

## **QVI Travel Shield – Frequently Asked Questions (FAQ)**

### **How many people does the membership cover?**

Coverage is for up to four (4) family members that must be named on the membership at time of application.

### **How do I make a claim?**

Please send a brief explanation of the incident to [QVITravelShield@internationalmedicalfund.com](mailto:QVITravelShield@internationalmedicalfund.com) within 2 weeks of the event. You will then be sent the relevant documents to complete with full instructions pertaining to your case.

### **What do I do in an emergency?**

You can contact emergency services either by phone +852 5508 1033 or email [ems@gotranscendent.com](mailto:ems@gotranscendent.com). Both are available 24/7.

### **How long will my claim take to process?**

Approximately 4 weeks if everything is submitted correctly, however, it can take longer depending on the specific nature of the claim and submission of documents.

### **How will you reimburse me for any claims?**

Once your claim has been approved your virtual MasterCard will become real and will be posted to your home. Once you activate it, the claim funds will be placed on your personal Mastercard ®. You can then withdraw the funds from any ATM that holds the Mastercard ® sign.

### **How long is a claim valid for?**

Claims must be submitted within 14 days of the event.

### **What am I covered for? (Refer to Table of Benefits)**

Cancellation/Curtailment  
Personal Accident  
Medical & Other Expenses  
Daily Hospital Treatment  
Loss/Damage of Baggage & Personal Effects  
Temporary Deprivation of Baggage  
Personal Liability  
Travel Delays/Missed Connections  
Legal Expenses  
Catastrophe  
Document Replacement  
Hi-Jack/Kidnapping

### **How many days can I travel to one country for?**

90 days. After that, your travel cover must be reactivated by returning home.

### **How much am I covered for?**

Please refer to table of benefits for specific amounts.

**Are any countries excluded?**

Only countries that have issued travel warnings in certain areas. You may refer to Travel Warning Updates here:

<http://travel.state.gov/content/passports/english/alertswarnings.html>.

**Do I have to notify you of all my travel arrangements?**

Yes. Always send an email to [QVITravelShield@internationalmedicalfund.com](mailto:QVITravelShield@internationalmedicalfund.com) with the heading **TRAVEL NOTIFICATION**