

Terms and Conditions

I understand that the St. Maarten Visitors Protection Plan 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 St. Maarten. 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 St. Maarten legally during the COVID-19 pandemic.

Insurers

I understand that the St. Maarten Visitors Protection Plan is written by a group of locally licensed insurers. The subscribing insurers on this program are: Massy United Insurance Ltd. (leader), Guardian Group Fatum General Insurance and Ennia Caribe Schade N.V.

I understand that no coverage is provided under this plan outside the territory of St. Maarten. 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 St. Maarten.

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* SXM-00001 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 St. Maarten 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 up to 5 days for the refund to appear on my statement. All refund requests can be sent to support@sxmprotectionplan.com

Eligibility

I understand that this insurance plan can only be issued to non-resident visitors to St. Maarten 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 St. Maarten nor the insurers liable for any expenses excluded by this insurance.