

# NEWSLETTER

*The Assistance Company*



In the last decades international tourism has become an activity of great importance in the economic, social and cultural order, projecting itself as one of the sectors with the most dynamic growth. At the same time, insurance was developed for travelers, with the purpose of providing them, through an acceptable rate, economic protection in case of having an accident during the trip, however that was not all that the traveler required, when the problem arose in another country that was not his own, thus the need for assistance services arose. It is then when in 1997 ASISTUR was constituted as the first entity in charge of organizing an integral infrastructure of assistance services that would contribute to solve personal and accidental problems.

This same year, the MINTUR instructed Cuban incoming agencies and hotel chains to require foreign tour operators with whom they work to insure their travelers, either with policies from Cuban or foreign companies, in order to guarantee them greater protection and provide them with the best use of their financial resources in the enjoyment of their trip.

The purpose of this bulletin is to transmit the basic information that will allow the necessary orientation to respond to the problems that may arise for travelers visiting our island, and to indicate the specialized assistance services offered to tourists, essentially contributing to guarantee their protection and therefore the tourist product offered will have a better image and competitive level in the international market, thus ratifying that ASISTUR is a contribution to the Cuban tourist product.

It is necessary to comment on the definition of the following concepts to begin to understand the mission of the company ASISTUR, as the entity in charge of integrally organizing the infrastructure of assistance services.

**Travel insurance policy:** Contract between an insurance company and a client to protect him against the risks to which all persons are exposed outside their homes and usual environments.

**Assistance:** It is the organized service that makes rational use of material, human and financial resources in the immediate solution of a problem or difficulty encountered by a tourist, wherever he/she may be.

The assistance services provided by ASISTUR in the national territory to individuals backed by national and

international insurance coverage are as follows:

- **Medical Assistance:**
- **Ambulatory Emergency:** Assistance Service provided to the Insureds of the entities with which ASISTUR has contracts, who require medical assistance due to minor health affectations, which do not require hospitalization in a hospital center, and that the client may be under observation for up to 12 hours.
  
- ✚ **Hospital Emergency:** Assistance Service provided to the Insureds of the entities with which ASISTUR has contracts. It covers pathologies or health alterations that require hospitalization in a Hospital Institution for more than 24 hours and until the decision is made to discharge the patient or repatriate him/her.
  
- **Repatriations:**
- **Funeral Repatriation:** ASISTUR provides the repatriation service for foreigners (tourists or temporary residents) who die in the national territory, regardless of whether they are insured or not, upon payment of the services, at the request of third parties; the burial of these in the country, and the repatriation of Cuban deceased abroad.
  
- **Health Repatriation:** Assistance service provided to foreigners or Cubans with permanent residence abroad whose state of health does not allow them to return to their country in the usual way and in the foreseen time, requiring a special transfer, with medical attention, with companion or alone, at the discretion of the treating physician and with the consent of the medical team of the Foreign Company, which defines the means of transportation.

- **Financial Assistance**
- **Advance of Funds:** ASISTUR provides the service of Advance of Funds. Travelers who require money to face a shortage of funds originated by any situation (loss or theft of cash or credit card or other causes), can go with confidence and will be provided as quickly as possible with the necessary information to solve their problem.
  
- **Reimbursement of expenses.**
- **Other Assistance**

**Legalization of Documents, Loss of Baggage, always at the request of the company.**

**How to receive these services?**

ASISTUR provides these services as soon as it becomes aware of each situation reported to the Alarm Center.

**How to request the assistance service from ASISTUR's company?**

The traveler or any interested executive can call the Alarm Center personally and in each case will be told how to proceed. It is necessary to be precise about the problem that afflicts the traveler, to know if he/she has an insurance policy that covers him/her and to provide the data of such document.

¿ How to communicate with ASISTUR's Alarm Center?



Phones: 53 78 67

53 13 15

E-mail:: [asisten@asistur.cu](mailto:asisten@asistur.cu)

In Villa Clara:

Office Phone: 42 299448

Cell phone: [52144718](tel:52144718), [59937665](tel:59937665)

E-mail: [jesus@asistur.cu](mailto:jesus@asistur.cu)

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**DON'T WORRY, ASISTUR TAKES CARE OF**