

**Crown Cruise Vacations**

**SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICES**

Trip Cancellation	100% of Trip Cost*
Trip Interruption	100% of Trip Cost*
Travel Delay – 12 hours	\$500 (\$150/day)
Missed Connection – 3 hours	\$200
Itinerary Change	\$200
Baggage/Personal Effects	\$1,000
Baggage Delay – 24 hours	\$500
Accident & Sickness Medical Expense	\$50,000
Dental Sublimit	\$750
Emergency Medical Evacuation, Medical Repatriation, & Return of Remains	\$200,000
Primary Coverage Removes Excess Insurance Limitation for Baggage/Personal Effects and Accident and Sickness Medical Expense	Optional (add \$35 to rates below)
Non-Insurance Worldwide Emergency Assistance Services (Provided by OnCall International)	Included

\* Subject to maximum benefit amount of \$75,000.

**Per Person Rates**

Cost of Trip	Age of Traveler		
	0-45	46-70	71+
\$0-\$300	\$18	\$21	\$36
\$301-\$60,000	6% of Trip Cost	7% of Trip Cost	12% of Trip Cost

The above rates are for the plan which includes insurance and non-insurance services. Pricing above applies to any trip up to 45 days in length. For trips over 45 days and up to a maximum of 185 days, please add \$6 per person per day for 0-45 years old, and \$7 per person per day for anyone over age 46 and up. *If traveling with children 17 and under, ensure they are listed on the same plan as an insured adult.*

**Purchase Within 14 Days of Your Initial Trip Deposit for Pre-Existing Condition Exclusion Waiver!**

The Pre-Existing Condition exclusion will be waived if the plan is purchased within 14 days of the date Your initial Trip deposit is received. You must insure all Prepaid Trip costs that are subject to cancellation penalties or restrictions (and also insure, within 14 days of Payment, the cost of any subsequent Travel Arrangements added to Your Trip), and You must not be disabled from travel at the time You pay the plan cost.

**14-Day "Free Look"**

If You are not satisfied for any reason, You may cancel your plan by giving Travel Insured notice within 14 days after purchase. Your plan cost will be refunded, provided You have not already departed on the Trip or filed a claim.

**Questions? Call a Travel Insured Customer Care Representative at 1-866-684-0218. Specify that you are calling about the Crown Cruise Protection Plan.**

*Crown Cruise Vacations is not an insurer and does not have any liability for any coverage amounts. As a travel retailer, Crown Cruise Vacations is not qualified or authorized to answer technical questions about the benefits, exclusions or conditions of any of the insurance coverages in the plan or to evaluate the adequacy of your existing insurance coverage. Crown Cruise Vacations and its employees may offer and disseminate travel insurance under the direction of Travel Insured International (TII). You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this plan with your existing life, health, home, and automobile insurance policies. If you have any questions about this coverage, contact TII at 866-684-0218. Purchasing a travel protection plan is not required in order to purchase any other products or services offered by Crown Cruise Vacations.*

## Coverage Details

**TRIP CANCELLATION & TRIP INTERRUPTION:** Insurance benefits can be paid up to the Maximum Benefit Amount shown in the Plan's Schedule of Benefits. For Trip Cancellation you can be covered for up to 100% of the Trip Cost (published penalties and non-refundable travel arrangements). For Trip Interruption you can be covered for up to 100% of the Trip Cost (non-refundable land or water travel arrangements). Reasons for Trip Cancellation and Trip Interruption are as follows:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip (for Trip Cancellation) or while You are on Your Trip (for Trip Interruption);
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip (for Trip Cancellation) or while You are on Your Trip (for Trip Interruption), b) requires Medical Treatment at the time of cancellation or interruption resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip (for Trip Cancellation) or prevents Your continued participation on Your Trip (for Trip Interruption);
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster.
- e) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- f) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- g) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- h) involuntary employer termination or layoff which occurs 30 days or more after Your Effective Date affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year;
- i) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation or interruption of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- j) revocation of Your previously granted military leave or re-assignment due to war. Official written revocation/re-assignment by a supervisor or commanding officer of the appropriate branch of service will be required;
- k) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;

**TRAVEL DELAY:** Can reimburse up to \$150 per day when you are delayed 12 hours or more due to a covered reason.

**MISSED CONNECTION:** Can reimburse up to \$200 when You are delayed 3 or more hours for a covered reason, and this delay causes you to miss a cruise or tour departure.

**ITINERARY CHANGE:** Can reimburse if your travel supplier makes a change in your itinerary after your scheduled departure date, which prevents you from participating in a prepaid event/activity.

**BAGGAGE/PERSONAL EFFECTS:** Can cover up to \$1,000 when bags or personal effects are lost or damaged.

**BAGGAGE DELAY:** Can reimburse up to \$500 for necessary personal effects when your bags are delayed more than 24 hours after you arrival at a destination other than your return destination.

**ACCIDENT & SICKNESS MEDICAL EXPENSE:** Can provide up to \$50,000 to cover treatment costs when accidents or illness strike during the trip (of a duration of 90 days or less for Sickness) including up to \$750 to cover expenses for emergency dental treatment due to Injury to natural teeth.

**EMERGENCY MEDICAL EVACUATION/MEDICALLY NECESSARY REPATRIATION/REPATRIATION OF REMAINS:** If medically necessary, this can provide up to \$200,000 to transport You to nearest Hospital or medical facility capable of providing adequate treatment and/or return You home or to the Hospital or medical facility closest to home capable of providing continued treatment. In the event of Your death during a Trip, the expense incurred may be paid for minimally necessary casket or air tray, preparation and transportation of Your remains to Your primary place of residence in the United States of America or to the place of burial. Also contains coverage for a bedside visitor and coverage to return dependent children home if you are hospitalized for 7 or more consecutive days.

**General Exclusions and Limitations:** Insurance benefits are not payable for any loss due to, arising or resulting from suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; an act of declared or undeclared war; participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; riding or driving in races, or speed or endurance competitions or events; mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); participating as a member of a team in an organized sporting competition or participating as a professional in a stunt, athletic or sporting event or competition; participating in bodily contact sports, skydiving or parachuting, hang gliding, or bungee cord jumping; piloting or learning to pilot or acting as a member of the crew of any aircraft; being Intoxicated as defined, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; the commission of or attempt to commit a felony or being engaged in an illegal occupation; normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; dental treatment (except as coverage is otherwise specifically provided); amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Plan's Schedule of Benefits; due to a Pre-Existing Condition, as defined in the Plan. The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or Return of Remains coverage; medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; a mental or nervous condition, unless hospitalized for that condition while the Plan is in effect for You; due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

**Excess Insurance Limitation:** The insurance provided by the Plan, except Accident and Sickness Medical Expense (if optional Primary Coverage Upgrade purchased) and Baggage and Personal Effects (if optional Primary Coverage Upgrade purchased) shall be in excess of all other valid and collectible Insurance or indemnity.

**Medically Fit to Travel Exclusion:** The Company will not pay any expense as a result of You having been advised in writing that You, a Traveling Companion, Family Member or Business Partner booked to travel with You are not Medically Fit to Travel, as defined in the Plan, at the time of purchase of Coverage for a Trip.