

Student Accident Insurance

School Year 2026-2027

The American School of Guatemala works in partnership with **MAPFRE** Insurance through **Tecniseguros**, our insurance broker, offering accident insurance throughout the school year, with coverage 24 hours a day, 365 days a year, outside and inside the CAG campus. For this School Year, the coverage has a maximum of Q25,000.00 per accident; and Q20,000 for accidental death.



How to use the insurance?

1. Direct payment method:

Step 1: The student must be taken to an affiliated hospital within 24 hours of the accident. Sanatorio el Pilar, Hospital Herrera Llerandi, and Centro Médico are affiliated hospitals. Please contact the Tecniseguros Emergency booth to inform them what hospital you are attending to start speeding up the insurance process.

- Emergency phone: +502 2300-6745 (24 hours)
- Insurance Customer Service, WhatsApp: +502 3992-4797 (Monday to Friday, 8:00am to 5:00pm)

Step 2: The parent or guardian must provide the hospital with the student accident insurance number, indicate that the student has accident insurance with MAPFRE, and that he/she is a CAG student. The hospital will start the direct payment approval process. In affiliated hospitals, there is no copayment for expenses covered by insurance; however, it is necessary to wait for final approval to check out from the hospital.

2. Conventional System: Pay and claim reimbursement.

In this system, the parent or guardian can take the student to the doctor, pharmacy, laboratory, and hospital of his / her preference within 24 hours of the accident, pay the full cost for the services provided, and then submit the reimbursement claim digitally (PDF format, clear images and without alterations) Tecniseguros website: <https://tecniseguros.com/reclamos/>

In this method, the corresponding tax (IVA) and the 3% for tax and administrative costs will be discounted, as the insurance does not cover these expenses. Additionally, the insurance company may adjust medical fees if they exceed the standard, usual, or reasonable cost.

Requirements for accident medical expense reimbursement claim:

- Provide reimbursement claim form duly completed by the physician, signed and stamped. (Form is available on CAG website or can be requested via email to seguros@cag.edu.gt).
- Scan of all related invoices (must be issued to parent's name).
- Copy of the laboratory order and results, X-rays, medical prescription, and clinical reports issued by the hospital.
- Complete medical statement issued by the hospital (including medical invoices and expense summary sheet).
- Medication orders and invoices indicating doses, frequency, and duration of the treatment.

What is covered by the accident insurance?

- Hospital expenses related to an accident.
- Medical appointments as the follow-up to an accident.
- Laboratories and diagnosis exams.
- Medical fees.
- Surgical interventions as a consequence of an accident.
- Ambulance: 24-hour service, up to 20km at any city exit.

* NOTE: If an MRI is required, it can only be processed by paying the entire cost and submitting a claim for reimbursement; Direct payment is not possible for this evaluation.

Ambulance service

In case of an accident, you may request an ambulance service available 24 hours, 365 days per year, and up to 20km at any city exit.

This service can be requested by phone at +502 2375-5060 or +502 2300-6745. You will need to indicate that the service is for a CAG student and provide his/her full name, date of birth, and MAPFRE ID number.

CONTACT INFORMATION

- Emergency booth Tecniseguros (24 hours): +502 2300-6745

Monday to Friday, 8:00am to 5:00pm:

- WTW Customer Service: +502 3992-4797
- CAG Insurance Support: seguros@cag.edu.gt

