



## DAN WORLD INSURANCE AND ASSISTANCE COVERAGE FOR TRAVEL TO CUBA

DAN World, Ltd. is a company subject to U.S. jurisdiction and is obligated to comply with all regulations promulgated by the United States government (U.S. Department of the Treasury and Office of Foreign Assets Control). Failure to adhere to these regulations would be unlawful and could subject DAN World and its officers and employees to fines and possible imprisonment. As such, DAN World follows strict protocols when managing situations which arise within the territorial boundaries of Cuba.

Provided your travel to Cuba is legal (i.e., you are not a person subject to U.S. jurisdiction, or if you are, you are traveling to Cuba pursuant to one of the existing exceptions to the prohibition against travel), DAN World travel benefits are available, and DAN World insurance programs will cover losses. As a result, DAN World will use its best efforts to manage medical emergencies in Cuba as follows:

**Emergency Medical Evacuation** – if you need Emergency Medical Evacuation services, you (or someone calling on your behalf) must contact the DAN World Emergency Hotline at **+1.919.684.9111 (collect calls accepted)** for assistance. DAN World will then make the arrangements as it would with any other evacuation out of the Caribbean. In most cases, DAN World will use a U.S.-based medical transportation or air ambulance company for the evacuation but may in some cases find it more appropriate to use a Cuba-based provider. Remember that Emergency Medical Evacuation is a service and DAN World will not be able to reimburse you for any expenses you incur if arrangements are made by someone other than DAN World. Just call DAN World and we'll make the arrangements and cover the cost.

**Medical Treatment** – Medical care in Cuba typically does not meet U.S. standards. While medical professionals are generally competent, many health facilities face shortages of medical supplies and bed space. Many medications are unavailable, so travelers to Cuba should plan to bring any prescribed medicines and over-the-counter remedies in their original containers and in amounts commensurate with personal use in the event of delays to return travel. Medical facilities are usually able to provide emergency care and hyperbaric treatments, but payment for these services can be challenging. Few businesses (including medical facilities) have access to the U.S. financial system and even less accept credit cards issued by US banks. Medical consultations and treatment at Cuban hospitals generally require payment in cash in Cuban convertible pesos (CUC) or by a credit card issued by a non-U.S. bank.

*If you are traveling to Cuba and require medical treatment, you may be required to pay for services provided to you while in Cuba, and then file a claim for reimbursement when you return home. Oftentimes, payments in Cuba must be made in cash. Direct payment by U.S. companies to medical care providers is difficult and is often not available in Cuba.*

DAN World has put in place multiple options for paying for expenses that arise from medical services provided to members who visit Cuba, but Cuba-based providers may not be able to receive such payments due to restrictions by the U.S. and Cuban governments. In cases where DAN World is unable to arrange payment directly to the medical provider, it may be necessary for the member to pay for the services and obtain reimbursement from DAN World upon their return home.

**Call Local Emergency Medical Services and then Call DAN World** - If you encounter a medical emergency in Cuba, you should first call local emergency medical services for assistance. If you have access to appropriate medical care in the location where you become sick or injured, you should immediately proceed to that medical facility for care and then call DAN World. If appropriate local medical care is not available, or if you are unable to reach local emergency medical services, contact DAN World immediately at **+1.919.684.9111 (collect calls accepted)**. The DAN World

Medical Information Specialists and Physicians will help arrange transportation to the closest appropriate medical facility so that you can get the care you need.

**STEP (Smart Traveler Enrollment Program)** - STEP is a free service offered by the U.S. Department of State that allows U.S. citizens traveling or living abroad to enroll with the nearest U.S. embassy. If you are enrolled in this program and encounter a medical emergency while in Cuba, the U.S. embassy can help with Emergency Financial Assistance, including the transfer of funds to cover costs associated with emergency medical care. DAN World encourages all U.S. citizens to enroll in this program prior to travel abroad.