

# FREQUENTLY ASKED QUESTIONS:

## Purchasing & Proof of Purchase

1. How can I purchase coverage?  
To purchase the cover, you may visit our web page at [www.belizetravelinsurance.com](http://www.belizetravelinsurance.com)
2. What is the cost of this insurance policy?  
The cost of this policy is US\$18.00 per visitor.
3. Does this insurance policy offer a family plan?  
No, you will need a separate policy for each individual member of your family.
4. Can I purchase more than one plan to increase my benefits under the policy?  
No, only one policy per visitor is allowed per trip.
5. What is the coverage period?  
The coverage period of the policy is 21 days and the cover starts on your arrival into Belize.
6. What is the maximum length of coverage?  
Twenty-one days is the maximum length of coverage that the policy will provide.
7. How do I provide proof that I have purchased the cover?  
Once you have paid for the policy online, you will receive confirmation of your payment. The system will then generate an electronic certificate which you can print or save. This certificate is what you will present as proof of purchase.
8. If I need to, how do I get a copy of my insurance certificate?  
[Simply log into the system on the website www.belizetravelinsurance.com](http://www.belizetravelinsurance.com) then select the policy and go to print. Or, send a request for assistance to email: [info@icbinsurance.com](mailto:info@icbinsurance.com)
9. Would proof of an international insurance coverage be accepted as proof of cover?  
[No, the insurance policy must be issued by an insurance company registered in Belize and the policy must have been approved by the Supervisor of Insurance in Belize](#)

## COVID-19 Cover

10. Does the policy cover the cost of COVID-19 test required prior to entry into Belize?  
[No, the policy does not cover the cost of the COVID-19 test required prior to entry into Belize.](#)
11. Does the insurance policy include COVID-19 coverage?  
[Yes, the policy includes cover for Medical Emergency treatments or services which become necessary because of COVID-19, up to the policy limit.](#)
12. Will the policy cover mandatory quarantine costs due to COVID-19 and/or its variants?  
[The benefits also include the cost of mandatory quarantine lodging or accommodation expenses due to a positive Covid-19 diagnosis.](#)

## Pre-existing Conditions

13. Does the policy cover pre-existing conditions?

Yes, charges for Medical Emergency services, treatments or supplies in relation to any pre-existing condition would be covered, up to the limit shown on the Schedule of Benefits.

## Deductibles & Waiting Period

14. Does the insurance have a deductible or copayment?

There is no deductible or copayment. The policy will pay 100% of the costs up the limits shown on the Schedule of Benefits

15. Is there a waiting period before my cover is active?

No, there is no waiting period. Your policy cover is effective upon arrival to Belize.

## Schedule of Benefits

	<b>Maximum Policy Limit</b>	US\$ 50,000.00
1.	<b>Medical Emergency Services</b> including: Hospital Services In-hospital miscellaneous charges Out-patient charges Emergency room Emergency surgery Local ambulance Prescription drugs	100% of eligible expenses, up to the Policy Limit
2.	<b>Emergency Assistance Services</b>	
	A. Repatriation of mortal remains	Up to maximum of US\$5,000
	B. Emergency air evacuation	Up to a combined maximum of US\$20,000
	C. Transportation of a close relative	Up to a combined maximum of US\$25,000
3.	D. Emergency expenses related to Pre-existing condition	Up to a combined maximum of US\$25,000
	<b>Quarantine, Lodging or Accommodation Expenses Due to SARS COVID-19</b>	Up to US\$2,000.00; Maximum: US\$300.00 per day
4.	<b>Reimbursement of hotel expense</b> due to inability to travel	Up to US\$3,000.00