

insightCuba - *Undiscovered Cuba* **Participant Travel Medical and Evacuation** **Insurance Program**

“**The Core Plan**” is automatically provided to insightCuba participants while they are on a insightCuba program anywhere in the world, outside of the United States. It covers your travel medical risks, including Medical Expenses and Emergency Medical Evacuation, while you are traveling. Travel medical insurance is not the same as the health insurance available to you at home and does not cover routine or wellness visits, or expenses that can safely wait until you get home. Expenses that arise from situations that are not clearly due to a covered travel medical risk may be payable by the participant. You can then submit the claim to the insurance company with a request for reimbursement.

This policy doesn’t provide any kind of liability insurance. Baggage insurance is not included in “The Core Plan” but can be purchased as an upgrade.

The benefits and limits of “The Core Plan” are:

Medical Expense	\$50,000
Emergency Medical Evacuation	100% of covered expenses
Home Country Coverage (“Tail Medical”)	\$10,000
Emergency Dental	\$1,000 for injury \$250 for alleviation of pain
Accidental Death	\$10,000
Permanent Total Disability	\$10,000
Return of Mortal Remains	100% of covered expenses
Trip Cancellation	\$1,000
Emergency Reunion/Trip Interruption	\$ 3,000

You can choose to **upgrade** your limits of coverage from the “The Core Plan” to “The Silver Plan”; “The Gold Plan”; or “The Diamond Plan”. These plans offer up to \$500,000 in Medical Expense, as well as increased limits on other benefits.

Online you can also Add baggage / personal property coverage; Extend your coverage period; and Increase your trip cancellation coverage.

After making your deposit you can upgrade by going to www.coretravelinsurance.com and clicking on “Go to your Profile” and then “Purchase Options.” Fill out the online application and pay for the additional benefits with a credit card before your Insight Cuba program starts. You will receive a confirmation of your order by email. Once you have begun your Insight Cuba program, however, your limits of insurance coverage cannot change. Premium paid for upgrades is not refundable once you have left for the international journey.

If you do not wish to upgrade the coverage, you do not have to do anything. You will automatically receive coverage under the —The Core Plan.

For questions about Core Travel coverage and upgrade options, you can send an email to administrator@coretravelinsurance.com or telephone at 518-708-4192.

Please feel free to contact Alex@doldworldjourneys or at 808-732-9430.