ACE SEGUROS - NOVAMAR INSURANCE MEXICO
MEDICAL TOURISM POLICY SPECIFICATIONS

I. ELIGIBILITY

People between the ages of 18 and 70 years old travelling to Mexico or Mexican residents* to receive medical or dental treatments through duly authorized doctors and hospitals in Mexico.

*Mexican residents must live within a minimum distance of 50km from their place of residence and the hospital.

II. COVERED COMPLICATION DEFINITION

It is understood that a Medical Complication is the result of the occurrence of various factors that give rise to an additional treatment. A Medical Complication is not due to an adverse consequence of a wrong diagnosis that occurs during a scheduled medical/dental treatment. The first manifestation of the complication must arise during the coverage period of this policy.

III. COVERED COMPLICATIONS:

A. Related to cardiopulmonary diseases: myocardial infarction, arrhythmia, hypoxia, pulmonary dysfunction, stroke,

B. The related surgery: bleeding, bruising, infection, items left inside the patient

C. Related to anesthesia: severe hypotension, severe hypertension

D. Postoperative: sepsis, pneumonia, urinary tract infections

IV. EXCLUSIONS FOR COVERED COMPLICATION(S) FROM AN ELIGIBLE SCHEDULED MEDICAL TREATMENT

No coverage shall be provided and no payment shall be made for any loss resulting in whole or in part from, or contributed by, or as a natural and probable consequence of any of the following excluded risks:

1. Medical expenses that are a result of an Insured Person(s) dissatisfaction with the results of an Eligible Scheduled Medical Treatment.
2. Expenses that exceed the Usual and Customary Charges for the same medical issue;
3. Traveling against the recommendation of the Insured Person(s) Legally Qualified Physician before or after an Eligible Scheduled Medical Treatment;
4. Expenses for replacement or rectification of prostheses, corrective devices, medical appliances, and standard surgical implants, unless required for the Treatment of a Covered Complication(s).
5. Expenses for postoperative stress, insomnia, or other sleep disorder, or other forms of psychological stress, including anguish, loss of enjoyment, or pain and suffering;
6. Expenses for vocational, occupational, speech, recreational, or music therapy;
7. Expenses resulting from the Insured Person’s non-compliance with a Legally Qualified Physician’s orders;
8. Expenses incurred when traveling against the advice of a Legally Qualified Physician who restricted travel; 1.) Associated with the Eligible Scheduled Medical Treatment, or 2.) associated with Covered Complication(s) arising from the Eligible Scheduled Medical Treatment

V. COVERAGE AND LIMITS

COVERAGE	LIMITS US DOLLARS	
✓ Additional Medical Expenses	$160,000.00	
✓ Additional Daily Hospital Room	$120.00	Per Day / Max 10 days
✓ Additional Medical Consultations	$40.00	Per Consult / Max 10
✓ Travel and accommodation daily expenses	$120.00	Per Day / Max 10 days
✓ Additional Travel Expenses	$160.00	
✓ Accommodation and Plane Ticket for non-scheduled visit to de Doctor up to 12 months later	Included	
- Trip Cancellation	$400.00	
- Trip Delay	$80.00	Per Day / Max 3 days
- Travel Liability	$20,000.00	
- Accidental Death	$1,600.00	
- Lost Baggage	$80.00	After 12 hours
- Travel Assistance 24/7	Included	

VI. CLAIMS PAYMENTS

- All claims must be reported to the ACE Seguros Assistance Telephone:

01 800 228 7283 / (55) 52 62 99 25 / (55) 8000 7775

- The Medical Expenses will be paid directly to the Hospitals and Doctors or through reimbursements depending on the case.