



Divers Alert Network

DAN INSURANCE AND ASSISTANCE COVERAGE FOR TRAVEL TO CUBA

With the recent easing of restrictions on travel by U.S. citizens to Cuba, questions have arisen regarding the ability of Divers Alert Network to provide DAN *TravelAssist* services and medical expense coverage under the DAN-sponsored dive accident plans and trip and travel programs for incidents that occur within Cuba.

As a U.S. domiciled company, DAN is obligated to adhere to all rules and regulations promulgated by the United States government. With regard to Cuba, these rules and regulations come from the U.S. Department of the Treasury and are enforced by the Office of Foreign Assets Control. Failure to adhere to these rules and regulations would be unlawful and could subject DAN and its officers and employees to fines and possible imprisonment. As such, DAN must be very careful in how we handle situations which arise within the territorial boundaries of Cuba.

Effective December 21, 2015, the U.S. Department of the Treasury promulgated new rules related to providing insurance to U.S. residents who travel to Cuba, and the payment of related claims. These rules are described in C.F.R. §515.560. 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 *TravelAssist*® is available and the DAN insurance programs will cover losses and be able to pay claims to providers in Cuba. As a result, from this date forward DAN will handle medical emergencies in Cuba as follows:

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

Medical Treatment – DAN is now able to pay for medical treatment or other services rendered by Cuba-based providers to DAN members who are engaged in legal travel to Cuba. If it becomes necessary for you to see a Cuban physician, get a hyperbaric treatment in a Cuban hyperbaric chamber, or receive other medical services from a Cuba-based provider, please contact DAN to make sure the charges will be covered and payment arranged. DAN will then pay for the services you receive, or reimburse you for the cost of these services if DAN is unable to facilitate payment at the time services are rendered.

If you encounter a medical emergency in Cuba and 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. As always, we encourage DAN members to first call local emergency services for assistance. If local medical care is not available, or if you are unable to reach local emergency services, you should contact DAN immediately at **+1.919.684.9111 (collect calls accepted)**. The DAN Medical Information Specialists and Physicians will help arrange transportation to the closest appropriate medical facility so that you can get the care you need.

January 26, 2016

This policy will be updated as further actions are taken by the U.S. Government with regard to Cuba.