



BENEFITS

#foreverwithyou

2026



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SUMMARY OF BENEFITS

Unless otherwise indicated, benefits are offered per insured person, per policy year (or per contracted travel period) and are exempt from the general deductible. All values are expressed in United States Dollars (USD). Benefits are limited to the medical expenses covered by the policy and are subject to the usual, customary, and reasonable costs (UCR) of the geographic area where they were incurred.

■ PLAN INFORMATION

BENEFIT	COVERAGE
Geographic Coverage	Worldwide (excluding the Insured's Country of Residence and countries that may be excluded to comply with the Coverage Conditions)
Age limit to request coverage	Up to 79 years old
Maximum coverage per person, up to 69 years	US\$5,000,000
Maximum coverage per person, from 70 years to 80 years	US\$500,000

■ MEDICAL BENEFITS

BENEFIT	COVERAGE
Pre-existing Conditions (6 months stable without presenting symptoms and without changes in Medications)	Up to US\$500,000
Complications of Maternity, as defined in the Policy	Up to US\$10,000 (up to week 20 of pregnancy for normal pregnancies and up to week 12 of pregnancy for multiple pregnancies or when the pregnancy is the result of fertility treatment)
Serious or Emergency Illnesses and Injuries	100% UCR
Treatment by authorized physicians, nurses, and specialists	100% UCR
Hospitalization (Semi-Private Room)	100% UCR
Surgeon and Anesthesiologist Fees	100% UCR
Prescription Medications during a Hospitalization	100% UCR
Treatment by Physical Therapists	Up to US\$2,500 per trip
Medically Necessary Durable Medical Equipment	100% UCR
Emergency Dental Treatment for immediate pain relief	Up to US\$500 per trip

(*) These benefits are subject to the usual, customary, and reasonable (UCR) costs in the geographic area

■ MEDICAL EVACUATION BENEFITS

BENEFIT		COVERAGE
Emergency Transportation	Air Ambulance	100% UCR
	Ground Ambulance	100% UCR
Baggage Transportation after the Insured's medical evacuation		Up to US\$500
Repatriation of a summoned relative or travel companion after a medical evacuation or the death of the Insured		100% UCR, max. one (1) summoned relative or travel companion
Repatriation or cremation of mortal remains		100% UCR
Baggage Transportation after the death of the Insured		Up to US\$500
Accommodation after a Serious Illness, Injury or Serious Accident		Up to US\$300 per day, max. US\$6,000 per covered event
Compassionate Emergency Visit to an Insured		100% UCR, max. one (1) summoned relative or travel companion
Compassionate Emergency Repatriation of an Insured		100% UCR
Return trip after a medical evacuation or repatriation		100% UCR
Non-medical Evacuation		100% UCR

■ OTHER BENEFITS

BENEFIT		COVERAGE
Non-Professional Activities and Sports	Non-motorized	Up to US\$500,000
	Motorized	Up to US\$100,000

(*) These benefits are subject to the usual, customary, and reasonable (UCR) costs in the geographic area

■ NON-MEDICAL BENEFITS

BENEFIT		COVERAGE
Personal Accident, Disability and Death		Up to US\$100,000 per Policy Year (annual travel plan) or per contract (single travel plan)
Loss or Theft of Personal Effects		Up to US\$2,000 per trip
Baggage Delay		Up to US\$500 per trip
Trip Delay		Up to US\$100 per day, max. US\$500
Missed Flight Connection		Up to US\$1,000 per trip
Personal Liability	Body Injury	Up to US\$100,000 per trip
	Property Damage	Up to US\$100,000 per trip
Legal Assistance and Guarantees		Up to US\$10,000 per trip

■ TRIP CANCELLATION BENEFITS

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

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