

## Travel abroad

Category: Insurance

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The Travel Insurance abroad is designed to provide financial protection to those people who are going to make trips whose origin is Cuba and the destination of a foreign country and who, within the period of its duration, have the need to incur certain expenses for the occurrence of any of the following risks:

### **COVERED RISKS:**

**1. 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.

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**C) Personal Civil Liability:** The Insurer takes care of, up to the limit indicated in the Particular Conditions, the pecuniary indemnities that as civilly liable were obliged to satisfy the Insured for bodily or material damage involuntarily caused to third parties in their people, 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

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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) Attendance:

- **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 term of the policy and require to be issued again by the entity or competent authority.
- **Luggage Location:** in case of loss of luggage, the Insurer will put all the means at its disposal to enable its location, and later its shipment in case of discovery, to the address provided by the Insured by telephone to the Central Assistance Company alarm.
- **Material Losses:** the Insurer guarantees, up to the maximum limit reflected in the Particular Conditions, the payment of compensation for the material losses suffered by the luggage, as a result of: theft, breakdowns or damage by fire or theft and breakdowns and total loss or partial caused by the carrier.

### 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 of the people who travel with him, physical-mental disabilities, chronic, congenital and recurrent diseases, treatments, diseases and pathological states, produced by the intentional ingestion or administration of toxic substances (drugs), alcoholism, or by the use of medications without medical prescription, any type of prosthesis, devices, lenses, hearing aids and glasses, pregnancies, deliveries and abortions, regardless of their etiology, as well as any consequence derived from a state of gestation, payment of special coffins and the costs of burial and ceremony, claims occurred in case of war (declared or not), demonstrations, movements popular and acts of terrorism, as well as training or tests and the consequences that come from the practice of dangerous hobbies.

A **deductible** of (100.00) CUC is established in coverage of medical expenses for those persons who, at the time of contracting the policy, have or exceed seventy (70 years of age)

### CONTRACTING OPTIONS AND INSURED SUMS

This insurance may be contracted at our offices located in each province of the country, including the Isle of Youth. In the capital, this insurance can be contracted at the Special Business Base Business Unit. The contracting options that the traveler will have are:

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OPTION	MAXIMUM LIMITS	COVERAGES
(Traditional) Medical expenses		\$ 10,000.00
Repatriation and / or transportation		\$ 10,000.00
A		Civil liability
\$ 10,000.00		
Deposit advance		\$ 5,000.00
Attendance		\$ 1,000.00
2.00 CUC PER DAY		
B		(Shengen Visa) Medical
expenses	\$ 7,000.00	
Repatriation		\$ 10,000.00
Civil liability		\$ 15,000.00
Attendance		\$ 1,000.00
2.50 CUC PER DAY		

In coverage A, commercial discounts are considered for the number of travelers in collective contracting and for the number of travel days, while option C only considers commercial discounts for the number of travelers.