

May 1, 2010

Ministry of Justice
Calle O No. 216, Vedado, La Habana
República de Cuba

Re: Confirmation of Travel Insurance Policy Issued By a Recognized Foreign Insurance Entity

To Whom It May Concern:

This letter is in regards to the Republic of Cuba's requirement that all travellers, foreigners and Cuban overseas residents must possess a travel insurance policy covering medical expenses that has been issued by an insurance entity recognized in Cuba.

Please accept this letter as confirmation that the Canadian resident in possession of this letter, together with a copy of their travel insurance policy documentation, has a travel insurance policy which is administered and assisted by Mondial Assistance (formerly World Access Canada), a provider which is recognized by the Republic of Cuba's government.

Each traveller is required to meet the terms, conditions and eligibility requirements of their travel insurance policy in order for coverage to be in effect.

Mondial Assistance, which is the world's largest travel insurance and assistance company, has a long-standing contractual agreement with and is a trusted partner of the Cuban assistance company ASISTUR.

If you have questions or to verify Mondial Assistance's partnership with ASISTUR, please contact:

ASISTUR

Prado No. 208 entre Trocadero y Colón, Habana Vieja, La Habana
Telf:(53 7) 866 4499
Fax :(53 7) 866 8087

Sincerely,



William Breckles
President and Chief Executive Officer
Mondial Assistance Canada

Emergency Travel Coverage for NAV CANADA Represented Retirees before January 1, 2010

In case of an out-of-province emergency, call Allianz Global Assistance

In Canada and the US: 1-800-854-7589

From elsewhere, call collect: 1-519-742-6768

What's Covered:



100%

Reasonable and customary charges for emergency health care:

- outside your province of residence, and
- above what is payable by your provincial health plan, to a lifetime maximum reimbursable expense of \$500,000 for each covered person.

The expense must be:

- prescribed by a physician and medically necessary,
- incurred no more than 90 days from the date you leave home or any time you are on official travel status (if treatment continues beyond 90 days, related expenses will be covered),
- incurred because of an emergency, and
- payable in part by the provincial plan.

Eligible Expenses

Eligible expenses include:

- public-ward accommodation and auxiliary hospital services in a general hospital,
- the services of a physician,
- out-patient services in a hospital,
- one-way economy airfare for the patient and professional attendant, back to the province of residence, when medically necessary,
- medical evacuation by ambulance, when Sun Life determines that suitable care is not available where the emergency occurs,

- family assistance, for example, reimbursement of expenses to return dependent **children**, under age 16, to Canada, subject to certain limits (combined maximum payable - \$2,500 for any one travel emergency),
- **transportation** arrangements to the nearest hospital that provides the **appropriate care**, or back to Canada,
- medical referrals, consultation and monitoring,
- legal referrals,
- a telephone interpretation service,
- a message service (messages held up to 15 days for family and business associates),
- advance hospital and medical expense payment, and
- return of the deceased in the event of death, to a maximum of \$3,000.

If a treatment or service is not offered in the patient's province and the person is referred to a **hospital** in another province, in writing, by the attending **physician** in his/her province of residence, the plan pays 100% for **reasonable and customary** charges for the same services, up to a maximum of \$25,000 per illness.