



## Terms and Conditions

I understand that the Aruba Visitors Insurance is not a general health insurance policy nor a regular travel insurance, and is solely intended to cover certain COVID-19 related expenses during my stay in Aruba. I understand that these Terms and Conditions do not replace the insurance policy conditions specified on the Policy Schedule. I also understand and agree that this insurance is required in order to enter Aruba legally during the COVID-19 pandemic.

### Insurers

I understand that the Aruba Visitors Insurance plan is written by a group of locally licensed insurers. The subscribing insurers on this program are: Massy United Insurance Aruba N.V. (leader), Elvira Verzekeringen N.V. and Ennia Caribe Schade (Aruba) N.V.

I understand that no coverage is provided under this plan outside the territory of Aruba. As such, related expenses incurred after my return home are not covered. I also understand that covered COVID-19 related charges are to be billed directly to the insurers by the medical- and non-medical providers and not to the insured.

### Disputes

I understand that any unresolved disputes between me and insurers arising from the insurance policy shall be submitted exclusively to the Court of First Instance of Aruba.

### Payment

I understand that Qanoa LLC, dba Koral Systems debits my credit-, debit card or bank account on behalf of the insurers. I acknowledge that the transaction will appear as KORALINSURE\* ARUBA-001 on my statement. The last six digits indicate the transaction number. Your payment details are handled and stored safely by Stripe Payment Services in a PCI compliant manner. Koral Systems does not store any credit card or bank account details. I also agree and understand that Koral Systems and Stripe are not liable for any issues regarding financial and monetary transactions between myself and any other party.

### Refunds

I understand that a refund will only be given if it can be proven that I did not arrive in Aruba or if I made a duplicate purchase. The refund is credited solely to the credit card or bank account that was used to purchase the insurance. I understand that it can take between 3 and 10 days for the refund to appear on my statement. All refund requests can be sent to [support@arubavisitorsinsurance.com](mailto:support@arubavisitorsinsurance.com).

### Eligibility

I understand that this insurance plan can only be issued to non-resident visitors to Aruba who have met all pre-entry requirements.

### Uncovered Expenses

I understand that I'm personally responsible for all uncovered expenses and cannot hold the government of Aruba nor the insurers liable for any expenses excluded by this insurance.