** or substance addiction.
13. Acne, moles, skin tags, diseases of sebaceous glands, seborrhea, sebaceous cyst, hypertrophic and atrophic conditions of skin.
14. Sleep apnea or other sleep disorders.
15. Obesity and weight modification (example: gastric bypass).
16. Self-inflicted **illness** or **injury**.
17. Suicide or attempted suicide.
18. Injury that happened as a result of being drunk on alcohol or intoxicated by other drugs, except drugs that were prescribed by a physician.
19. Injury that happened as a result of drunk driving of any type of motorized vehicle (for example car, moped, motorbike, watercraft, aircraft, electric scooter). The threshold of your allowed blood alcohol content is 0.8, or it is determined by local laws where you are – whichever is lower.

20. Any kind of routine medical examination for preventative or informative purposes only (for example medical attestations, vaccinations and annual check-ups).
21. Injury sustained from participation in a riot, insurrection or violent disorder.
22. The voluntary use of any chemical compound or poison unless used according to the directions of a **physician**.
23. Dental treatment, except what is described in sections “Pain relieving emergency dental treatment” and ““Emergency dental treatment and surgery following an **accident**”.
24. Organ or tissue transplants or related services.
25. Nebulizers, oxygen tanks, diabetic supplies, other supplies for use or application at home (except **medically necessary** basic wheelchair or **hospital** bed, which are covered).
26. While confined primarily to receive **custodial care, educational or rehabilitative care**, or any medical treatment in any establishment for the care of the aged, except rehabilitative care received upon direct transfer from a **hospital**.
27. Promotion or prevention of conception (example: artificial insemination, treatment for infertility, sterilization or reversal of sterilization).
28. Eye **surgery** when the primary purpose is to correct nearsightedness, farsightedness or astigmatism (example: corrective refractive **surgery**).
29. Corrective, orthopedic or orthopedics devices (example: eyeglasses, hearing aids), or related tests and examinations, except as described in the section called “Emergency eye exam”.
30. Hair loss or growth (example: hair transplants or drug that promises hair growth).
31. Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy, holistic care of any nature, massage and kinesiotherapy.
32. Psychometric, intelligence, competency, behavioral and educational testing.
33. Any treatment for cosmetic or aesthetic reasons, except for reconstructive **surgery** when such **surgery** is directly related to and follows **surgery** for a covered **illness** or **injury**.
34. Any modifications of the body intended to improve the psychological, mental or emotional wellbeing (for example: sex-change **surgery**).
35. Exercise programs (even if prescribed by a **physician**).
36. Anything that happened as a result of exposure to non-medical nuclear radiation or radioactive material.
37. Cryopreservation, implantation or re-implantation of living cells.
38. Genetic or predictive testing.
39. Investigational, experimental or for research purposes, meaning procedures, services or supplies which deviates from generally accepted standards of current medical practice.

40. Any treatment not administered by or under the supervision of a **physician**, and products that can be purchased without a doctor's prescription.
41. Any service provided by a family member or any person who ordinarily resides with you.
42. Any service provided at no cost to you.
43. Failure to keep a scheduled appointment.
44. Payable under any government system.
45. Payable under worker's compensation or employer's liability laws, or by any coverage provided or required by law.
46. Charges resulting from or occurring during the commission of any violation of law, excluding minor traffic violations.
47. War, military action or while on duty as a member of a police or military force unit.
48. Travel or accommodations, except as explicitly described in the covered sections.
49. Anything that happened in the US, except as described in the section called "Medical coverage during visits to your home country" or "[Add-on] Include coverage in the USA".
50. Anything that happened while you did not have an **active insurance period**.
51. Claims made more than 60 days after the **end date** of your **active insurance period**.
52. Any charges incurred when the purpose of your travel is to obtain medical or cosmetic treatment.
53. Complications or consequences of treatment, illness or injury which was not covered on this insurance.
54. Anything that is not described in the covered sections of this Description of Cover.

How to file a claim?

You need to claim within 60 days of the **end date** of your insurance. Some types of claims require that you notify us in advance, or that we make the arrangements (for example "Emergency transportation to a better equipped hospital"). If you're **hospitalized**, you have to give us notice as soon as possible, at the latest before you are discharged.

You may submit your claim as follows:

1. Pay yourself and submit a claim for reimbursement on the SafetyWing website, or email claims@safetywing.com. Some claims require that you notify us beforehand, or that we arrange for the payment as described below.
2. Reach out to our 24/7 assistance so we can arrange for the payment. This option is not available for all types of claims.

Important:
Every claim will need to be supported by documents that confirm you've met the requirements of the benefit you are claiming for. The 24/7 customer service team is always there to help you if you're unsure about what documentation you need.

For example if you are claiming for medical treatment, you also need a medical statement from those who treated you. Make sure to ask for this before you leave. If you only submit a receipt, the claims department will have to do the work of getting a hold of the provider to confirm your claim, and this is not always possible.

Each time you make a medical claim, if it could be relevant, we'll look at your medical history. We might ask for more information to understand if your **illness** or **injury** is new or pre-existing. In cases where a **pre-existing illness or injury** could be the cause of your claim, the claims process may take a bit longer, and you might need to provide us with more information or documentation.

Other insurance

We do not pay for claims if the medical expenses have been paid by other medical insurance or you or the insured have received a reimbursement from any other source.

If you or the insured have other medical insurance, including medical benefits under any employment contract, which allows you or them to claim a refund for medical expenses, you or the insured must first claim from these policies before making any claim under the Policy. Our obligations to pay under the Policy will only arise after you have fully claimed under these policies.

If we have paid any benefit to you first before a claim is made under the other medical insurance policies or employee benefits, the other medical insurers or employer will have to refund us their share. You must give us all the information and evidence we need to help us get back any other medical insurer's share of the claim we have paid.

For every claim, the total reimbursement we will make will not be more than the actual expenses paid.

Cancellations

You can cancel anytime you want if you are not satisfied with this Policy. Reach out to the customer service team to cancel your Policy (via chat, or email support@safetywing.com).

Your premiums will be refunded in full if we receive the cancellation request before the **start date** of your **active insurance period**.

If we receive the cancellation request after the **start date** of your **active insurance period**, the unused portion of your premiums will be refunded only if you haven't filed a claim; we will apply a $25 cancellation fee.

The premiums paid for adventure sports and theft coverage for electronics add-ons are non refundable if the cancellation request is received after the **start date** of your **active insurance period**.

How long or short can I buy this insurance for?

One **active insurance period** lasts a minimum of 5 days, up to a maximum of 364 days. You can keep buying new insurance plans an unlimited amount of times, until you turn 70 years old. Starting the day you turn 70, you can no longer buy coverage with this insurance.

Whenever you buy a new plan with a new **start date**, any illness or injury you have had before or at the **start date** will be deemed a **pre-existing illness or injury** during this new **active insurance period**.

When is my insurance active?

If you are outside your **home country**

→ By default your **start date** is set to the date you buy the insurance, and your insurance is activated the moment you receive your **proof of insurance email** after a purchase. If you buy our insurance with a **start date** in the future, your insurance is activated at 00:00 (12am) on that date in UTC timezone.

If you are inside your **home country**

→ You have to leave your home country before the insurance can be activated. If the **start date** is on the day you leave or earlier, your coverage is active from the moment you cross the border and leave your **home country**.

If you visit your **home country**

→ There is limited coverage for a certain number of days for visits home. Read more under the section called “Medical coverage during visits to your home country”. If you stay in your **home country** longer than the amount of days available for **home country** coverage, you will not have any coverage under this insurance until you leave your **home country**. Your coverage resumes when you leave your **home country** as long as you are still within your **active insurance period**.

If you choose to set up your insurance with the auto extension enabled, your plan will auto renew for up to 364 days, and every time you successfully pay for your extension, the **end date** of your **active insurance period** will be pushed 28 days further into the future until you cancel or until the **end date** is day number 364.

Your coverage expires on the **end date** of your **active insurance period**. Before the **end date** we will send you two reminder emails about renewing your insurance so that you can avoid any lapse in coverage by confirming to purchase a new plan with a new **start date** immediately after the previous **end date**.

Benefit period: If you are in the middle of medical treatment for a covered **illness** or **injury** when your coverage reaches its **end date**, the medical treatment for that specific **illness** or **injury** is covered for up to 90 days from the first day of your diagnosis or treatment. Treatment is only covered for something that happened while your insurance was active, not for anything that happens after the **end date**.

My claim was denied, and I disagree. How do I appeal?

If your claim is denied you will receive a written explanation of why it was denied. If you do not agree with our decision, you can appeal within 6 months (180 days) of the day you received the decision. The appeal can be sent to claims@safetywing.com.

When we receive the appeal we will review it and you’ll get a response back in writing. You can appeal a decision two times, but it does not limit your right to make a complaint as described below.

How to make a complaint?

If you’re not happy with anything related to the Policy and/or claims, we are here to help. Please follow this process to ensure that your problem or concern is dealt with effectively and efficiently.

1. First, if you haven't yet, get in touch with us through one of the following channels:
   a. Our online chat on safetywing.com
   b. To our claims department at claims@safetywing.com

2. If you are not satisfied even after speaking to our Support Team, you can escalate your concerns to management by contacting feedback@safetywing.com.

   You will be contacted within 5 business days with our proposed solution. If more time is needed to resolve the issue, we will keep you updated at every step on what further information we might need and how much longer it might take.

   Please be sure to provide:
   – Claim or Policy number (if applicable)
   – As much information as possible on your dispute or complaint, including any prior responses from us on the issue

3. If, after completing Steps 1 and 2, you are still not satisfied with how we handled things, SafetyWing may propose that your issue be referred to the Centre for Effective Resolution (CEDR), an independent mediation service provider for conflict resolution.

4. Finally, please know that your legal rights are not affected by following the above outlined process. We recommend that you read the information in the "Arbitration" section under "Disclaimers and legal notices".

Definitions

Accident: A sudden, unintentional and unexpected occurrence caused by something external and visible which happens beyond your control and which results in physical injury or death to you.

Active insurance period: The period of time from the start date to the end date as written in your proof of insurance email (maximum 364 days). If you stop paying/extending or if you have been on the plan for 364 consecutive days, you have to start a new active insurance period with a new start date.

Beneficiary: The person that can receive a reimbursement from this insurance if you die. You choose your beneficiary when you sign up for the insurance. If you didn't choose a beneficiary or they died, the beneficiary status is automatically assigned to the next person in this order:

- → If you are older than 18: Your spouse. If you don't have a spouse, it will go to your children, split equally. If you also don't have children, it will go to your estate.
- → If you are younger than 18: Your custodial parents. If you don't have custodial parents, it will go to your siblings, split equally. If you also don't have siblings, it will go to your estate.

Custodial care: A type of care or service that is designed primarily to assist patients in performing activities of daily living. Custodial care also includes medium or long term care for those who are comatose, semi-comatose, paralyzed or mentally incompetent.

Educational or rehabilitative care: Care for restoration (by education or training) of one's ability to function in a normal or near normal manner following an illness or injury. For example: vocational or occupational therapy and speech therapy.

End date: The date your coverage stops as written on your proof of insurance email. The specific time your coverage stops is at the end of the day at 23:59 (11:59pm) in UTC timezone. The latest possible end date is 364 days from the start date.

Extended care facility: An institution, or a distinct part of an institution which

- → Is licensed as a hospital, extended care facility or rehabilitation facility in the state or country where it operates
- → Provides 24-hour nursing care under the regular supervision of a physician and the direct supervision of a registered nurse
- → Maintains a daily record on each patient
- → Provides each patient with a planned program of observation prescribed by a physician, and with active treatment of an illness or injury
- → Is not a facility primarily for rest, the aged, substance abuse treatment, custodial care, nursing care or for care of mental health disorders or the mentally incompetent.

Family member: Biological or step parent, biological or step child, current spouse, biological or step siblings, parent in law, children in law, or sibling in law.

Health warning: A health warning is considered to be in place when either of these are true:

1. The **United States Centers for Disease Control & Prevention (CDC)** have issued a Warning Level 3 (Red) for the location/country or worldwide.
2. The **World Health Organization (WHO)** has issued advice against travel to the area or country.

Home country: Means the country where you principally reside and receive regular mail. U.S. residents (including citizens of U.S. Territories) are not eligible for coverage within the U.S. (including U.S. Territories), except as provided under home country coverage, regardless of the location of your principal residence.

Home health care agency: A public or private agency which operates pursuant to law and is regularly engaged in providing home nursing care under the supervision of a registered nurse, and maintains a daily record on each patient, and provides each patient with a planned program of observation and treatment by a physician.

Hospital: An institution which:

- → Legally operates as a hospital and is licensed by the staxte or country where it operates
- → Operates primarily to receive, care for and treat sick or injured people that need to be admitted to a hospital
- → Provides 24-hour nursing service by registered nurses either on duty or on call
- → Has a staff of one or more physicians available at all times
- → Provides organized facilities and equipment for diagnosis and treatment of unexpected medical conditions

- → Is not primarily a rehabilitation facility, long-term care facility, extended care facility, nursing, rest, custodial care or convalescent home, a place for the aged, drug addicts, alcoholics, runaways or similar.

Hospitalization/Hospitalized: Overnight stay in a hospital.

Illness: A sickness, disorder, illness, pathology, abnormality, ailment, disease or any other medical, physical or health condition. Illness does not include learning disabilities, attitudinal disorders or disciplinary problems.

Injury: An unexpected and unforeseen harm to the body caused by an accident that requires medical treatment.

Intensive Care Unit (ICU): A cardiac care unit or other unit or area of a hospital that meets the required standards of the Joint Commission on Accreditation of Hospitals for Special Care Units.

Life-threatening: Capable of causing death.

Lifetime max: The maximum amount of money that you can get reimbursed from us in your lifetime.

Master Policy: The Master Policy is a legal contract between the Policyholder and SafetyWing Insurance I.I.

Max limit: The maximum amount of money that you can get reimbursed from us on your insurance. Our max limit is $250,000 per active insurance period.

Medically necessary: Anything involved in the treatment or diagnosis of your illness or injury must be based on generally accepted current medical practice to be covered. Unnecessary extra measures taken which are simply convenient for you or the provider are not covered (for example: a hospital over-treats you by performing procedures or diagnostics or prescribing medicines that you don't need, or makes you stay in the hospital longer than necessary). We determine whether it is medically necessary. If you are unsure if something is medically necessary, please reach out to our 24/7 assistance.

Mental Health Disorder: A mental or emotional disease or disorder which generally denotes a disease of the brain with predominant behavioral symptoms; or a disease of the mind or personality, evidenced by abnormal behavior; or a disorder of conduct evidenced by socially deviant behavior. For example: Psychosis, depression, schizophrenia, bipolar affective disorder.

Outpatient: Medically necessary treatment by a physician for illness or injury that does not require hospitalization.

Physician: A Doctor of Medicine (MD), Doctor of Dental Surgery (DDS), Doctor of Dental Medicine (DDM), Doctor of Podiatry (DPM), Doctor of Osteopathy (DO), a licensed Physical Therapist or Physiotherapist, and a Doctor of Psychiatry (Psy.D) and a Doctor of Psychology (Ph.D.). Physician also includes a Certified Nurse Practitioner (CNP), Certified Registered Nurse Anesthetist (CRNA), Nurse Midwife or a Physician Assistant (PA) under the direction of a medical doctor. A physician must be currently licensed by the jurisdiction in which the services are provided, and the services must be within the scope of that license and covered under this insurance.

Policy: The Master Policy document, and any endorsements, riders or amendments that will attach during the Policy period.

Policyholder: The entity shown as the Policyholder in the Master Policy.

Pre-existing illness or injury: Any illness or injury to which one of the following applies:

1. You received a prior diagnosis or treatment for the illness or injury within 2 years before the start date.
2. You experienced symptoms within 2 years before the start date.*
3. There is reasonable medical certainty (more likely than not) that the illness or injury existed within 2 years before the start date. This means that even without your knowledge it can be considered a pre-existing illness or injury.*

*If you continue to be covered by Nomad Insurance under a new Policy after having reached 364 consecutive days of coverage under a single **active insurance period**, conditions 2 and 3 above will not apply to you, except for illness or injury that is untreatable and expected to become worse over time.

Proof of insurance email: The email that is sent to you after purchase that confirms the plan type, the dates of your active insurance period, home country, Policy number, chosen add-ons, the notable exclusions of this plan and geographical area of cover.

Quarantine: Strict isolation imposed by a physician and government authority to prevent the spread of a disease.

Related third person: Your family member, your travel companion, your travel companion's family member, and any other person that you are residing with or being hosted by.

Start date: You choose the start date of your active insurance period when you sign up, and you can find your chosen start date in your proof of insurance email and on your Nomad Insurance profile. Your start date begins at 00:00 (12am) of that date in UTC timezone, or at the time you receive your proof of insurance email, whichever is later.

Substance abuse: Alcohol, drug or chemical abuse, overuse or dependency.

Surgery: An invasive diagnostic procedure or the treatment of illness or injury by manual or instrumental operations performed by a physician while the patient is under general or local anesthesia.

Third person: Any person or legal entity except you or a related third person.

Travel warning: A travel warning is considered to be in place the first time when either of these are true:

1. The US Department of State issues a level 3 or level 4 travel advisory.
2. The Foreign, Commonwealth & Development Office advises against travel to the destination.

Urgent Care Center: A medical facility in the US separate from a hospital emergency department where ambulatory patients can be treated on a walk-in basis without an appointment and receive immediate, non-routine urgent care for an illness or injury presented on an episodic basis.

US/USA: The United States of America

Usual, reasonable and customary: The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. To be determined by us. If you're unsure of whether something meets the criteria, reach out to our 24/7 assistance.

You/Your means the person named in your proof of insurance email.
Your insurance refers to the coverage described
in your proof of insurance email.
We/Us/Our refers to SafetyWing I.I.
$ refers to the United States dollar.

Disclaimers and legal notices

SafetyWing Insurance I.I.

This Description of Coverage is issued to the Eligible Participant pursuant to the Outbound Travel Master Insurance Policy issued by Us to the Policyholder in Puerto Rico.

Policies are underwritten by SafetyWing Insurance I.I. which is a licensed insurance carrier incorporated in Puerto Rico, under the regulatory jurisdiction of the Office of the Commissioner of Insurance of Puerto Rico, company number 52139818. Registered address is 802 Ave. Juan Fernández Juncos, San Juan, Puerto Rico 00907. These details can be checked on the Office of the Commissioner of Insurance of Puerto Rico website: https://ocs.pr.gov/ English/Licensees/Pages/ default.aspx

Pursuant to the Policy, Eligible Participants are eligible to receive coverage from the Policyholder if they meet the requirements provided in the Classes of Eligible Persons provided in the Policy.

By purchasing this coverage, you are certifying that you are at least 14 days of age through age 69, and traveling outside your Home Country and your true, fixed and permanent home and principal establishment. Coverage under the Policy will only be provided while you are traveling outside of your Home Country, except as provided in the Policy.

Your coverage will not become effective until you have left your Home Country's jurisdiction.

A summary of the coverage provided to you through the Policy is provided above. In the event of any discrepancies between this description of coverage and the Master Policy, the Master Policy will control. You can request a copy of the Master Policy upon request to Us. Termination This plan covers you for the duration indicated on your plan documents and for a maximum duration of 354 days. However, we have the option to cancel the coverage for all people within the same risk categories as you (sex, age, class, or location). If we decide to cancel, we will give you a written notice at least 30 days in advance to your registered email address.

Law and Jurisdiction

You cannot take legal action to claim insurance benefits until you provide us with written proof of your claim for at least 60 days. After that, you have up to three years to bring a lawsuit. The laws of Puerto Rico will govern and interpret this agreement.

Arbitration

UNLESS YOU OPT-OUT, ANY DISPUTES BETWEEN YOU AND SAFETYWING INSURANCE I.I. WILL BE RESOLVED THROUGH BINDING ARBITRATION. THIS MEANS YOU CANNOT FILE A LAWSUIT OR PARTICIPATE IN A CLASS ACTION OR SIMILAR LEGAL ACTION.

Arbitration and Class Action Waiver

Except for certain claims, all disputes related to this insurance will be resolved through arbitration based on Puerto Rico's laws. The arbitration will be conducted individually, and both parties waive the right to participate in a class action or similar legal action. The arbitration will take place in Puerto Rico or through alternative means agreed upon, and the American Arbitration Association will administer the process. The arbitrator will make the final decision, and it can be enforced by a court if necessary. Both parties will keep the arbitration process and any awards confidential.

Opting Out of Arbitration

If you do not want to participate in arbitration, you can send a written notice to SafetyWing within 60 days of the end of your active insurance period. This notice should be sent to feedback@safetywing.com, attention to the General Counsel.

Data Protection

Please review SafetyWing's privacy policy on their website at safetywing.com/privacy-policy. We follow strict data protection practices and only allow employees and partners with a need to access your personal information to do so. We will not share your personal information with third parties unless required by law or legal process.

In our business activities, SafetyWing will collect, store, and process your personal data. This privacy policy provides information about how we gather, use, process, and disclose the personal data we collect from you or that you provide to us. Personal data refers to information about a living person that can identify them. We are responsible for protecting your data according to relevant data protection laws, including the European Union General Data Protection Regulation (EU) 2016/679, UK GDPR, PIPEDA, Argentine Personal Data Protection Law, Brazil's General Data Protection Law, Chile's Law for the Protection of Private Life no. 19.628, Colombia Law No. 1581, Mexico's Federal Law on the Protection of Personal Data, Peru Law No. 29733, Uruguay's Protection of Personal Data and Habeas Data no. 18.331, Costa Rica Laws No. 7975 and 8968, as well as other laws related to processing or transferring personal information across different countries. Please read the privacy policy carefully to understand how we use your personal data and your rights.

Rights of Third Parties

You cannot assign insurance benefits to a hospital, physician, or any other provider. They do not have any direct or indirect claims or rights against us.

Important Notice and Disclaimer Concerning the United States Patient Protection and Affordable Care Act

This insurance is not subject to, and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether this policy meets any obligations you may have under PPACA.