TRAVEL VIP

PLAN OVERVIEW

2026

VUMI®
TRAVEL VIP

VUMI® IS WITH YOU
wherever your travels take you

Comprehensive Worldwide Coverage
Travel VIP provides you with coverage anywhere in the world, giving you peace of mind that you will be covered for any unexpected events that may arise during your trip. Travel VIP covers hospitalizations and doctor's visits for unanticipated medical issues and support for both medical and non-medical emergencies requiring repatriation, travel accommodations in case you or a relative falls ill, and much more.

24/7 VIP Service
As with any VUMI® plan, with Travel VIP you can expect VIP customer service 24 hours a day, seven days a week no matter where in the world you may go. VUMI® will also coordinate payments directly to your chosen provider when possible.

Additional Travel Protection
We understand that traveling can bring many unexpected problems beyond just medical issues. Because of this, we offer the **Non-Medical Benefits Rider**, which provides coverage for a wide range of issues from travel delays to legal problems while abroad, and a **Trip Cancellation Rider,** which gives you the opportunity to enjoy planning your trips without worrying about what will happen in case an emergency strikes that will force you to cancel your trip.

Schengen Visa Compliant
Travel VIP exceeds the insurance requirements of the Schengen visa, so you don't need to worry about getting a different policy when traveling to the numerous European countries that are part of the Schengen Area.

Table of Benefits

All amounts are in U.S. dollars (USD). The medical expenses covered under the policy are subject to the usual, customary and reasonable expenses (UCR) for the geographic area where the expenses were incurred.

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Area of coverage	Worldwide (excluding the insured's country of residence and countries that may be excluded to comply with legal restrictions)
Maximum coverage per person, up to the age of 70	US$5,000,000
Maximum coverage per person, reduced at the age of 70 up to the age of 80	US$500,000
Age limit to apply	Up to 79 years old

MEDICAL BENEFITS

BENEFIT	COVERAGE
Coverage for pre-existing conditions that have remained stable for the last 6 months, without symptoms or changes in medication	Up to US$500,000
Maternity complications as defined in this policy	Up to US$10,000 up to week 20 of pregnancy for simple pregnancies; or up to week 12 of pregnancy for multiple pregnancies or when a pregnancy is the result of a fertility treatment
Acute/emergency injury and sickness	100% UCR
Hospitalization (semi-private room)	100% UCR
Surgery and anesthesiologist fees	100% UCR
Prescribed medications during a hospitalization	100% UCR
Manipulative treatment: physiotherapy, osteopathy and chiropractic therapy	Up to US$2,500 per trip

MEDICAL BENEFITS

BENEFIT	COVERAGE
Medically necessary durable medical equipment	100% UCR
Emergency dental treatment for immediate relief of pain	Up to US$500 per trip

EMERGENCY MEDICAL EVACUATION BENEFITS

BENEFIT		COVERAGE
Emergency transportation	Ground ambulance	100% UCR
	Air ambulance	100% UCR
Baggage transportation after a medical evacuation of the insured		Up to US$500
Repatriation of a summoned relative or fellow traveler after a medical evacuation or death of the insured		Up to US$3,000, max. of one (1) summoned relative or fellow traveler
Repatriation or cremation of mortal remains		100% UCR
Baggage transportation after the death of the insured		Up to US$500
Accommodation after an acute Illness, injury or serious accident		Up to US$300 per day, max. of US$6,000 per covered event and for a max. of 20 days
Compassionate emergency visit to an insured		Up to US$3,000, max. of one (1) summoned relative or fellow traveler
Compassionate emergency repatriation of an insured		Up to US$3,000
Return trip after a medical evacuation or repatriation		Up to US$3,000
Non-medical evacuation		Up to US$3,000

OTHER BENEFITS

BENEFIT		COVERAGE
Non-professional hobbies and sports	Non-motor	Up to US$500,000
	Motor	Up to US$100,000

Basic medical coverage is mandatory and needs to be purchased before buying any of the available riders.

ADDITIONAL NON-MEDICAL BENEFITS (RIDER)

(The benefits below are only available if the insured chose to purchase the rider during the application or renewal process)

BENEFIT		COVERAGE
Accident, disability and death		Up to US$100,000 per policy year
Property loss or theft		Up to US$2,000 per trip
Baggage delay		Up to US$500 per trip
Travel delay		Up to US$100 per day, max. of US$500
Missed flight connection		Up to US$1,000 per trip
Personal liability	Bodily injury	Up to US$100,000 per trip
	Property damage	Up to US$100,000 per trip
Legal assistance and securities		Up to US$10,000 per trip

TRIP CANCELLATION (RIDER)

(The benefits below are only available if the insured chose to purchase the rider during the application or renewal process)

BENEFIT	COVERAGE
Single trip plan	Up to US$2,500 per trip
Annual trip plan	Up to US$1,500 per trip

How to use **Travel VIP** when an emergency strikes

Non-Urgent Illnesses or Accidents

In the event of an illness or accident that requires medical attention but not a hospital admission, you must notify VUMI® within 72 hours of the incident.

It is important to notify VUMI® as soon as possible so you can get the assistance you need and allow VUMI® to coordinate direct billing with the provider when possible.

Emergencies that Require Hospitalization

If you have an emergency that requires hospitalization, you must notify VUMI® immediately.

Pre-Authorization Recommendations

In order to guarantee direct payment, the coordination of benefits, and verify that the treatment is covered, notification is recommended at least 72 hours prior to receiving medical services.

You must notify VUMI® in advance prior to receiving any of the following services:

- All hospital admissions
- Emergency transportation, repatriation and/or medical evacuation
- Any major procedures, such as MRIs, CT scans, PET scans, gastroscopies, colonoscopies, biopsies, etc.
- Non-emergency medical benefits such as physical therapy

Filing a Claim

If direct payment is not possible, VUMI® will reimburse covered benefits according to the usual, customary and reasonable (UCR) fees. The following is required:

- A completed claim form
- All itemized bills with proof of payment
- A recent medical history or any other pertinent medical information
- A copy of the medical prescription if applicable
- For non-medical expenses, a copy of the flight boarding passes, travel documents and other relevant documentation
- For delayed baggage benefits, the original Property Irregularity Report (PIR) from the carrier
- In the event of an accident, all information related to it and the circumstances surrounding it, including accident reports, police reports or other documents issued by the pertinent authorities or any other third parties involved

Travel VIP App

The VUMI® Travel VIP app transforms your phone into the one tool you'll need to easily access the coverage and services of your Travel VIP plan:

- Schedule telemedicine service
- Send medical notifications
- Submit claims quickly and efficiently
- Search for medical providers with geolocation
- View policy documents, and much more

VUMI® TRAVEL VIP

Download on the App Store

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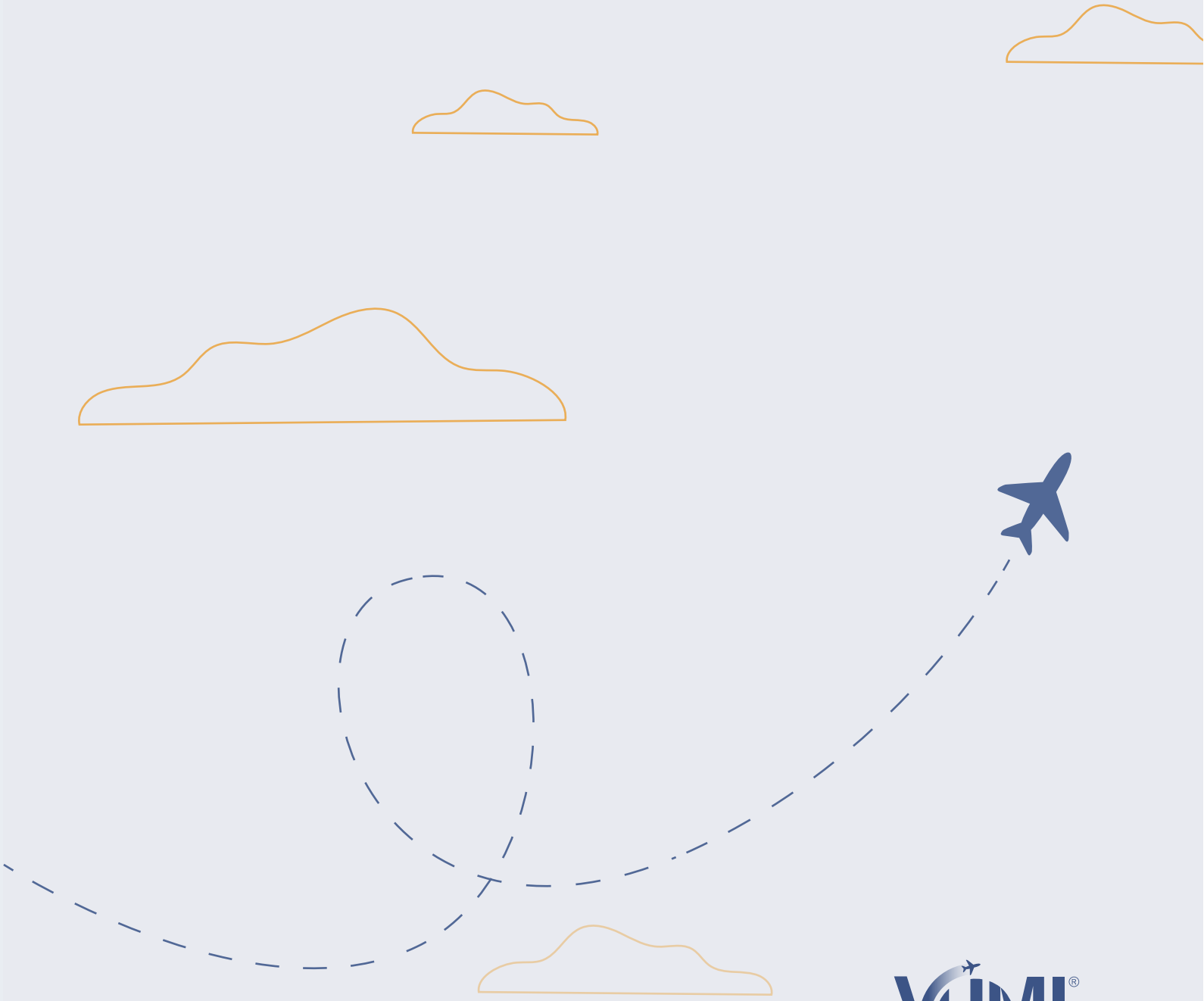

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VUMI® GROUP, I.I.
ORGANIZED UNDER CHAPTER 61 OF THE PUERTO RICO INSURANCE CODE.
NO COVERAGE ISSUED BY THIS INSURER IS PROTECTED BY ANY GUARANTEE OR INSOLVENCY FUND IN PUERTO RICO.
Claims administration services provided by Epic Health Solutions.

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