

## Travel Insurance to Cuba

Category: Travel insurance to Cuba

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Written by redpinar

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The Travel Insurance to Cuba is aimed at all foreign travelers and Cubans living abroad who enter the country. This insurance is mandatory as of May 1, 2010 as a result of 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 for entry into the country to have an insurance policy with medical expenses coverage issued by insurance companies recognized in Cuba. The sale of these policies by Cuban insurance entities shall be insured at the points of entry into the country. The insurance issued by U.S. insurers will not be valid; the coverages and exclusions of risks, contracting options, insured sums and prices of these policies are:

### COVERED RISKS

A) **Medical expenses due to illness or accident:** The Insurer covers medical, surgical, dental, pharmaceutical and hospitalisation expenses arising as a result of a sudden illness or accident that are appropriate to the nature of the illness or injury suffered and the circumstances in which it occurs. Dental expenses are understood to be those which, due to infection, pain or trauma, require emergency medical treatment.

B) **Repatriation and/or transport: of the wounded and sick, and/or of the deceased.**

- In the event of an accident or sudden illness occurring to the Insured, the Insurer will pay for the transport of the Insured to the nearest Hospital that has the necessary facilities for their care. Likewise, the Assistance Company, in contact with the doctor attending the Insured, shall supervise that the care provided is adequate. In the event that the Insured is admitted to the Hospital and this condition prevents the Insured from returning on the scheduled date, the Insurer will cover, up to the amount of the insurance, the cost of transporting the Insured to the place of commencement of the journey. The means of transport used in each case shall be decided by the Assistance Company in coordination with the medical team, depending on the urgency and seriousness of the case.
- **Deaths:** In the event of the death of the Insured, the Insurer, through the Assistance Company, will take care of the formalities and costs of conditioning and transporting the body, up to the limit indicated in the Particular Conditions, from the place of death to the place of commencement of the journey, unless otherwise agreed with the Insurer.

C) **Personal Civil Liability:** The Insurer will pay, up to the limit indicated in the Particular Conditions, any pecuniary compensation that the Insured, as a civilly liable party, is obliged to pay for any bodily or material damage caused involuntarily to third parties in their persons, animals or things. This includes the payment of costs, expenses and professional fees when they are in defence of the Insured and are civilly responsible.

D) **Advance of Judicial Bail:** In the event that the Insured does not have sufficient cash in their possession to satisfy the bonds that may be required by the judicial authorities for criminal responsibility in an accident, the Insurer will grant a loan without any surcharge, up to the limit established in the Particular Conditions. In order to access this guarantee, the Insured must first obtain a deposit in favour of

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the Insurer from the person representing him/her in his/her country of residence, in accordance with the instructions provided by the Alarm Centre.

**E) Loss of Travel Documents:** The Insurer shall pay, up to the contracted maximum limit, 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 reissued by the competent entity or authority.

### EXCLUDED RISKS

The Insurer shall not be obliged to pay any compensation if the expenses arise as a consequence of benefits that have not been requested from the Insurer, treatments and medical checks that do not correspond to the nature of the illness or injury suffered, accidents caused by the deceit of the Insured or of persons travelling with him, physical and mental disabilities, chronic, congenital and recurrent illnesses, as well as pre-existing illnesses, considered as such those suffered by the Insured prior to taking out the policy, whether or not they are known to him.

Treatments, illnesses and pathological conditions caused by the intentional ingestion or administration of toxic substances (drugs), alcoholism, or by the use of medicines without a

medical prescription will not be covered.

Also not covered are treatments, illnesses and pathological conditions produced by the intentional ingestion or administration of toxics (drugs), alcoholism, or by the use of medicines without a medical prescription, any type of prosthesis, apparatus, lenses, hearing aids and glasses, pregnancies, births and abortions, regardless of their aetiology, as well as any consequences arising from a state of gestation, payment of special coffins and burial and ceremony expenses, casualties occurring in the event of war (whether declared or not), demonstrations, popular movements and acts of terrorism, participation in dangerous competitions, as well as training or testing and the consequences arising from the practice of dangerous pastimes. This last exclusion may be cancelled by special agreement between the Insurer and the Policyholder or the Insured as the case may be. For the coverages of Judicial Bail Advance and Personal Civil Liability, liability arising from the practice of a profession or occupation, services, employer or contractual liability, as well as liability for loss or damage to property leased, rented, occupied or under the care, control or custody of the Insured in any other way are also excluded.

An additional premium of 2.00 CUC per day is established for persons of seventy (70) years of age or older 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.

### HIRING OPTIONS AND SUMS INSURED

The traveler may purchase such insurance in his country of origin, prior to the trip, or may purchase it upon arrival in Cuba, at the point of entry into the country. In the latter case (purchase in Cuba, upon arrival), the options that the traveler will have are:

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| OPTION           | COVERAGE                           | UPPER LIMITS |
|------------------|------------------------------------|--------------|
| A                | Medical                            | \$ 10,000.00 |
|                  | Repatriation and/or transportation | \$ 10,000.00 |
|                  | Liability                          | \$ 10,000.00 |
|                  | Bail Advance                       | \$ 5,000.00  |
|                  | Attendance                         | \$ 1,000.00  |
| 2,50 CUC PER DAY |                                    |              |
| B                | Medical                            | \$ 25,000.00 |
|                  | Repatriation and/or transportation | \$ 5,000.00  |
| 3,00 CUC PER DAY |                                    |              |