



TRAVEL

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Frequently asked questions



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Procedure to request assistance services

1. What procedure must I follow to request assistance?

To make an appointment for Telemedicine in case you require assistance or if you have any questions on how to handle a casualty, please call:

- AIG: 55 9126 9501

Procedure in case of a medical emergency

1. What should I do in case of a medical emergency?

1. Contact AIG:
 - AIG: 55 9126 9501
2. Please provide the following information:
 - Your full name
 - Name of the hotel
 - Room number
 - Phone number where you can be contacted
 - Symptoms or requirements
3. Follow the instructions given by AIG in order to receive medical care

Frequently asked questions on the coverage provided in this program

1. What type of coverage is included in the assistance program that the hotel offers me?

- Medical expenses in case of an accident or a non-preexisting illness (including COVID)
- Medical expenses for transporting the insured to the hospital
- Hotel expenses during recovery
- Virtual Medical Assistance/Telemedicine
- Repatriation of remains (accident or illness)

2. What is included in the coverage of medical expenses in case of an accident or a non-preexisting illness (including COVID)?

- Medical assistance
- Medical care provided by a Specialist
- Medical exams prescribed by the attending physician related to any illness covered under this program.
- Medical expenses while in the hospital
 - Hospital stay
 - Surgery in case of an emergency
 - Intensive care and coronary unit

3. What is included in the coverage of medical expense when the insured is taken to the hospital?

It covers transportation of the insured to the nearest health center using whatever means of transportation is considered most appropriate by the Assistance Department. This service must first be requested and authorized by AIG.

4. What is included in the coverage of “Hotel Expenses while the patient is recovering”? (in case he is not allowed to return home).

When the attending physician, in agreement with the medical team at the Assistance Center, determines that the guest must remain bed ridden, AIG will cover hotel expenses up to the amount indicated in his assistance plan for a maximum of day after the check-out.

These expenses include only the cost of the room, meals for the guests and special expenses that the hotel must make to set up the room for the guests that are recovering and who are registered in the room. This benefit will be paid to the hotel once the corresponding invoices are submitted.

5. What does the Virtual Doctor / Telemedicine coverage include?

Hotel guests can receive medical assistance through a conference call and/or video conference on how to alleviate their symptoms while they stay at their hotel or where they are staying; otherwise the recommendation is that they seek assistance at the emergency room according to the severity of the symptoms they have described.

6. What is included in the coverage for repatriation of remains (accident or illness)?

- In case the hotel guest should die during the term of the plan, AIG will handle and cover repatriation from abroad of his remains and will pay for the following expenses:
 - Basic coffin as required for international transportation.
 - Administrative paper work and transportation of the remains up to the first port of entry in the country where the deceased resided and up to the amount indicated in the chart of benefits.
- This coverage applies if the deceased was staying in a city other than his usual place of residence.

Questions in the case of COVID 19

1. Does the policy cover medical expenses in case the hotel guest is diagnosed as having COVID-19?

Yes. The policy covers the necessary medical expenses in case the hotel guest requires medical care due to a positive diagnosis of COVID 19, up to the insured sum indicated in the coverage of medical expenses in case of illness, if and when the first symptoms and/or signs appear after he has checked into the hotel.

2. What happens if the doctor determines that I cannot go back home because I am a carrier of COVID?

The coverage for hotel expenses while the patient is recovering includes up to 5 (five) days of lodging, if and when this is indicated by the attending physician in agreement with the medical team at the Assistance Center and up to the amount established for this type of coverage.

3. What happens if I show some or all the symptoms related to COVID, does the insurance cover this?

They are covered if and when the symptoms appear after check-in.

4. Does the policy cover the test for COVID?

Yes, if and when it is prescribed by the attending physician as a result of the symptoms related to the illness and this has previously been authorized by AIG's Assistance Center.

Other Frequently Asked Questions

1. Can I go to any doctor or hospital and later on request a reimbursement?

No. All services must be previously coordinated and/or authorized by AIG.

Only in cases of an absolutely proven emergency when it is impossible to coordinate the service through AIG, will the expenses incurred by the hotel guest be reimbursed, if and when they are reported to AIG within the following 24 hours.

2. If there is a medical emergency outside of the hotel, does the coverage apply?

Yes, the policy covers medical expenses for any illness that originates during the time the guest is staying at a hotel from Grupo Posadas, from the moment he checks-in and up to the time he checks-out, whether inside or outside of the hotel's facilities.

3. Is childbirth and/or any pregnancy complication covered?

No. The policy does not cover pregnancy complication nor expenses related to childbirth or C-section.

4. If I have another insurance policy for medical expenses, can I use both policies jointly?

Yes. This product is a benefit unrelated to any other insurance policy that the hotel guest might have; however, AIG will only be responsible for the benefits described in this policy.

5. If after I checked-out of the hotel I become ill, does the policy cover it?

No expenses will be covered after the guest has checked out of the hotel.

6. How much do I have to pay for each service in the Policy that I use?

There is no extra cost up to the limits established in this policy; however, those expenses that exceed such limit will be paid by each hotel guest.

7. Which insurance company is handling this policy?

The insurance is provided by AIG Seguros México, S.A. de C.V.

8. Can medicines be prescribed through Telemedicine?

No, medical assistance will be provided by phone, but in no case can the doctor give a diagnosis or prescribe medicines.

9. Must I submit any document when I make a claim or request assistance?

No, only your official ID in case it is required.

10. When does this policy begin to operate?

This policy operates for all our guests at the hotels of Grupo Posadas starting on September 7, 2020.

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