



Cuba Medical Insurance
Issued to every passenger traveling to Cuba
Premium for this insurance included in program
24 Hour Alarm Center in Cuba: Call (53-7) 866-8527, 866-8339, 866-8920, 867-1315
TRAVEL INSURANCE (TRAVEL & ASSISTANCE)

1.-EFFECT AND DURATION OF THE GUARANTEES

The guarantees covered under the present Insurance Policy have effect only during the period of validity of this Insurance, being restricted to any occurrence inside the territory of the Republic of Cuba.

2.-RISKS COVERED

2.1.-MEDICAL EXPENSES INCURRED BECAUSE OF ILLNESS OR ACCIDENT

The Insurer takes to his charge, up to the limit indicated in the Policy Schedule the surgical, dental, pharmaceutical and hospitalization expenses, supervened as a consequence of an illness or accident happened during the trip and inside the period of validity of the Insurance Policy, and according to the nature of the illness or the suffered injury and to the circumstances in which such illness or injury occurred.

It will be understood by dental expenses those who for infection, pain or trauma need a treatment of urgency. In any case, the above mentioned expenses are limited to 500.00 USD.

2.2.-REPATRIATION OR TRANSPORT

2.2.1.-OF INJURED OR ILL

In case of accident or illness supervened to the Insured, the Insurer takes to his charge the transport to the most nearby hospital, which has the facilities needed to assist the Insured.

Also, the medical team of the Insurer, in contact with the doctor who treats the Insured, will supervise that the given attention is the suitable one.

In case the Insured or Policyholder must remain in the hospital and this condition will prevent the return in the expected date, the Insurer takes charge, up to the limit indicated in the Policy Schedule, of the transfer, to the Insured or Policyholder country of residence.

The mean of transport used in every case will be decided by the medical team of the Insurer according to the urgency and the gravity of the case.

2.2.2.-OF DECEASED

In case of death of the Insured or Policyholder, the Insurer takes to his charge, up to the limit indicated in the Policy Schedule, the steps and expenses of conditioning and transport of the body from the place of the death up to that of the burial in the country of

residence. It is excluded from this guarantee the payment of special coffins and the expenses of burial and ceremony.

3.-EXCLUSIONS

Are not covered by the guarantees of **MEDICAL EXPENSES INCURRED BECAUSE OF ILLNESS OR ACCIDENT (2.1) and REPATRIATION OR TRANSPORT (2.2)**, the expenses as a result of:

- a) Services that have not been requested to the Insurer and carried out without his agreement, except in case of force majeure or material demonstrated impossibility.
- b) Events occurred because of fraud of the Insured, Policyholder or persons who travel with the Insured or Policyholder.
- c) Events occurred in case of war (declared or not), riots and popular rising, acts of terrorism and sabotage, strikes, detentions by any authority for a crime not derived from car accident, restrictions to the free circulation or any other case of force majeure, unless the Insured or Policyholder proves that the losses have no relation with such events.
- d) Participation in dangerous competitions of any nature, as well as the trainings or test, bets and the consequences that supervene of dangerous amusement practices, such as: hunt, sub aquatic activities, hang gliding, mountaineering, etc. This exclusion will be able to stay without effect by means of special agreement with the Insured or Policyholder.
- e) Events caused by radioactivity, natural or induced or related to any process of nuclear fission with the subsequent production of energy.
- f) The rescue in sea or mountain.
- g) The chronic or preexisting illnesses, congenital and/or recurrent illnesses, whether the Insured or Policyholder is aware of its existence or not, as well as its complications and consequences.
- h) Suicide or illnesses and injuries as a result of the attempt of suicide or caused intentionally by the Insured or Policyholder to himself.
- i) Treatments, illnesses and pathological conditions, as well as any consequence produced by the willful consumption or administration of toxics (drugs), alcohol, narcotics or for the use of medicines without medical prescription.
- j) Any type of prosthesis, such as, lenses, earphones, glasses, etc., even in the cases in which the Insurer takes to his charge the assistance in all his facets.
- k) Pregnancies, child bearings and abortions, independently of his etiology, as well as any consequence derived from a state of gestation.
- l) Any fact derived from a mental alteration, for any cause, permanent or transitory.

3.-ASSISTANCE

The Insurer puts at the disposal of the Insured or Policyholder a permanent, Central Service of Alarm of the Service of Assistance of ASISTUR, which operates 24 hours to assist it in case of need.

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4.-TABLE OF BENEFITS

GUARANTEES AND LIMITS PER INSURED AND TRIP	ESPECIAL COVERAGES
I.-MEDICAL EXPENSES BECAUSE ILLNESSES AND ACCIDENTS	USD \$25 000.00
II.-REPATRIATION AND TRANSPORT	
a) Of Deceased	USD \$7 000.00
b) Of Injured and ill	USD \$7 000.00