

# INSURANCE TO THE TRAVELER (+ TRAVELER ASSISTANCE) GENERAL CONDITIONS

This Policy is governed by what is agreed in the Special Conditions or the Voucher Insurance and the General Conditions.

## 1. DEFINITIONS.

In this Policy the term:

**Policyholder:** Any natural or legal person, together with the Insurer, subscribes to the Insurance Policy and that correspond to the same obligations resulting therefrom, except those which by their nature, must be complied with by the Insured.

**Insured:** The person on which the insurance is issued.

**Beneficiary:** A natural or legal person entitled to the compensation, coinciding with a permanent disability coverage of the Insured. **Bonus:** It's the price of insurance.

**Limit of compensation:** The maximum limit of compensation to be paid by the Insurer.

**Insurance Amount:** Maximum amount that is required to pay the insurer if a claim relating to the insured person.

**Accident:** accident means any traumatic injury certified by doctors, suffered by the Insured and caused directly and independently of any other cause, by an external event, unforeseen, involuntary, sudden and accidental.

By extension and clarification are assimilated to the notion of accident:

- a) asphyxia or poisoning from fumes or gases, or by drowning or obstruction in the respiratory disease that does not come.
- b) poisoning or poisoning by ingestion of toxic substances and spoiled food consumed or acquired in public places.
- c) The anthrax or tetanus trauma.
- d) The rabies.
- e) The direct consequences of poisonous insect bites.
- f) accidents involving ot ros surgeons and professionals in medical science, veterinary science and its annexes, in carrying out surgical operations or in the dissections and autopsies, when such accidents occur microbial infections or intoxications.

**Body Injuries:** The injuries suffered by the insured during the term of this Policy and only for accidents, regardless of any other cause that results in death or permanent disability of the insured.

**Permanent disability:** The term as such injury or loss or functional organic and faculty members of the Insured, which invalidated a total or permanent way, and in a continuous and uninterrupted for a period of twelve (12) months, to perform their usual work or any other compatible with their knowledge and skills.

**Loss of a limb:** It means the loss due to the physical disappearance of the hand above the wrist, or foot above the ankle and includes total and irrecoverable loss of use of the hand, arm or leg.

**Security Voucher:** document certifying that the policyholder gives the traveler as proof of their status as insured.

**Insured Address:** The temporary or permanent residence.

## 2. EFFECT AND DURATION OF THE WARRANTY.

The securities covered under this Policy are effective only during the term indicated in the Voucher Insurance and restricted to what happened in the territory of the Republic of Cuba.

## 3 COOPERATION OF THE INSURED.

The Insured shall cooperate and endeavor to minimize the consequences of the incident and used for all means within its reach.

## 4. OTHER INSURANCE.

If at the time of a loss, which is in discovery is covered by this Policy, the Insured was covered by other insurance to provide the same or similar benefits, is obliged to notify the Insurer. If there is other insurance, the Insurer shall compensate only the proportion of any claim that the limit of liability agreed in this Policy represents the total benefits of all policies in force competing at the time of the occurrence.

## 5. NOTICES.

Any event which cause or may cause a complaint must be notified to the Central Alarm Service ASISTUR Assistance or its agents within 48 hours after its occurrence in the Telephone: (537) 33-8920, 33 - 8339, 33-8527, 866-4121 and 867-1315E-Mail: [asisten@asistur.cu](mailto:asisten@asistur.cu)

## 6. TERMINATION.

This policy shall be void and the Insured shall have no right to compensation in case of accident, if the policyholder or the insured presents false statements made in good faith yet, overstates the case Swiss government for damages, seeks to

destroy or get rid of evidence existed before the disaster, used as justification using documents inaccurate or fraudulent means.

## **7. RESPONSIBILITY.**

The Insurer shall not be liable and indemnify the afety As for any damage, loss, injury or illness caused by unauthorized persons or professionals by the Insurer to assist him medical, pharmaceutical or legally to your request. The Insurer provides services only when they are requested and without charge under the circumstances provided above. In these cases, the person or persons designated by the Insurer shall be taken as agents of the Insurer without recourse in nature or circumstance whatsoever against the Insurer by reason of such designation.

## **8 .- WARRANTIES FOR INSURED AND TRAVEL.**

### **8.1 .- MEDICAL EXPENSES FOR ILLNESS OR ACCIDENT.**

(Applies for **Special Policies**, Economic and Super).

#### **Up to 25,000 USD coverage.**

The Insurer undertakes to pay, until the limit specified in the Special Conditions or the Insurance Voucher surgical medical expenses, dental, pharmaceutical and hospitalization, occurred as a result of illness or injury sustained during travel and within the period of validity of the policy, and appropriate to the nature of the disease or injury incurred and the circumstances of their occurrence.

Dental expenses means that an infection, pain or trauma requiring emergency treatment. In any case, these costs are limited to 500.00 USD.

### **8.2. -REPATRIATION OR TRANSPORT.**

(Applies for **Special Policies**, Economic and Super).

#### **1.2.a) of injured or sick.**

#### **Up to 7,000 USD coverage**

In case of accident or illness occurring to the Insured, the Insurer undertakes to pay the transport to the nearest hospital, which has the facilities necessary to assist you. In addition, the Insurer's medical team, contact the physician treating the insured, shall monitor the care provided is adequate. If the Insured is admitted to a hospital and the condition prevented the return on the scheduled date, the Insurer takes over, until the limit specified in the Special Conditions or the Voucher Insurance, transfer, to their country of origin. The means of transport in each case be decided by the medical team of the Insurer in accordance with the urgency and gravity of the case.

#### **11.2.b) OF DECEASED.**

#### **Up to 7,000 USD coverage**

In ca so of death of the insured, the insurer undertakes to pay, until the limit specified in the Special Conditions or the Voucher Insurance, procedures and costs of packaging and transporting the body from the place of death to the burial in the country of residence. Excluded from this guarantee the payment of special coffins and burial expenses and ceremony.

## **EXCLUSIONS:**

Not covered by the guarantees of MEDICAL EXPENSES FOR ILLNESS OR INJURY (8.1) and REPATRIATION OR TRANSPORT (8.2) costs due to:

- a) The benefits have not been provided by the Insurer and made without his consent, except in cases of force majeure or impossibility demonstrated.
- b) Any damage caused by willful misconduct of I Insured, the policyholder, or people traveling with the Insured.
- c) The claims incurred in the event of war (declared or not), demonstrations and popular movements, acts of terrorism and sabotage, strike, detention by any authority not derived from crime accident, restrictions on free movement or any other case of force majeure, unless the insured proves that the incident is unrelated to such events.
- d) PARTICIPATION dangerous competitions of any kind, as well as training or testing, the stakes and the consequences of the practice occurring in dangerous hobbies, such as hunting, underwater activities, hang gliding, mountain climbing, etc. ... This exclusion may be terminated by special arrangement with the policyholder.
- e) The claims that are caused by the radiation from the nuclear transmutation or decay or radioactivity.
- f) The rescue at sea or riding ña.
- g) or pre-existing chronic diseases, congenital and / or recurrent, known or unknown to the Insured and their exacerbations and consequences.
- h) Suicide or diseases and injuries resulting from attempted suicide or intentionally caused by you the insured himself.
- i) treatments, diseases and pathological conditions, as well as any consequences caused by intentional ingestion or administration of toxic substances (drugs), alcohol, drugs or the use of nonprescription drugs.
- j) Any type of prosthesis, such as eyeglasses, hearing aids, glasses, etc., even in cases where the insurer takes charge assistance in all its facets.