

Travel insurance abroad

Category: Travel insurance abroad

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Written by redpinar

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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 a foreign country and that within the period of duration of this, have the need to incur certain expenses for the occurrence of any of the following risks:

RISKS COVERED:

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

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

- **Injured and sick:** In the event of an accident or sudden illness involving the Insured, the Insurer is responsible for transporting the Insured to the nearest Hospital Center that has the necessary facilities for its 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 insurance, the expenses of the transfer to the place of commencement of the trip. The means of transport 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.
- **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, the procedures and expenses of conditioning and transporting the corpse, from the place of death to the place of commencement of the trip, unless otherwise agreed with the Insurer.

C) **Personal Civil Liability:** The Insurer is responsible, up to the limit indicated in the Particular Conditions, for financial compensation that as a civilly responsible party was obliged to meet the Insured for bodily or material damages caused involuntarily to third parties in their persons, animals or things. The costs, expenses and fees of professionals are included when they go in defense of the Insured and are civilly responsible.

D) **Advance of Judicial Deposit:** In the event that the Insured does not have enough cash 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 previously obtain a deposit in favor of the Insurer by whoever represents it in their country of residence, in accordance with the indications provided by the Alarm Center.

E) **Assistance:**

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- **Loss of Travel Documents:** The Insurer will be in charge, up to the maximum limit contracted, the amounts associated with procedures and obtaining the passport, visa and air ticket of the Insured that have been damaged or lost during the term of the policy and require be issued again by the competent entity or authority.
- **Location of Baggage:** 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 Alarm Center of the Assistance Company.
- **Material losses:** the Insurer guarantees, up to the maximum limit reflected in the Particular Conditions, the payment of the compensation of 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.

RISKS EXCLUDED:

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, treatments and medical checks that do not correspond to the nature of the illness or injury suffered, claims caused by fraud of the Insured or of the people traveling with him, physical-mental disabilities, chronic, congenital and recurrent diseases, treatments, diseases and pathological conditions, caused by the intentional ingestion or administration of toxic (drugs), alcoholism, or by the use of medications without medical prescription, any type of prosthesis, devices, lenses, hearing aids and glasses, pregnancies, births and abortions, regardless of their etiology, as well as any consequence derived from a state of pregnancy, payment of special coffins and burial and ceremony expenses, claims occurred in case of war (declared or not), manife Stations, popular movements and acts of terrorism, as well as training or tests and the consequences that arise 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 count or exceed seventy (70 years of age)

CONTRACT OPTIONS AND INSURED SUMS

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

OPTION	COVERAGE	UPPER LIMITS
A (Traditional)	Medical	\$ 10,000.00
	Repatriation and/or transportation	\$ 10,000.00
	Liability	\$ 10,000.00
	Bail Advance	\$ 5,000.00
	Attendance	\$ 1,000.00
2,00 CUC PER DAY		
B	Medical	\$ 7,000.00

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(Visa Shengen)	Repatriation	\$ 10,000.00
	Liability	\$ 15,000.00
	Attendance	\$ 1,000.00
2,50 CUC PER DAY		

In coverage A, commercial discounts are contemplated for the number of travelers in collective bargaining and for the number of travel days, while option C only includes commercial discounts for the number of travelers.