

Nomad Insurance

Essential

# Description of coverage.

Effective May 2026

SafetyWing Insurance I.I. Nomad Insurance

**NOTICE:** SafetyWing insurance I.I. 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.



SafetyWing

# Overview

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## What type of insurance is this?

SafetyWing Insurance I.I.'s ("SafetyWing's") Nomad Insurance Essential ("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 emergency medical coverage during short visits home. This insurance is not intended to cover treatment of chronic conditions, 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 what is covered and not covered.

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## 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.

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## 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 **US**".
- If you are a **US** citizen or resident you cannot use this insurance in the **US**, even if you consider somewhere else your **home country**, except as described in the section called "Medical coverage during visits to your **home country**".
- We will not provide cover and not be liable to pay any claim or provide any benefit under this Insurance to the extent doing so 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.

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## What is covered?

Below are all the areas this Insurance will cover you when this Insurance is active (your benefits). Each section is a condition of this Insurance 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

**i** Click on the highlighted word to go to the full term definition

## 1 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:

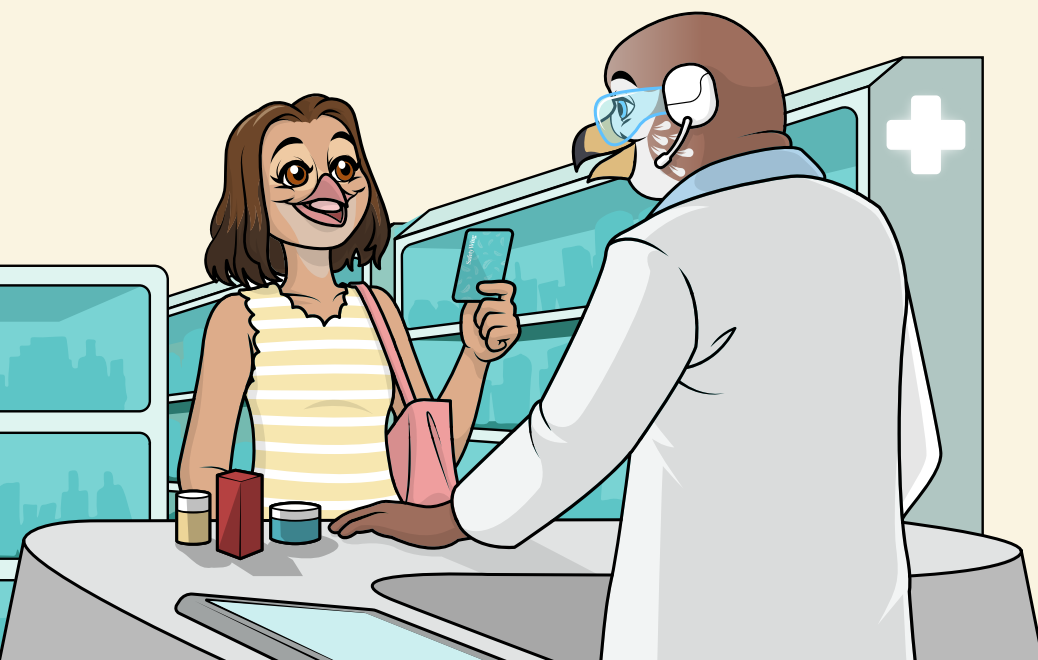
→ Nurse and doctor services (**physician** services, including virtual physician visits), **hospitalization** in a semi-private room (or equivalent cost, not to exceed the average semi-private room rate), **ICU's**, surgeries and **surgery** room, anesthesia, recovery room, supplies (example: dressing, 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**).

## 2 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 60 days. Up to the overall limit (**max limit**).



### 3 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 this insurance.

Important conditions:

→ **Search and rescue** services are not covered.

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

### 4 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 that require hospitalization, a combination of air, sea and ground transport to get you to the nearest adequately equipped hospital is covered. A combination of one way economy air, sea and ground transportation tickets back to the area you were initially transported from is covered.

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 benefit only covers transportation from one medical facility to the other. Coverage applies only up to when the member is admitted to the new medical facility.
- 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 currently 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 the area you were initially evacuated from.

### 5 Return to home country for medical reasons (repatriation)

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

Important conditions:

→ The **illness** or **injury** you suffered was severe enough to be **life-threatening** at the time of hospitalization.

**SafetyWing covers:** Up to \$5,000 per **active insurance period**.

### 6 Care outside hospital

Care in an **extended care facility** is covered when you are transferred from a **hospital** treating a covered **illness** or **injury**. In-home nursing care provided by a **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 instead of a **medically necessary** stay at the **hospital**.

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

### 7 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**).

### 8 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**).

## 9 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**).

## 10 Physical therapy or chiropractor visits

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. Note that if physical therapy is needed while you are hospitalized for a covered illness or injury, those sessions are fully covered up to the **max limit** and do not count towards your visits as stated here.

**SafetyWing covers:** Up to \$50 per day, for up to 10 visits per **active insurance period**.

## 11 Pain relieving emergency dental treatment

Emergency treatment to resolve acute onset of dental 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.
- You have had an **active insurance period** of at least 14 days at the onset of pain.
- Dentures or removable dental appliances are not covered.

**SafetyWing covers:** Up to \$1,000 in relation to acute onset of pain per **active insurance period**.



### 1 2 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**).

### 1 3 Emergency vision test and replacement glasses or contact lenses

If your prescription lenses were lost or broken in an incident covered by this insurance, an eye exam in order to obtain a corrective lens prescription is covered, as well as replacement glasses or contact lenses.

Important conditions:

- The vision test must be performed by a licensed optometrist to establish proper corrective lens prescription.
- Lenses were lost or damaged due to an incident covered by this insurance.
- Required documentation:
  - Proof of a covered cause to the loss or damage
  - Receipts of the vision test and replacement glasses or contact lenses

**SafetyWing covers:** Up to \$300 per **active insurance period**.

### 1 4 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 for up to 30 nights per **active insurance period**.

### 15 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).

**SafetyWing covers:** Up to \$6,000 per **active insurance period**.

### 16 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**).



### 17 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

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

This coverage is not intended to replace or substitute any mandatory public healthcare system or local health insurance in your **home country**.

General conditions (applicable to all plans):

Medical coverage during visits to your **home country** applies only if all of the following conditions are met:

- You have an **active insurance period** of at least 90 days.
- Your visit to your **home country** takes place after the insurance **start date** and originates from abroad.
- You are able to provide evidence of the date you entered your **home country** and the date you intended to leave (e.g., flight tickets), and both dates fall within the period of active insurance.
- The visit to your **home country** is not for the purpose of obtaining treatment for an **illness** or **injury** that occurred while abroad.
- If you remain in your **home country** longer than the applicable duration (see below), coverage is paused until you leave your **home country**. Coverage resumes once you are abroad.

Conditions and coverage duration during visits to your home country depending on mode of payment:

When mode of payment is one payment for a 364 day **active insurance period**:

- You are covered for up to 179 days in your **home country** per 364 days of an **active insurance period**. For each visit to your **home country**, coverage is limited to the first 90 consecutive days of that visit.
- If your **home country** is the **US**, you are covered for up to 45 days per 180 days of an **active insurance period**.

When mode of payment is other than one payment for a 364 day period regardless of duration of **active insurance period**:

- Coverage applies for visits of up to 30 days per visit in your **home country** per 90 days of an **active insurance period**.
- If your **home country** is the **US**, coverage applies for visits of up to 15 days per visit to the **US** per 90 days of an **active insurance period**.

**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 emergency treatment.
- You receive treatment within 24 hours from onset of symptoms.
- This coverage is not valid for the first 28 days of your **active insurance period**, meaning the **illness** or **injury** must have been stable for at least 28 days after your **start date**.
- The **illness** or **injury** must **not** be:
  - chronic or congenital condition
  - complication or consequence of a chronic or congenital condition
  - condition that progressively becomes worse over time
  - anything that arises in relation to the section "What is not covered (exclusions)?"

For example, emergency treatment of a pre-existing **illness** or **injury** such as multiple sclerosis or Parkinson's disease is not covered.

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



# COVID-19

## 1 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**).

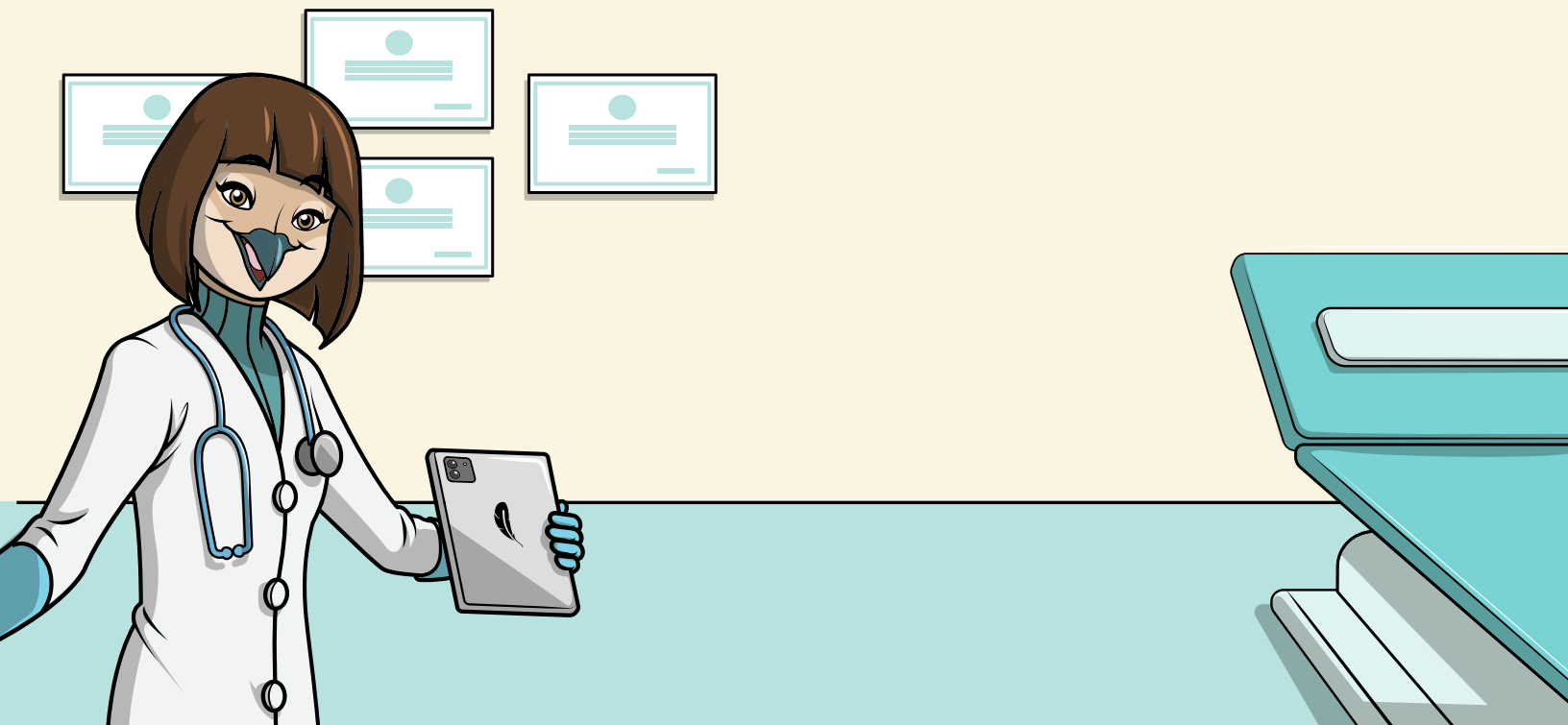
## 2 Unexpected quarantine caused by COVID-19

**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 per **active insurance period**.





# Travel

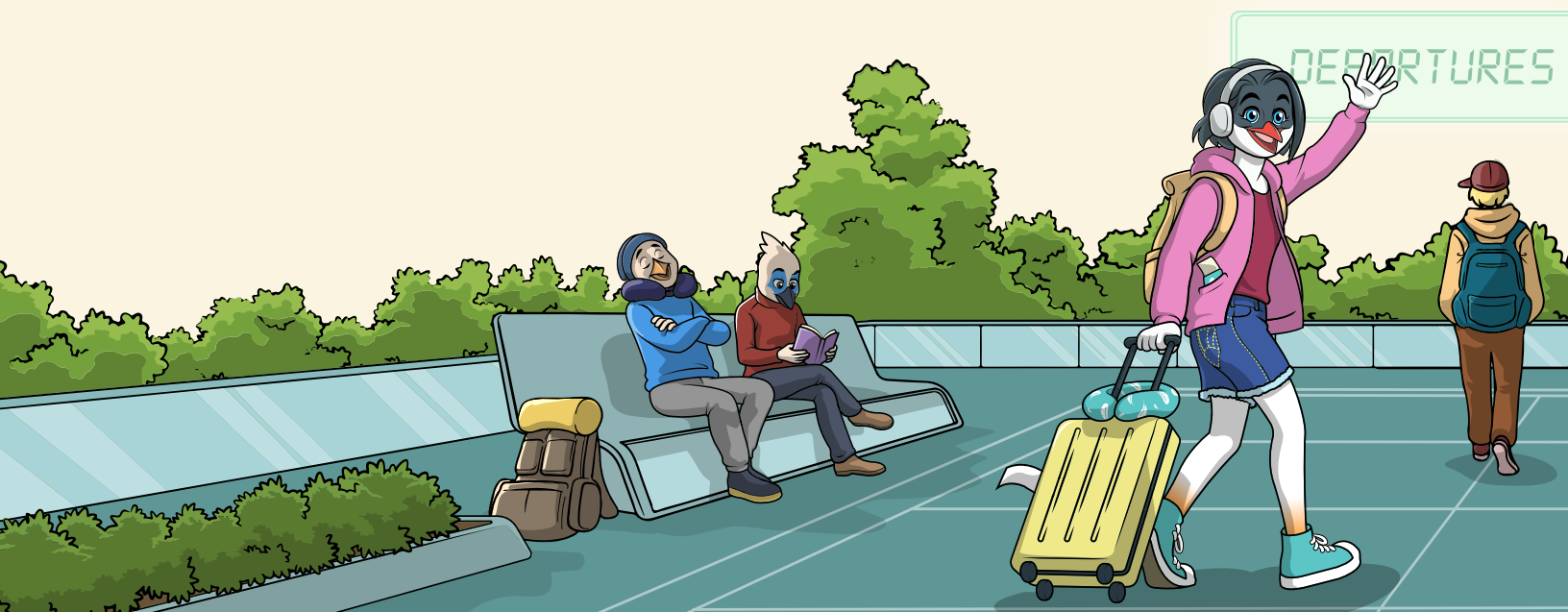
## 1 Delayed transportation

In the case of a delay of your transportation, you can get a reimbursement for incurred costs such as meals, lounge pass and accommodation.

Important conditions:

- The delay is at least 3 hours for a \$60 reimbursement, or at least 8 hours for a \$150-\$450 reimbursement (\$150 per night after the initial 8 hours).
- Your scheduled transportation by aircraft/bus/train/boat that you had a valid ticket for was delayed or canceled with no replacement for at least 3 hours, or you were part of a traffic accident while on your way to the place of departure that caused you to miss the original departure, and your transportation was rebooked for at least 3 hours later.
- Your transportation must have been arranged by a company that has scheduled routes and ticketed passengers (e.g., a delayed taxi or rented bus is not covered).
- For delays from the area of your **home country** you are only covered for the shorter delay (\$60).
- You will need to provide the following documentation:
  - Proof of original booking
  - Proof of delay and replacement booking
  - A police report if you were part of a traffic accident that caused your delay

**SafetyWing covers:** \$60 for a 3-8 hour delay or \$150 for 8+ hour delays with an additional \$150 per night after the initial 8 hours. Up to \$450 per trip. Up to \$900 per **active insurance period**.



## ② Inaccessible or canceled accommodation

If your pre-booked accommodation is inaccessible, you are covered for alternative accommodation and transportation there.

Important conditions:

- The accommodation was canceled by the vendor or inaccessible (e.g., the self check-in doesn't work or the host doesn't show).
- You were made aware of your accommodation being inaccessible or uninhabitable at the point of check-in or within 12 hours before your check-in.
- You were made aware of your accommodation being inaccessible or uninhabitable after you purchased your insurance plan.
- You will need to provide the following documentation:
  - Proof of original booking and payment (confirmation email, receipts)
  - Confirmation of the cancellation or inaccessibility from the vendor
  - Receipts for alternative accommodation and transportation

**SafetyWing covers:** Up to \$150 per night.  
Up to \$300 per **active insurance period**.

## ③ 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**).

#### 4 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 per incident. Up to \$300 (**lifetime max**).

#### 5 Theft of wallet

If your wallet is stolen, you are covered for a \$150 reimbursement.

Important conditions:

- You took reasonable care for the safety of your wallet.
- You will need to provide the following documentation:
  - A police report submitted within 24 hours of the theft

**SafetyWing covers:** \$150 per incident.  
Up to \$450 in your lifetime (**lifetime max**).

#### 6 An unforeseen event which you need to attend (trip interruption)

If an unforeseen event occurs while you're away from your **home country**, a one-way economy ticket and reasonable transportation to and from departure or arrival points are covered. If the incident relates to the death of a family member, you are covered to go to either the location of their death or the location of their funeral.

Important conditions:

- The unforeseen event must be caused by one of the following reasons:
  1. Fire or weather destroyed more than 40% of your residence.
  2. If one of the following **family members** died or is on their deathbed: Parent, current spouse, sibling, child, grandchild.
- You will need to provide the following documentation:
  - Proof of the incident
  - Boarding passes and receipts for the transportation

**SafetyWing covers:** Up to \$5,000 per **active insurance period**. \$10,000 **lifetime max**.

## 7 Support for your children if you are hospitalized

If you are traveling with children but end up **hospitalized** so that your children are unexpectedly left unattended, a one-way economy ticket for air or ground transportation to a familial caretaker is covered, or paid childcare in the area that you are in.

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 who isn't hospitalized,, other than you.
- Your **hospitalization** is expected to last longer than 36 hours.
- The paid childcare provider can not be a family member.
- You will need to provide the following documentation:
  - Tickets and receipts for the transportation, or
  - Receipts for the childcare

**SafetyWing covers:** Up to \$5,000. Up to \$300 per day for childcare.

## 8 Evacuation from local unrest

While you are traveling, if a **travel warning** is issued for the area you are located, the cost of evacuation by the most economical means possible to either your **home country**, a safe country that is nearby, or a location that is otherwise reasonable (e.g., you have **family members** located there) 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 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.
- You will need to provide the following documentation:
  - Proof of you being located in the area of the **travel warning**
  - Tickets and receipts for the transportation if you paid for this yourself (while collaborating with us when booking)

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



### 9 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:

- 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.
- You will need to provide the following documentation:
  - Proof of payment for your original accommodation, as well as receipts for the replacement accommodation

**SafetyWing covers:** Up to \$150 per day, for up to 5 days per **active insurance period**.

### 10 Support for your pet if you are hospitalized

If you are traveling with a pet but end up **hospitalized** so that the pet is left unattended, either a one-way economy ticket for your pet to get back to your home country, or pet care in the area that you are in is covered.

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.
- There is no **family member** on your trip who is over 18 years old who isn't hospitalized, other than you.
- The pet care provider can not be a family member.
- You will need to provide the following documentation:
  - Tickets and receipts for the transportation, or receipts for the pet care

**SafetyWing covers:** Up to \$1,000 per **active insurance period**.  
Up to \$100 per day for pet care per **active insurance period**.

## 11 Robbery

If your personal belongings and/or money (including cash, traveler's cheques, cheques, postal and money orders) are taken from you or from your immediate presence by force, violence, or threat of force, you are covered for reimbursement of the value of the personal belongings taken from you.

Important conditions:

- The incident is reported to the police within 24 hours from the event.  
A written report must be provided as proof that the report was made.
- The robbery must not be a result of dishonest or criminal acts by you.
- Electronics are not covered.
- 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 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 \$500 per personal belonging, up to \$300 for cash or cash equivalent.



# If you die

## ① 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 where 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.

## ② 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 (**lifetime max**).

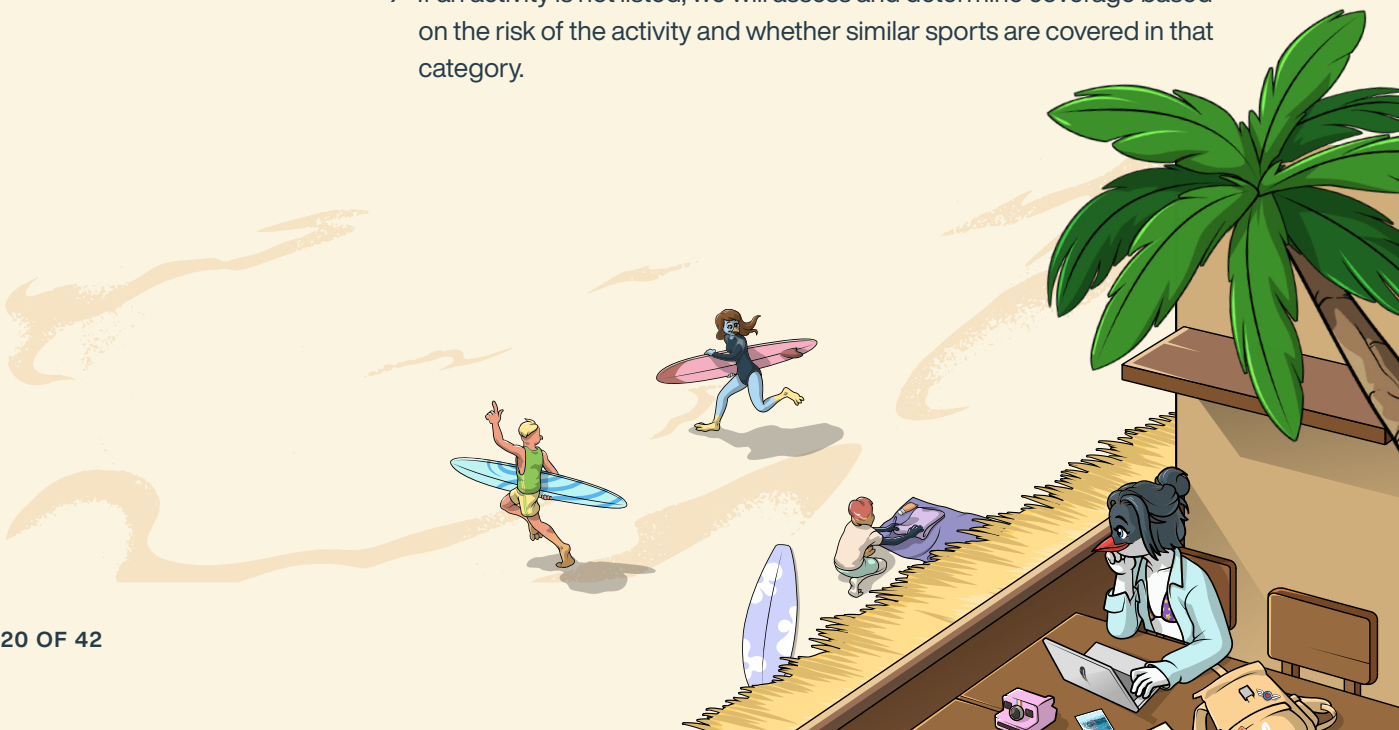


# Sports and activities

For covered sports, you are covered for attending classes, solo training, attending private lessons and informal training with a group.

Important conditions:

- If you are a professional athlete or an instructor, you are not covered while practicing, publicly performing or teaching your sport or activity.
- The sport or activity cannot involve a professionally organized practice or intention to compete.
- There can be no wage, reward or profit connected to you doing the sport or activity.
- You are not covered for exploratory expeditions, for example in, Antarctica, the Arctic Circle or Greenland.
- You are only covered when using certified, official paths. You are not covered when going off-path, off-trail and off-course, or when going on unauthorized paths.
- You must ensure the sport or activity is adequately supervised and that appropriate safety equipment (such as helmet, life jackets etc.) are worn and used, according to what each sport or activity requires.
- You must wear a helmet during the use of a moped or a motorcycle
- You must have an appropriate, valid license or certification where required (for e.g., aviation, scuba diving [PADI/NAUI/SSI/BSAC], motorized vehicle).
- Any sport or activity at elevations of 4,500 meters altitude or higher is not covered except as described under [Add-on] Adventure sports.
- The list of covered sports and activities is not exhaustive but is intended to help you get a picture of what is covered.
- If an activity is not listed, we will assess and determine coverage based on the risk of the activity and whether similar sports are covered in that category.



## Covered sports

- A Airsoft
- Angling
- Archery
- B Badminton
- Ballooning
- Ballet
- Banana boating
- Baseball
- Basketball
- Bicycle touring
- Bodyboard
- Bowling
- Bungee jumping
- Bushwalking
- C Camel riding / trekking
- Camping
- Canoeing
- Canyon swing
- Canyoning
- Capoeira dancing
- Cave tubing
- Cheerleading
- Clay pigeon shooting
- Cricket
- Curling
- Cycling (including touring and organized tours)
- D Deep sea fishing
- Dirt boarding
- Dog sledding (not racing or competing)
- F Fell running / walking
- Fencing
- Fishing
- Flatwater rafting
- Flying as a passenger
- Flying fox
- Freediving
- G Glacier walking
- Golf
- Gymnastics
- H Handball
- Hand plane
- Hiking
- Horse riding
- Hot air ballooning as a passenger
- Human gyroscope
- Hunting (excluding big game)
- Hydrospeeding
- 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 and motorcycle with an engine capacity up to 50cc
- Mountain biking
- N Netball
- O Orienteering
- P Paintballing
- Paipo board
- Pala
- Pilates
- R Rambling
- Rap jumping
- Racquetball
- Rifle range shooting
- Rock climbing (not covered if solo)
- Roller blading
- Roller skating
- Rounders
- 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)
- Skydiving indoors
- 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  
Softball  
Speed boating  
Squash  
Stand up paddle boarding  
Stilt walking  
Surfing  
Swimming  
**T** Table tennis  
Tai Chi  
Ten pin bowling  
Tennis  
Trail bike riding  
Trekking  
Tubing

Tubing on snow  
Tuk tuk  
**U** Ultimate frisbee  
**V** Via ferrata  
Volleyball  
**W** Wake skating  
Wakeboarding  
Walking  
Water skiing  
Waterpolo  
Weightlifting, cardio and classes at the gym (note  
that training for or attending a powerlifting competition is excluded)  
Wind-foiling  
Windsurfing  
Wind tunnel flying  
Wing-foiling  
**Y** Yachting  
Yoga  
**Z** Zip line  
Zorbing



## Adventure sports

Add-on

With this add-on, your coverage is extended to include a wider range of sports and activities, in addition to those already covered under the base plan.

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

Excluded in **home country**.

To see examples of sports that are covered check out our **FAQ**.

### The following sports and activities are not covered, even with the adventure add-on:

All-terrain vehicles

Base jumping

Big game hunting

Cliff jumping

Heli-skiing

Heli-gliding

Hot air ballooning as a pilot

Any activity at elevations

over 6,000 meters

Powerlifting (lifting at max weight with intent of competition)

Racing by any animal, motorized vehicle, BMX, speed trials, or speedway

Running with the bulls

Skiing/snowboarding off-piste (outside marked territory or against advice of ski school/authority)

Sky surfing

Tractors

Whitewater rafting

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





## Electronics theft

Add-on

With this add-on, you can get reimbursed for some of the value of your electronics if they are stolen.

Electronics covered are:

- Laptops, cameras, lenses, smartphones, e-readers, music players, tablets, earphones, iPads, AirPods, drones, smartwatches, headphones, portable wi-fi devices and portable gaming devices including computer mouse.

Important conditions:

- You took reasonable care for the safety of your electronics.
- The theft is reported to the police within 24 hours. A written report must be provided as proof that the report was made.
- You provide proof of the ownership of the electronics before they were stolen (for example with a receipt of the purchase).
- We apply a 50-month straight-line depreciation rule. Under this approach, items are depreciated at a rate of 2% per month from the original purchase date, based on the purchase value. As a result, items that are 50 months old or more have no remaining reimbursement value under this method.

**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**).



## Include coverage in the USA

Add-on

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:

- 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**.

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## 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. Chronic conditions
3. Any treatment that is not **medically necessary**.
4. Charges exceeding **usual, reasonable and customary**.
5. 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".
6. Any costs or medical conditions related to pregnancy or childbirth, except what is described in the section called "Complications of pregnancy".
7. **Mental health disorders**
8. Any birth defects, congenital illnesses, or hereditary conditions.
9. Impotency or sexual dysfunction.
10. Sexually transmitted diseases and conditions (for example: syphilis, gonorrhea, chlamydia, trichomoniasis, genital herpes, and HPV).
11. HIV, AIDS and ARC, and all diseases caused by and/or related to HIV.
12. Cancer or neoplasm.
13. **Substance abuse** or substance addiction, or any **illness or injury** that happened as a result of **substance abuse** or substance addiction.
14. Something that happened because of you being under the influence of alcohol or drugs (unless the drug was prescribed by a licensed physician, and used in accordance with the physician's instructions).
15. Acne, moles, skin tags, diseases of sebaceous glands, seborrhea, sebaceous cyst, hypertrophic and atrophic conditions of skin.
16. Sleep apnea or other sleep disorders.
17. Obesity and weight modification (example: gastric bypass).
18. Negligent or self-inflicted **injury**.
19. Suicide or attempted suicide.
20. Injury that happened as a result of being drunk on alcohol or intoxicated by other drugs, except drugs that were prescribed by a physician.

21. 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 0.08, or it is determined by local laws where you are—whichever is lower.
22. Any kind of routine medical examination for preventative or informative purposes only (for example medical certificates and attestations, vaccinations, annual check-ups and examinations as to the suitability of employment or travel).
23. Injury sustained from participation in a riot, insurrection or violent disorder.
24. The voluntary use of any harmful chemical compound or poison unless used according to the directions of a **physician**.
25. Dental treatment, except what is described in sections “Pain relieving emergency dental treatment” and “Emergency dental treatment and surgery following an **accident**”.
26. Organ or tissue transplants or related services.
27. Nebulizers, oxygen tanks, diabetic supplies, other supplies for use or application at home (except **medically necessary** basic wheelchair or **hospital** bed, which are covered).
28. 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**.
29. Promotion or prevention of conception (example: artificial insemination, treatment for infertility, sterilization or reversal of sterilization, costs related to birth control).
30. Eye **surgery** when the primary purpose is to correct nearsightedness, farsightedness or astigmatism (example: corrective refractive **surgery**).
31. Corrective, orthoptic or orthopedic devices (example: eyeglasses, hearing aids, orthopedic shoes, orthopedic prescription devices to be attached to or placed in shoes, treatment of weak, strained, flat, unstable or unbalanced feet, metatarsalgia or bunions, and treatment of corns, calluses or toenails), or related tests and examinations, except as described in the section called ““Emergency vision test and replacement glasses or contact lenses”.
32. Hair loss or growth (example: hair transplants or drugs that promise hair growth).
33. Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy, holistic care of any nature, massage and kinesiotherapy.
34. Psychometric, intelligence, competency, behavioral and educational testing.
35. Any procedure for prophylactic, cosmetic, or aesthetic reasons, except for reconstructive **surgery** when such **surgery** is directly related to and follows **surgery** for a covered **illness** or **injury**.

36. Any modifications of the body intended to improve the psychological, mental or emotional wellbeing (for example: gender affirming **surgery** or sex reassignment **surgery**, voluntary bodily alteration).
37. Exercise programs (even if prescribed by a **physician**).
38. Anything that happened as a result of exposure to non-medical nuclear radiation or radioactive material.
39. Cryopreservation, implantation or re-implantation of living cells.
40. Genetic or predictive testing.
41. Investigational, experimental or for research purposes, meaning procedures, services or supplies which deviates from generally accepted standards of current medical practice.
42. Any treatment not administered by or under the supervision of a **physician**, and products that can be purchased without a doctor's prescription.
43. Any service provided by a family member or any person who ordinarily resides with you.
44. Any service provided at no cost to you.
45. Failure to make or keep doctor's appointments, follow the treatment prescribed, and follow your doctor's orders and advice diligently.
46. Payable under any government system.
47. Payable under worker's compensation or employer's liability laws, or by any coverage provided or required by law.
48. Charges resulting from or occurring during the commission of any violation of law, excluding minor traffic violations.
49. Charges resulting from or occurring during an accident involving your failure to be properly licensed, or your failure to use proper safety gear (including helmets or seatbelts).
50. War, terrorism, military action or while on duty as a member of a police or military force unit.
51. Travel or accommodations, except as explicitly described in the covered sections.
52. 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".
53. Anything that happened while you did not have an **active insurance period**.
54. Claims made more than 60 days after the **end date** of your **active insurance period**.
55. Any charges incurred when the purpose of your travel is to obtain medical or cosmetic treatment.
56. Complications or consequences of treatment, **illness** or **injury** or incident which was not covered by this insurance.
57. Search and rescue services including air transfer services via helicopter or any other aircraft.
58. Anything that is not described in the covered sections of this Description of Cover.

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## How to file a claim?

This Insurance is primarily a pay and claim plan. You need to claim within 60 days of the **end date** of your **active insurance period**.

In cases of inpatient treatments only (and only outside the **US**), we may be able to arrange payment directly with the medical facility, assuming the conditions of coverage are met (Guarantees of payment - "GOP"). In these cases, it is required that you notify us in advance in order to be able to assess the case and 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.

There are two options for coverage:

1. This Insurance is primarily a pay and claim plan. Pay with your own money and submit a claim for reimbursement on the SafetyWing website via your dashboard, or email [claims@safetywing.com](mailto:claims@safetywing.com). Some claims require that you notify us beforehand, or that we arrange for the payment as described below.
2. GOPs may be requested for inpatient visits when you're outside the US. Request a GOP by reaching out to our 24/7 assistance. This option is only available for inpatient treatments that clearly meet the coverage conditions.

### **For claims made within 72 hours of purchase**

If your claim relates to treatment, an incident, or symptoms within the first 72 hours from your plan purchase date and time, we may ask for documents confirming when the incident or symptoms began. This information is needed to assess the claim under the applicable policy terms. Providing it does not guarantee that the claim will be covered. Examples of this include but are not limited to: emergency services records, ambulance dispatch records, hospital admission timestamps, police reports, or witness statements.

### **Important notes on all claims**

Every claim must be supported by documents that confirm you've met the requirements of the benefit you are claiming for. The 24/7 Customer Care 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.

Each time you make a medical claim, if it is relevant, we'll look at your medical history, proof of payment, police report when applicable and/or ambulance report. 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.

Some guidelines that can help you understand what format and type of documentation may be required:

- Invoices should be itemised, so that we are able to easily identify what each service cost.
- Medical reports should indicate the diagnosis, state the onset date of symptoms and have the respective identification/classification codes of each item.
- Documents should be clear, preferably in their original format, without any amendments made.
- We need to get proof that you paid for the amount you are claiming.

**Fraud or falsification:** Any claim that is determined, based on our internal investigation, to involve fraud, attempted fraud, intentional misrepresentation, or forged, falsified or altered in any way documentation will be denied.

**Guarantees of payment (“GOP”):** GOPs are letters we send to providers to help you access treatment. Any treatment connected to a GOP is only eligible for payment if the treatment meets all other conditions and is not excluded under this Insurance. Although we may issue a GOP to help with administration, a GOP is non-binding, does not constitute a guarantee of coverage or payment, and the GOP itself is not a covered benefit or service under this insurance. If we decline to issue a GOP, you can still pay the provider and then make a claim for reimbursement under this insurance.

### **Supporting claims with documents**

You are responsible for providing clear, accurate, and complete documentation to support each claim you submit and to prove your claim is covered. All information and supporting documentation should truthfully reflect the facts and circumstances of your claim.

We rely on the documentation you provide to determine eligibility and benefits. If, during the review process, we find that any information or documentation appears inconsistent or incomplete, we may request clarification or additional evidence before a decision is made.

If, after review, it is determined that any material information was misstated, deliberately omitted, or falsified, or altered in a way that affects the integrity of the document, we may deny the claim, adjust benefits, or cancel your plan consistently with applicable law. Written notice will be provided in such situations.

We also reserve the right to refer matters involving confirmed or suspected fraud, forgery, or intentional misrepresentation to the appropriate authorities or pursue other legal remedies as necessary.

### **Unwitnessed accidents**

In some cases, incidents may occur without witnesses. If this happens and there is no independently verifiable evidence or report created at or near the time of the event, we may request additional information or documentation to help us fairly review the claim. Where required, such information must be supported by independent third-party verification.

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## **Other sources of benefits**

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

If You have other medical insurance, including medical benefits under any employment contract, which allows You to claim a refund for medical expenses, You must first claim from these policies before making any claim under this insurance. Our obligations to pay under this insurance will only arise after You have fully claimed under all other applicable insurance plans.

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.

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## **Cancellations**

You can cancel anytime you want if you are not satisfied with this insurance plan. Reach out to the customer service team to cancel your insurance plan (via chat, or email [support@safetywing.com](mailto: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**.

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**.

Important conditions for plans with mode of payment other than one payment for a 364 day 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 also apply a \$25 cancellation fee.

Important conditions for plans with mode of payment of one payment for a 364 day period:

→ If we receive the cancellation request after the **start date** of your **active insurance period**, we will reimburse the unused portion of the premium up to a maximum of sixty-five percent (65%) of the total amount of the premium only if you haven't filed a claim. A cancellation fee of \$60 and the remaining thirty-five percent (35%) of the total premium will not be reimbursed.

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## 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**.

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## 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 coverage under the previous plan will stop on its **end date**. A new Insurance plan will automatically be purchased.

Your coverage expires on the **end date** of your **active insurance period**. Before the **end date** we will send you two reminder emails about extending or purchasing new insurance so you don't go a day without coverage.

**Benefit period:** If you are in the middle of medical treatment for a covered **illness** or **injury** when your coverage reaches its **end date**, eligible medical expenses for that specific **illness** or **injury** are 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**. This does not apply in your **home country** for **illness** or **injury** that started while you were abroad.

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## 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.

Our Customer Care team can explain how to submit an appeal. You can reach out via our online chat at [safetywing.com](https://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 up to two times. Filing an appeal does not limit your right to make a complaint as described below.

**Important condition for legal action:** To be eligible to file a lawsuit or take any legal actions against SafetyWing, you need to first exhaust the appeal rights provided to you by this insurance.

**How to make a complaint?** If you're not happy with anything related to this insurance 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](https://safetywing.com)
  - b. To our claims department at [claims@safetywing.com](mailto:claims@safetywing.com)
2. If you are not satisfied even after speaking to our Customer Care Team, you can escalate your concerns to management by contacting [feedback@safetywing.com](mailto: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 member 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 an independent, dispute resolution platform appointed by SafetyWing. You can reach out to us and we will explain how to follow this route. Please note that if your complaint relates to a claim that you have submitted, you need to exhaust your appeal rights before being able to initiate a dispute resolution process.
  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".

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## 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**. The maximum number of days is 364.

**Beneficiary:** The person that would receive a reimbursement from this insurance if you die. 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.

**Chronic condition:** Any condition that usually persists three months or longer.

**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.

**Covered loss:** A loss that is eligible for payment under “Lost checked luggage” or for an accidental **injury**.

**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, whichever is earlier:

- The last day for which you paid premium at 23:59 (11:59pm) in UTC time-zone
- The moment of arrival in your home country (unless you are eligible under “Medical coverage during visits to your home country”)

**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 (including common law partner), grandparent, aunt, uncle, 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. Citizens (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 state 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 to you. Any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

**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. Our max limit includes both expenses directly connected to the

claim, as well as any other indirect expenses which are necessary for the processing of a claim. Such expenses can include but are not limited to bank charges, translation fees and any other associated, non-medical expenses.

**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.

**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:** A pre-existing medical condition is any injury, illness, disease, or medical condition for which, in the 180 days before the start date of the insurance ("lookback period"), you:

1. received or was recommended medical advice, diagnosis, care, or treatment;
2. had medication prescribed, changed, or its dosage altered;
3. had signs or symptoms that would prompt a reasonable person to seek medical attention; or
4. had any signs or symptoms within the 10 days before you purchased the plan.

We have the right to decline coverage based on whether there is reasonable medical certainty that you experienced symptoms from your condition in any of the 10 days before the exact time you purchased your policy.

**Note:** We do not ask medical questions before you buy. Conditions meeting the definition above are not covered.

If you continue to be covered by Nomad Insurance Essential under a new plan after having reached 364 consecutive days of coverage under a single **active insurance period**:

→ For new **illnesses** or **injuries**, the 180-day lookback period no longer applies to subsequent plans, except for illness or injury that is 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, insurance plan number, chosen add-ons, the notable exclusions of this plan and geographical area of cover.

**Purchase date:** The date and time that you purchased your plan, according to the Proof of Insurance email that you will receive after purchase.

**Quarantine:** Strict isolation imposed upon you by a physician or government authority to prevent the spread of a disease. This benefit only applies if the quarantine is placed upon you immediately after you have tested positive, or for a short time period while you are awaiting test results to confirm the same.

**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.

**SafetyWing:** SafetyWing Insurance I.I., a Class 3 & Class 5 Puerto Rico-domiciled international insurer.

**Search and/or rescue:** You become lost, reported missing, injured, fell sick or unwell while on your trip, and a coordinated effort and operation to locate, assist, and recover you is initiated.

**Start date:** When insurance begins, whichever comes later:

→ The moment your proof of insurance email arrives

→ The date you chose in your application at 00:00 (12am) in UTC timezone

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 Essential 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 if, at the time you arrive at your destination/area, either of the following is true:

3. The US Department of State issues a Level 3 (“Reconsider travel”) or Level 4 (“Do not travel”) travel advisory.
4. The UK 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.

**Vision test:** A test performed by a licensed optometrist to establish a prescription for medically necessary corrective lenses that were lost or damaged as the result of a covered loss when the prescription is unable to be determined by the existing corrective lenses due to their damage or loss.

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.

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## Disclaimers and legal notices

### **SafetyWing Insurance I.I.**

This Description of Coverage is issued to the Eligible Participant pursuant to the Nomad Insurance 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://sbs.naic.org/solar-external-lookup/lookup/company/summary/521309818?jurisdiction=PR>

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 otherwise 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 or the Master Policy, the Master Policy will control. A copy of the Master Policy may, at the Insurer's discretion, be made available to an insured upon request, subject to applicable legal and contractual restrictions.

### **Termination**

The Insurer may, at its sole discretion and to the extent permitted by applicable law, modify, cancel, or terminate coverage under this plan, or modify the applicable rates, in any of the following circumstances:

- The Insured has provided information that is false, inaccurate, incomplete, or misleading, or has engaged in fraud, and such information or conduct may have affected the Insurer's decision to provide coverage or the terms under which coverage was made available;
- The Insured requests cancellation of the coverage in accordance with the cancellation provisions set out in this plan, or fails to pay the applicable premium when due;

- The Insured submits a claim or supporting documentation that is determined by the Insurer to be fraudulent. In the event of fraud, the Insured shall be responsible for reimbursing the Insurer for any amounts paid in connection with such claim, whether paid to the Insured or directly to a healthcare provider;
- The provision of coverage, payment of claims, or continuation of coverage would expose the Insurer or any related entity to sanctions, prohibitions, or restrictions under resolutions of the United Nations or under trade or economic sanctions laws or regulations of the United States, the European Union, or the United Kingdom, including where the Insured resides in, is located in, or is otherwise subject to such sanctions;
- The Insured spends more than one hundred and eighty-three (183) days within any three hundred and sixty-five (365) day period in the United States or any of its territories, where such limitation applies under this plan.

The early cancellation of the plan shall be without prejudice to the rights of the Insured. The Insurer will only be responsible for the payments of covered expenses under the terms of this plan, incurred prior to the cancellation date. Any treatment incurred after the cancellation date of the plan will not be covered regardless of when the illness or accident first appeared, or if any additional treatment is required.

### **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.'

### **Right to Treatment**

Nothing contained in this insurance restricts or interferes with your right to select the hospital, physician or other medical service provider of your choice. Nothing contained in this insurance restricts or interferes with the relationship between you and the hospital, physician or other providers with respect to treatment or care of any condition, nor your right to receive, at your own expense, services and/or supplies that are not covered under this insurance.

### **Arbitration**

UNLESS YOU OPT-OUT, ANY DISPUTES BETWEEN YOU AND SAFETY-WING 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 exclusively through arbitration based on Puerto Rico's laws, and you irrevocably waive, to the fullest extent permitted by law, the right to a trial by a judge or jury. 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 online and the independent dispute resolution provider selected by SafetyWing shall administer the process. The arbitrator shall 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](mailto:feedback@safetywing.com), attention to the General Counsel.

You agree that if you breach any material obligation under this insurance including, but not limited to: (i) filing a false claim, (ii) failing to cooperate with a claim investigation, (iii) filing a legal action when you have not opted out of arbitration, or (iv) filing a legal action outside of the exclusive venue and jurisdiction outlined above, then You shall be liable to indemnify SafetyWing, and SafetyWing shall be entitled to an award of all expenses including, but not limited to, reimbursement of reasonable attorneys fees, costs, and reimbursement of any/all claim(s) paid in error.

### **Data Protection**

Please review SafetyWing's privacy policy on their website at [safetywing.com/privacy-policy](https://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 insurance plan meets any obligations you may have under PPACA.