

Memorandum



Date: April 30, 2010
To: **etfs** Distributors
From: **etfs** Management
Subject: **Insurance Requirements for Visitors to Cuba – May 1, 2010**

The Cuban government has declared that it is mandatory for all visitors to Cuba to have insurance for medical expenses. As of May 1st, visitors may need to present proof of insurance upon arrival. The Cuban government indicates that travellers shall present “a policy, insurance certificate or travelling assistance card valid for the time span they will stay in Cuba.”

As such, insureds should be prepared to present the documents that were provided to them following their insurance purchase (for example, confirmation of insurance, insurance policy or certificate, assistance card, etc.). These documents conform to industry standards and according to the information that the Cuban government has published, they should be accepted.

In addition, Cuban officials have indicated that health insurance cards issued by provincial governments will also be recognized as proof of coverage. However, **etfs** would like to emphasize that it is important to understand that provincial health insurance plans only cover a small portion of claims incurred while travelling, and should not be considered an alternative to travel insurance.

For any additional information, insureds can contact their nearest Cuban embassy or consulate.

Distributors may contact **etfs** Client Services in case of any questions.

Confirmation of Insurance

(Date)

Subject: Viator Group Out-of-Province/Canada Travel Medical Emergency Insurance

To whom it may concern:

This letter will serve as confirmation that the Canadian resident in possession of it, as well as his/her eligible dependants, is covered by a travel insurance policy which covers emergency medical expenses incurred abroad (subject to applicable terms and conditions). Coverage is subject to the participant/dependents continuing to meet all eligibility requirements stipulated in the policy.

Claims under this policy are administered by Global Excel Management Inc. (Global Excel), an insurance provider recognized in Cuba. For claims in Cuba, Global Excel partners with the Cuban assistance company ASISTUR.

Should you have any questions, or to verify Global Excel's partnership with ASISTUR, please do not hesitate to contact:

ASISTUR

Prado No. 208 entre Trocadero y Colón, Habana Vieja, La Habana

Tel:(537) 866 4499

Fax :(537) 866 8087

Sincerely,

Expert Travel Financial Security (E.T.F.S.) Inc.