



# Protección VIAJA

con **confianza** 

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## Frequently Asked Questions



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# Claim process for assistance services

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## 1. What to do in case of an Assistance needed.

To make your Telemedicine appointment, in case of any assistance, or to resolve any questions regarding the processing of your claims, please contact us by phone:

- Pan-American **800 062 2776**

# Claim process in case of medical emergency

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

1. Contact Pan-American by phone:  
**800 062 2776**
2. You Will need to provide the following data:
  - Full name
  - Hotel name
  - Room number
  - Contact telephone number
  - Symptoms or requirement
3. Follow the steps indicated in the phonecall to receive medical care.

# Frequently asked questions regarding the program coverages

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## **1. What coverages are included in the assistance program offered by the hotel?**

- Medical Expenses for accident or non-pre-existing illness (Including COVID)
- Medical expenses for transfer of the insured (to the hospital)
- Hotel expenses for convalescence
- Virtual Doctor / Telemedicine
- Repatriation in case of death of the insured (Accidental or Illness)

## **2. What is included in the coverage for medical expenses due to accident or non-pre-existing illness (including COVID)?**

- Medical Consultations
- Attention by Specialist
- Medical tests prescribed by the treating physician related to the covered condition.
- Medical expenses for hospitalization
  - International
  - Surgical interventions in case of emergencies
  - Intensive Care and Coronary Care Unit

## **3. What is included in the medical coverage for transfers of the insured (to the hospital)?**

Covers the transfer of the affected person to the nearest health center, by the means of transportation that the Assistance Department of the Insurer considers most appropriate. This service must be previously requested and authorized by Pan-American and its Assistance Department.

## **4. What is included in the coverage of hotel expenses for convalescence (in case there is a prohibition to return to the city of residence)?**

When, in agreement with the treating physician, and in agreement with the

Medical team of the Assistance department and the insured guest is required to stay in convalescence at the Hotel, Pan-American will cover the hotel expenses up to the amount indicated in the Assistance plan, with a maximum of 5 (five) days after check-out.

This expenses shall only include the cost of the room, food for the guests, and special expenses incurred by the hotel in order to prepare the room for the convalescence of the guests. This benefit will be paid to the hotel upon presentation of the corresponding invoices.

## **5. What does virtual doctor /telemedicine coverage include?**

Guests may receive medical guidance via telephone conference and/or videoconference on what to do to alleviate their symptoms by staying at their hotel or place of stay or will be recommended to be assisted at emergency centers or emergency rooms, according to the severity of the symptoms described by them.

## **6. What is included in the coverage for repatriation of the death body caused by an accident or illness?**

- In the event of the death of the guest during the term of the plan, Pan-American will arrange and pay for the funeral repatriation from abroad at its own expense:
  - Mandatory single casket for international transport
  - Administrative formalities and transportation of the body to the first place of entry into the country of habitual residence of the deceased up to the maximum amount specified in the table of benefits.
- This coverage applies if the stay is different from the place of residence.

# Questions in case of COVID-19

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## **1. Does the policy cover medical expenses in case of a COVID-19 diagnosis?**

Yes, the policy covers the necessary medical expenses in case of requiring medical attention due to a positive diagnosis of COVID-19 up to the insured amount indicated in the coverage of medical expenses due to illness. Limited to that the first symptoms and/or signs appear after the check-in at the hotel.

**2. What happens if the doctor determines that I cannot return to my place of residence because I am a COVID carrier?**

Hotel expenses for convalescence are covered up to 5 days of lodging, if there is an indication from the treating physician and in agreement with the medical team of the Assistance Center; up to the amount established in the coverage detail.

**3. What if I have some or all of the symptoms related to COVID, is it covered by this insurance?**

They are covered if the symptoms were presented after check-in.

**4. Does this policy cover the COVID test?**

Yes, if it is prescribed by a treating physician for symptoms related to the illness and is previously authorized by Pan-American's assistance center. It is important to call the Assistance department first Pan-American **800 062 2776**.

## Other frequently asked questions

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

No. All services must be previously coordinated and/or authorized by Pan-American.

Only in cases of absolute and proven urgency where it is not possible to coordinate the service through Pan-American's Assistance Center, expenses incurred by the Guest may be reimbursed as long as they have been reported to Pan-American and its Assistance Center **within 24 hours** upon occurrence.

**2. If a medical emergency occurs outside the hotel, does the coverage apply?**

Yes, the policy covers medical expenses for any accident or illness arising during the period of stay in the Grupo Posadas hotel, from the time of check-in until check-out, whether inside or outside the hotel facilities.

### **3. Is childbirth and/or any pregnancy complications covered?**

No; the policy does not cover complications of pregnancy or expenses related to childbirth or cesarean section.

### **4. If I have other medical insurance, can I use this policy too?**

Yes, this product is a separate benefit from any insurance policy each Guest may have, Pan-American will only be responsible for the benefits described in this policy.

### **5. If I have an illness after check-out, is it covered by the policy?**

No, expenses incurred after check-out will not be covered.

### **6. How much do I have to pay for each service used under the Policy?**

There is no extra cost up to the limits established in this policy, the excess expenses are at the expense of each guest.

### **7. Which insurance company supports this insurance?**

The insurance is provided by Pan-American Life Insurance Group and its Assistance Center that supports the reception of calls, attention of any services and their correct follow-up in any medical emergency.

### **8. Can medications be prescribed in Telemedicine?**

No, medical assistance will be provided by telephone and in no case will the physician be able to give a diagnosis or prescribe medication.

### **9. Is there any document to be submitted for any claim or assistance?**

In the event of a claim or reimbursement, the documents required for the evaluation of the case must be submitted to Pan-American claims department

1. REIMBURSEMENT REQUEST FORM (completed and signed).
2. Photocopy of passport or other official ID.
3. Bank statement (less than 3 months).

Additionally, the following documentation must be submitted according to the benefit requested:

**Extension of stay at the Hotel** (to be reported to 800 062 2776 immediately upon obtaining the positive test from the guest).

1. Study confirming that, during the stay, he/she tested positive for COVID (PCR or antigen) coordinated by the Hotel.
2. Itinerary (check-in, original check-out), as well as extension of check-out (extension).
3. Proof of expenses (hotel, food).

**Extension of stay at the Hotel** (must be reported to 800 062 2776 immediately upon obtaining the positive test from the guest).

1. Study confirming that, during the stay, he/she tested positive for COVID (PCR or antigen) coordinated by the Hotel.
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3. Proof of expenses (hotel, food).

### **Medical Expenses**

1. Original receipts of expenses incurred.
2. Complete medical notes of the assistance received (including medical diagnosis).

### **Accidental Death Indemnity**

1. Death certificate.
2. Minutes of the Public Prosecutor's Office.
3. Statement of account for payment of the beneficiary.
4. Identification of the insured and the beneficiary.

## **10. Where should I send the documents in order to apply for reimbursement of medical expenses due to an accident and/or illness?**

Please send information to: [Siniestrosapvida@palig.com](mailto:Siniestrosapvida@palig.com)

## **11. From what moment does this policy operate?**

This policy operates for all our guests of Grupo Posadas Hotels as of September 1, 2022.



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