

SAGICOR COSTA RICA

TOURIST INSURANCE

At the time of needing your insurance, the Insured Person and/or his Beneficiaries, must inform the Company of their occurrence by contacting our Customer Service specialists at + 506 4000-6987 or at our Whatsapp +57 (318)-554-4699.

IN CASE YOU NEED TO USE YOUR TOURIST INSURANCE, REMEMBER:

CLAIMS PROCESSING

- It is the Insured Person's obligation to always call and report the emergency.

In all cases, in order to obtain assistance services, the Insured Person must:

1. Notify the Emergency Center any circumstance that requires assistance, personally or through a third person, no later than 24 hours after the event.
2. Request and obtain authorization from the Emergency Center before taking any initiative or committing to any expense related to the benefits granted by the chosen Plan. In cases where authorization has not been requested from the Emergency Center or that the authorization has not been obtained, some of the refunds will not proceed, nor will they have claiming rights. In the event of a situation where the Insured Person's life is at risk or threatened due to a real and verifiable accident or medical condition, the person must go to the nearest medical center to seek the necessary treatment, with the obligation to report it to the Emergency Center in the course of the next 24 hours after the events occurred. Only in the cases where the Insured Person has been treated for a situation where his life is at risk or threatened due to an accident or real medical condition, and verifiable on his own, without notifying the Emergency Center, they will be submitted to review and consideration for their respective authorization or denial.
3. It is clearly understood that the notification to the Emergency Center is essential even when the problem raised is fully resolved, since the Company will not be able to bear the cost of any assistance without the prior knowledge and authorization of the Emergency Center. The Insured Person agrees that the Company and the Emergency Center reserve their rights to record and audit telephone conversations deemed necessary for the proper development of the offering of its services. The Insured Person expressly accepts the indicated modality and expresses his agreement for the eventual use of technological records, recordings, and the likes of them, as evidence in the event of controversies regarding the provided assistance.
4. Accept and abide by the solutions indicated and recommended by the Emergency Center and, where appropriate, agree to the repatriation to the country of origin, when according to medical opinion, the health status allows it and requires it.
5. Provide documentation confirming the provenance of the case, as well as all original proof of expense in order to be evaluated for the eventual reimbursement by the Company and all medical information (including the one prior to the start of the trip), allowing the evaluation case by case.
6. In all those cases in which the Company or the Assistance Service Provider requires it, the Insured Person must grant authorization to reveal his medical history by completing a form sent by the Emergency Center, and the Insured Person will return it by email or fax. Likewise, the Insured Person authorizes the Company and the Assistance Service Provider, absolutely and irrevocably, to request on their behalf any medical information from professionals, both abroad and from their country of residence, in order to be able to evaluate and eventually decide on the applicability of restrictions in cases of chronic or pre-existing ailments or the condition which required the assistance.
7. It is the obligation of the Insured Person to deliver to the Company the tickets(s), in those cases in which the Company takes charge of the difference over the original ticket(s) and the new ticket(s) issued, or when its necessary to proceed to the repatriation of the Insured Person for whatever reason.
8. It is the obligation of the Insured Person to deliver to the Company the hotel reservation in those cases in which the Company takes charge of the difference over the original reservation and the new reservation issued.

In the event that any of the documents mentioned above are presented in a language other than Spanish, they must be accompanied by an official translation into this language.

The Company agrees to resolve all claims that are submitted within the deadlines established in the Insurance Market Regulatory Law and the Insurance Contract Regulatory Law.