

Travel Insurance to Cuba is aimed at all foreign and Cuban travelers residing abroad who enter the country. This insurance is mandatory from May 1, 2010 following the publication on February 26, 2010 in the Official Gazette of Agreement 6774 of the Executive Committee of the Council of Ministers of the Republic of Cuba, requiring all travelers, foreigners and Cubans residing abroad to enter the country who have an insurance policy with medical expenses coverage issued by recognized insurance entities in Cuba. At the points of entry into the country, the sale of these policies will be assured by Cuban insurance entities. Insurance issued by US insurers will not be valid. The coverage and exclusions of risks, contracting options, insured amounts and prices of these policies are:

COVERED RISKS

A) Medical expenses due to illness or accident: The Insurer bears the medical-surgical, dental, pharmaceutical and hospitalization expenses, incurred as a consequence of a sudden illness or accident, that are appropriate to the nature of the illness or injury suffered and the circumstances of its occurrence. Dental expenses shall be understood as those that due to infection, pain or trauma require emergency medical treatment.

2. B) Repatriation and / or transportation: Of wounded and sick, and / or deceased.

- Of the wounded and sick: In the event of an accident or sudden illness occurring to the Insured, The Insurer takes charge of the transportation of the Insured to the nearest Hospital Center that has the necessary facilities for their assistance. Likewise, the Assistance Company, in contact with the doctor attending the Insured, will supervise that the care provided is adequate. In the event that the Insured is admitted to the Hospital Center and this condition prevents the return on the scheduled date, the Insurer will assume, up to the sum of the insurance, the expenses of the transfer to the starting point of the trip. The means of transportation used in each case will be decided by the Assistance Company in coordination with the medical team, depending on the urgency and severity of the case.

- Of deceased: In the event of the death of the Insured, the Insurer, through the Assistance Company, will take charge, up to the limit indicated in the Particular Conditions, of the procedures and expenses of conditioning and transporting the corpse from the place of death until the starting point of the trip, unless otherwise agreed with the Insurer.

1. C) Personal Civil Liability: The Insurer is in charge, up to the limit indicated in the Particular Conditions, of the pecuniary indemnities that as civilly liable would be obliged to satisfy the Insured for bodily or material damages involuntarily caused to third parties in their persons, animals or things. The payment of costs, expenses and professional fees are included when they are in defense of the Insured and are civilly responsible.

2. D) Advance of Judicial Bond: In the event that the Insured does not have sufficient cash in his possession to satisfy the bonds that may be required by the judicial authorities for being charged with criminal responsibility in an accident, the Insurer will grant a loan without any surcharge, up to the limit set in the Particular Conditions. To access this guarantee, the Insured must first obtain a deposit in favor of the Insurer from whoever represents her in her country of residence, in accordance with the indications provided by the Alarm Center.

3. E) Loss of Travel Documents: The Insurer will be responsible, up to the maximum contracted limit, for the amounts associated with procedures and obtaining the Insured's passport, visa and air ticket that have been damaged or lost during the validity of the policy and require to be issued again by the entity or competent authority.

Excluded Risks

The Insurer will not be obliged to pay any compensation if the expenses arise as a result of benefits that have not been requested from The Insurer, medical treatments and check-ups that do not correspond to the nature of the illness or injury suffered, claims caused by fraud of the Insured or people who travel with him, physical-mental disabilities, chronic, congenital and recurrent diseases, as well as pre-existing diseases, considered as such those suffered by the insured before concluding the policy, whether or not they were aware of it.

Neither will treatments, diseases and pathological states, produced by the intentional ingestion or administration of toxic substances (drugs), alcoholism, or the use of medicines without medical prescription, any type of prosthesis, devices, lenses, hearing aids and glasses, pregnancies, be covered. , childbirths and abortions, regardless of their etiology, as well as any consequence derived from a state of gestation, payment of special coffins and the expenses of burial and ceremony, claims occurred in case of war (declared or not), demonstrations, popular movements and acts of terrorism, participation in dangerous competitions, as well as training or tests and the consequences that come from the practice of dangerous hobbies. This last exclusion may be null and void by special agreement between the Insurer and the Policyholder or the Insured as the case may be. The coverage arising from the advance of Judicial Bond and Personal Civil Liability also excludes liability arising from the practice of a profession or occupation, services, employer or contractual liability, as well as liability for loss or damage to leased, rented property. , occupied or under the care, control or custodian of the Insured in any other way.

The payment of a premium of 2.00 CUC per day is established for people of seventy (70) or more years of age and for those travelers who during their stay in Cuba have the purpose of participating in high-risk activities, sports competitions, training and dangerous hobbies, among others.

CONTRACTING OPTIONS AND INSURED SUMS

The traveler can purchase insurance of this type in their country of origin, prior to the trip, or they can purchase it upon arrival in Cuba, at the point of entry to the country. In the latter case (purchase in Cuba, upon arrival), the options that the traveler will have are:

OPTION COVERAGES	MAXIMUM LIMITS
A Medical expenses	\$ 10,000.00
Repatriation and / or transportation	\$ 10,000.00
Civil liability	\$ 10,000.00
Deposit advance	\$ 5,000.00
Attendance	\$ 1,000.00
2.50 CUC PER DAY	
B Medical expenses	\$ 25,000.00
Repatriation and / or transportation	\$ 5,000.00
3.00 CUC PER DAY	