

The article below discusses the new mandatory travel insurance regulations imposed by the Cuban government. Ingle International can help you understand all the travel insurance options available to you and will find the most appropriate product for any circumstances.

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Cuba to force tourists to buy medical insurance

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PERSONAL FINANCE COLUMNIST

Canadians bound for Cuba will soon have a choice for travel health insurance.

They may buy an openly capitalist policy here, or face having to buy a sneaky communist policy there.

Proof of medical coverage will become mandatory for all visitors to Cuba starting May 1.

The Cuba Tourist Bureau in Canada notified tour operators recently, and promises a general announcement with more details shortly.

About 914,000 Canadians visited the land of Fidel Castro last year, according to the bureau.

In future, if Canadians arrive without coverage, a Cuban company will sell them medical coverage at an airport, port or marina.

A government announcement said about 20 per cent of visitors now arrive without coverage.

Tourist Bureau employees assure callers that Cuba will not force its insurance policies on anyone with individual or group travel health insurance coverage from Canada. Tourism is a major source of Cuba's foreign exchange earnings.

Bruce Cappon, a broker who runs First Rate Insurance Inc., hoped at first that Cuba would offer his older clients coverage they could not find or afford in Canada because of pre-existing medical conditions.

"I thought Cuba would help keep a lid on runaway capitalist prices, by doing

a mass pooling of risk," he says. "But I was shocked to discover highly selective exclusions, worse than in this country."

Cuba is a country known for its long, warm beaches and its low-cost, high-quality medical personnel.

Hospitals do not necessarily have the most modern equipment thanks to America's embargo on trade with Cuba.

But some of Cuba's 2.4 million annual visitors travel there to get medical care.

The Central Intelligence Agency of the United States reports that Cuba helps pay for oil imports by supplying about 30,000

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medical personnel to Venezuela.

Surely, thought Cappon, Cuba could apply its collective values to design a low-cost medical plan for tourists.

Many of Canada's snowbird tourists have complained that most, though not all, emergency medical coverage is priced as though everyone is going to the United States, with its high-cost medical care.

But Mónica Aguirre, a marketing coordinator at Ingle International in Toronto, says the bare-bones medical policies offered by Cubalinda.com, the online travel agency founded by the late former CIA agent Philip Agee, would be no match for Canadian policies.

At current exchange rates, Cubalinda will charge \$2.70 a day for up to \$7,558 of medical emergency insurance, plus assorted other types of coverage. It will charge about \$3.24 a day for \$27,000 of medical coverage and \$7,558 for transportation of deceased, injured or sick persons.

That compares with as little as \$1.81

a day or a minimum of \$16 a week for a young Canadian to get \$5 million of medical coverage from a Canadian insurer, says Aguirre. Meanwhile, a reasonably healthy senior, age 70 to 74, would pay \$6.36 a day for a short trip to a non-U.S. destination, says Cappon.

"... the transportation and medical coverage would be too limited for someone who suffered such a serious injury or illness that they required care in the United States before returning to Canada."

Robin Ingle

President, Ingle International

Aguirre's company's president, Robin Ingle, concedes the skimpy Cuban policies would provide enough coverage for the vast majority of illnesses or injuries travelers might experience in Cuba.

But the transportation and medical coverage would be too limited for someone who suffered such a serious injury or illness that they required care in the United States before returning to Canada, he said.

Cappon became extremely concerned when he found a scary exclusion in the Cuban policies.

"The Cubalinda.com website says 'the insurer will not assume payment for treatment of pre-existing medical condition (sic), known or unknown to the insured person'."

You could pay the modest premium and discover later you have no coverage when you need it.

So proceed with caution. Don't leave home without adequate coverage.

For more information or a quote, contact Ingle International at 1-800-360-3234 or visit our website: www.ingletravel.com