



OLD REPUBLIC

INSURANCE GROUP

RELIABLE LIFE INSURANCE COMPANY

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Notice to Distributors of Reliable Life Travel Insurance Products

Re: Cuba Provides Details of New Insurance Requirements Effective May 1, 2010

Reliable Life received notification of the new requirements from the Consulate General of Cuba in Toronto. A copy of the notice can be obtained at:

<http://embacu.cubaminrex.cu/Default.aspx?tabid=17941>

This notice provides some clarification regarding Cuba's expectation that travel insurance should be purchased by travelers before they depart on their trip, and provides information on the benefits and cost of insurance available in Cuba should a traveler arrive without appropriate insurance coverage.

In reviewing the benefits available under the Cuban insurance plans, it is apparent that their coverage is insufficient for Canadians traveling outside of Canada. The maximum medical expense coverage available under the Cuban plans is CUC \$25,000, with only an additional CUC \$7,000 provided for air evacuation. Costs for medical care and air ambulance evacuations for serious illnesses and accidents could reach several hundreds of thousands of dollars or more, far exceeding the coverage provided by the Cuban plans.

Travel insurance products underwritten by Reliable Life provide the necessary coverage limits to handle any type of emergency. As such, we strongly recommend that your clients purchase Canadian travel insurance before they travel to Cuba. We would also recommend for your protection, that clients who deny Reliable Life coverage and opt to purchase Cuban coverage, be required to sign a waiver to that effect (Waiver of Coverage form is available under the Forms section of GetReliable.com).

It is important to note that according to the notice, travelers arriving in Cuba, upon demand, "shall present a policy, insurance certificate or traveling assistance card **valid for the time span they will stay in Cuba**". This means that the **only** document that will be acceptable as proof of insurance coverage by the Cuban authorities will be the Travel Insurance Policy Confirmation that is printed or emailed as part of the purchase. Clients who are unable to produce this document on entry to Cuba will likely be required to purchase the coverage referred to above before they are permitted entry to Cuba. **Clients, who have purchased Reliable Life coverage and due to lack of documentary evidence are additionally required to purchase Cuban coverage, will still be fully covered by Reliable Life's policies. Cuban entry requirements have no impact on the coverage and services provided by Reliable Life for clients traveling in Cuba.**

Please don't hesitate to contact us at 1-800-245-5336 for further information.