

**Crown Cruise Vacations**

**Insurance Benefits**

**Travel Protection**

Trip Cancellation	Trip Cost*
Trip Interruption	Trip Cost*
Missed Connection (3 hours)	\$200
Itinerary Change	\$200
Travel Delay (12 hours)	\$500 (\$150/day)

**Medical Protection**

Emergency Accident/Sickness Medical Expense	\$50,000
Dental Sublimit	\$750
Emergency Evacuation/Repatriation of Remains	\$200,000

**Baggage Protection**

Baggage/Personal Effects (\$250 per article limit / \$500 combined articles limit)	\$1,000
Baggage Delay (24 hours)	\$500

**Non-Insurance Assistance Services**

24/7 Worldwide Non-Insurance Assistance Services	Included
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\* Up to the trip cost paid, up to a maximum of \$60,000

**Rates**

**Age of Traveler**

Trip Cost	0-45	46-70	71+
\$0-\$300	\$18.00	\$21.00	\$36.00
\$301-\$60,000	6% of Trip Cost	7% of Trip Cost	12% of Trip Cost

**Family Friendly:** Child(ren) 17 and under are provided coverage at no extra cost when traveling with and listed on the same application as an insured adult.

**All of the above rates are for the plan which includes insurance and non-insurance services.**

Pricing in the above table applies to any trip up to 45 days in length. For trips over 45 days, up to a maximum of 120 days, please add \$6 per person, per day, for travelers 45 years of age or younger; \$7 for travelers over the age of 45.

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

The Pre-Existing Condition exclusion will be waived if the plan is purchased within 14 days of the initial Trip deposit, the plan is purchased for the full cost of the Trip, the booking for the covered Trip must be the first and only booking for this travel period and destination, and You are not disabled from travel at the time You pay the premium.

**14-Day "Free Look"**

If You are not completely satisfied with the insurance You must notify the Company within 14 days of purchase and return the Planned Document. The Company will give You a full refund of premium provided You have not already departed on the Covered 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.**

## Coverage Details

### TRAVEL PROTECTION

**TRIP CANCELLATION/TRIP INTERRUPTION:** Insurance benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements as well as airfare cancellation charges for flights commencing within one week of the Covered Trip when You are prevented from taking or completing Your Covered Trip due to:

1. Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
2. 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, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
3. 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);
4. Your or Your Traveling Companion's primary place of residence being rendered uninhabitable by fire, flood, burglary or other Natural Disaster.
5. 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;
6. 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;
7. You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
8. 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;
9. 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 of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
10. 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;
11. 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 for more than 12 hours.

**MISSED CONNECTION/ITINERARY CHANGE:** Reimburses up to \$200 in unplanned expenses to rejoin your trip when a 3-hour common carrier delay causes you to miss a cruise or tour departure. Also reimburses activities missed due to a supplier's itinerary change

### MEDICAL PROTECTION

**EMERGENCY ACCIDENT & SICKNESS MEDICAL EXPENSE:** Up to \$50,000 to cover treatment costs when accidents or illness strikes during the trip and up to \$750 to cover treatment costs for dental expenses.

**EMERGENCY EVACUATION & REPATRIATION:** Up to \$200,000 to transport you to nearest treatment facility and return you home when you are able to fly.

### BAGGAGE PROTECTION

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

**BAGGAGE DELAY (Outward Journey Only):** Reimburses up to \$500 for necessary personal effects when your bags are delayed 24 hours or more after you arrival at your destination.

## United States Fire Insurance Company 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 herein, 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 herein); amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; due to a Pre-Existing Condition, as defined in the Certificate. 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; 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 this Certificate shall be in excess of all other valid and collectible Insurance or indemnity. If at the time of the occurrence of any loss there is other valid and collectible insurance or indemnity in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other insurance or indemnity, and applicable deductible. Recovery of losses from other parties does not result in a refund of premium paid.

The information provided contains highlights of the plan. The Plan contains insurance benefits underwritten by the United States Fire Insurance Company. Fairmont Specialty and Crum & Forster are registered trademarks of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2015. The Plan also contains non-insurance Travel Assistance Services that are provided by an independent organization, OnCall International, and not by United States Fire Insurance Company or Travel Insured International. Review the Plan Document for complete terms, including benefits, conditions, limitations and exclusions that apply. The Plan Document will be provided to you upon purchase of the plan. Coverages may vary and not all coverage is available in all jurisdictions