

SAGICOR COSTA RICA

TOURIST INSURANCE



GENERAL EXCLUSIONS

The treatments detailed below are excluded from this policy:

1. Endemic, pandemic, or epidemic diseases. An express exception is the pandemic caused by COVID-19, which is covered under the terms of this policy.
2. Any medical expense or assistance that has not been previously checked and authorized by the Emergency Center.
3. Any defined or recurring chronic or pre-existing illnesses that were suffered prior to the beginning of the effective period of the plan and/or the trip, whether or not the Insured Party is aware of them, as well as any intensification, sequels, or direct or indirect consequences (even when they appear for the first time during the trip). The record will show that the expenses for medications for pre-existing illnesses will not be borne. The medications for treating mental or psychiatric or emotional illnesses will be excluded.
4. To be clear, in case of pre-existing, chronic or recurring conditions that are covered, no expense will be accepted for hospitalization, health repatriation, routine or diagnostic exams, or for any control unless they are expressly authorized prior to the service being provided.
5. No medical expense beyond the expenses required by the treating physician to reestablish the state of health of the Insured Party will be covered. This expressly excludes treatments for dialysis, transplants, oncological and psychiatric treatments, the purchase of earphones, eyeglasses, dental prosthetics, implantable and similar devices, as well as any medications that are taken without a prescription.
6. Illnesses, injuries, disorders or medical complications resulting from treatments performed or carried out by parties or professionals who are not authorized by the Assistance Center Medical Department. No pre-authorization will be required in case of hospitalization in a medical center due to COVID-19.
7. Any disorders, diseases, or injuries derived from a criminal or penal attempt or action by the Insured Party whether directly or indirectly, such as fights, disagreements, beatings, or disturbances.
8. Injuries, burns, or lesions that are consequent or resulting from prolonged exposure to the sun or sources of heat, chemicals or UV rays.
9. Treatment for illnesses or pathological states produced by ingesting or intentionally administering toxins (drugs), narcotics, or alcohol, or for using medications without a prior medical order.
10. Accidents that occur when practicing hazardous, risky, or extreme sports including, but not limited to: Motorcycling, motor racing, boxing, diving, football or soccer, water skiing, paragliding, basketball, volleyball, karate, repelling, canopy, canyoning, climbing, rafting, track and field, and cycling.
11. Sagicor will not provide any sort of assistance to an Insured Party who has an illegal immigration or labor status (including undeclared work in the country).

12. Any type of mental, nervous, or psychological illnesses, including nervous breakdowns, panic attacks, stress attacks, or similar attacks, food disorders such as bulimia, anorexia, vigorexia, megarexia, etc.
13. AIDS and HIV in all their forms, sequels, and consequences. Venereal diseases and/or in general any type of service provision, exam, and/or treatment that has not first received authorization from the Assistance Center.
14. The events and consequences of releasing natural forces, tsunamis, tremors, earthquakes, storms, thunderstorms, volcanic ash, hurricanes, cyclones, floods, events involving nuclear radiation and radioactivity, as well as any natural or other phenomenon with an extraordinary character or any event that, due to its dimensions or gravity, may be considered to be a regional or local national disaster or catastrophe.
15. Suicide, attempted suicide, or wounds that are self-inflicted by the Insured Party and/or that are inflicted by his or her family, as well as any other act of manifest irresponsibility or bad judgment by the Insured Party.
16. Any events that are a consequence of acts of war, invasion, acts committed by foreign or domestic enemies, terrorism in all its forms, hostilities, or war operations (whether or not they are declared), civil war, rebellion, insurrection, or military, naval, or usurped power, involvement by the Insured Party in strikes, demonstrations, or conflicts that may or may not be related to civil war, or when the involvement is personal or as a member of any civil or military organization, terrorism, or severe alteration of public order.
17. Any malicious and/or bad faith acts by the Insured Party, kidnapping, or attempted kidnapping.
18. Any accidents whose origin is due to incompetence, neglect of standards or procedures, negligence, carelessness, provocation or the lack of preventive measures by the Insured Party. If the bodily damage is caused as a consequence of the different causes other than the previously mentioned causes, the Insured Party will have coverage up to the amount of the Medical Assistance by Disease according to the acquired plan.
19. Expenses related to public or private transportation or travel paid by the holder from his or her hotel or location to the hospital or medical center or to the Doctor's office. This is unless said expenses have been expressly authorized in writing or verbally by the Assistance Center.
20. Any diseases derived from, due to, or as a consequence of congenital deformations whether or not the Insured Party is aware of them.
21. Any injuries or accidents as passengers derived from accidents involving aircraft not meant to be used or authorized as commercial public transportation with a published itinerary, including individual or commercial charter flights.
22. Any problems related to thyroids; liver diseases, cirrhosis, abscesses, hernias, exercise tests, or any type of preventive medical checkup.
23. Injuries as a driver or passenger due to using any type of vehicle, motorcycle, or moped or scooter without a driver's license, or without a helmet, or without any established insurance policy.
24. Injuries, illnesses, or wounds derived from consuming alcoholic beverages of any type.
25. Injury of the Insured Party from or due to attempting to make an aerial flight of any type, except as a passenger and not as a member of the aircraft's crew and without any sort of duty in relationship to the flight.
26. Injury of the Insured Party caused by deceit by the spouse of the Insured Party or any of his or her relatives up to the third degree of affinity.