



Q. Who should I contact if I test positive for COVID-19?

A. You should contact CG Atlantic Medical & Life at 242-326-8191 during business hours (9:00 AM to 5:00 PM EST) or 800-423-9130 on nights/weekends.

Q. Does the policy reimburse the cost of a COVID-19 test?

A. The policy will not pay for your initial COVID-19 test (rapid antigen or PCR). Benefits are paid starting the first day that you receive a positive COVID-19 rapid antigen test followed by a positive COVID-19 PCR test. You must test positive using both tests to claim benefits under the policy. If you test positive via both tests and require a subsequent test while in the Bahamas, the cost of that test will be reimbursed by the policy.

Q : Do I need to make the upfront payments and then submit a claim?

A. *Trip Interruption* – Yes, you will need to make upfront payments. Benefits will be paid directly to you. You will need to submit a claim for reimbursement.

Emergency Sickness Medical Expense - If at the time of service, benefits are assigned, benefits will be paid directly to the provider of the service(s). Otherwise you will have to make an upfront payment and submit a claim for reimbursement.

Q: Is there a time limit to submit a claim form and receipts.

A: Yes, you must submit a claim and all associated receipts no later than fifteen (15) days or as soon as is reasonably possible after a loss is incurred. Proof of loss must be submitted within ninety (90) days after the date of the loss, and in all instances no later than twelve (12) months from the time it is required, except in the absence of legal capacity.

Q: How do I file a claim?

A: You must submit a completed claim form and provide proof of loss (e.g. itemized bill from hospital or other medical provider)

Q: Where can I obtain a claim form?

A: A claim form will be emailed to you along with your Certificate of Insurance. You may also download a copy from the Travel.gov.bs website.



Q: Where should I submit the claim?

A: Claim forms along with supporting proof of loss documents (e.g. itemized bill from hospital or other medical provider) should be emailed to CGAtlantic_TravelClaim@cqcoralisle.com.

Q: What if I contract COVID-19 while travelling, and the cost of my care exceeds the benefit amount outlined on your Certificate of Insurance?

A: If the cost of your care exceeds the benefit amount outlined on your Certificate of Insurance, you will be responsible for the additional costs.

Q: Does this insurance only cover me for care received in the Bahamas?

A: Yes. This coverage is for the medical expenses you incur while in The Bahamas for COVID-19 and related conditions only (refer to your Certificate of Insurance and Terms and Conditions, for start and end dates of cover, and specific terms of cover). It is highly recommended that you have additional travel insurance for all other medical situations.

Q: How long will it take to be reimbursed?

Claims will be processed within 10 days of receipt of claim form and any required proof of loss documents (e.g. itemized bill from hospital or other medical provider).

Q: How will benefits be paid to you?

A: Any reimbursement amount due to you will be paid via check and mailed to the address you provide on the claim form submitted.

Q: Who should I contact for inquiries?

A: CG Atlantic Medical & Life 242-326-8191 or 242-300-2646 (toll free from the Family Islands) during business hours (9:00 AM 5:00 PM EST) or 800-423-9130 (option 1) on nights/weekends.

For full details of the Terms and Conditions, Limitations and Exclusions please [click here](#).

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