

HOLIDAY PACKAGE INSURANCE

**Comprehensive Travel Insurance from as little as
£44 for individual cover and
£88* for Family Cover**

*Family cover means 2 adults and an unlimited number of dependant children

Book online at:

www.insuretocruise.com/cunardcruises.html

or call the travel insurance booking line now for a personalised quote and instant cover on

0845 230 7136

Under the terms of our booking conditions all guests travelling with us are required to have valid travel insurance in place. The cover described below has been specially arranged by Preferential Insurance Services Limited ("Preferential") and underwritten by the United Kingdom Branch of Union Reiseversicherung AG (the "Insurer"). Insurance cover must be purchased within 14 days of booking your voyage.

A summary of the cover is shown below. Cover will only commence upon payment of the premium. If you wish to purchase this insurance please contact the Travel Insurance Booking Line on: **0845 230 7136** or if you are calling from outside of the UK **+44 (0) 845 230 7136**. The Travel Insurance Booking Line is run by Travel Insurance Facilities plc on behalf of the Insurer.

This Insurance is only available to EU residents who purchase their voyage and policy in the UK. Please note repatriation will be to your home country. No cover will be provided in your home country.

Summary of Cover

Cancellation	Up to Invoice cost
Departure Delay	Up to £20 after 12 hours delay Up to £10 after each subsequent 12 hours delay (max £100)
Missed Departure	Up to £800
Abandonment	Up to Invoice cost
Personal Possessions	Up to £1,500
Single Article Limit	Up to £300
Valuables Limit	Up to £300
Delayed Possessions	Up to £100 after 12 Hours
Personal Money	Up to £500
Cash Limit	Up to £250
Loss of Documents	Up to £250
Emergency	
Medical Expenses	Up to £5,000,000
Hospital Benefit/ Stateroom Confinement	Up to £50 per 24 Hours (Max £600)
Curtailement	Up to Invoice cost
Personal Liability	Up to £2,000,000
Personal Accident	Up to £10,000
Legal Advice and Expenses	Up to £25,000

Excesses

You will pay the first £125 (for persons 70 years and over at the date of travel) or £75 (for persons under 70 years at the date of travel) of any claim for Cancellation, Abandonment, Personal Possessions, Personal Money, Emergency Medical Expenses, Personal Liability (increased to £250 when the claim is for damage to property) and Legal Advice and Expenses.

Special Notice regarding your health and that of anyone travelling with you whose health may cause you to cancel or cut short your trip:

Most travel insurance policies include exclusions for pre-existing conditions. It is important that you read the following questions carefully:

Have you, or anyone who is travelling with you,

- Ever received treatment for:**
 - A heart related condition, stroke or hypertension (high blood pressure).
 - A breathing condition (including asthma).
 - Cancer.
 - Diabetes.
- In the last few years:**
 - Been treated for any serious or re-occurring medical condition,
 - Been asked to take regular prescribed medications,
 - Been referred to a specialist or consultant at a hospital for tests, investigations, diagnosis or treatment?

If your answer is 'YES' to any of these questions you are required to contact the Travel Insurance Advice Line on 0845 230 7136 (outside the UK: +44 (0) 845 230 7136) either before or immediately after purchasing your cover in order to obtain an additional quotation specifically for your medical conditions. This will ensure that you have full cover in place. All calls are treated in the strictest confidence and any additional agreed terms applicable to your policy will be confirmed in writing.

Significant exclusions

Please note the insurance does not provide cover for claims due to psychological or psychiatric conditions, including anxiety, depression, eating disorders or any diagnosed mental illness or instability. Additionally the policy will not cover you to cancel or cut short your trip due to the recurrence or exacerbation of any pre-existing health condition of a close relative or business associate who is not travelling or not insured on this policy.

Change in Health Condition

If your health or medication changes between purchasing the insurance and travel you are required to call the Travel Insurance Advice Line on 0845 230 7136 (if you are outside of the UK please call +44 (0) 845 230 7136) to notify the change in risk.

Before you purchase this insurance your attention must be brought to a number of important aspects:

A brief summary of cover available is set out within this panel. Before you commit to the insurance please refer to the Policy of Insurance and Key Facts statement which will be sent to you by the Insurer.

IMPORTANT NOTES

Policy of Insurance

This contains the full details of what is and is not covered, and will be sent to you upon purchasing the insurance. Please read it carefully to ensure you understand the cover provided. A specimen copy will be made available prior to purchase upon request, please telephone: 0845 230 7136 (if you are outside of the UK please call +44 (0) 845 230 7136)

'Cooling Off Period'

If the insurance does not meet your requirements you may cancel within 14 days of purchase (prior to travel if this is sooner) and, provided no claim has been made, obtain a refund. After this 14-day period insurance premiums are not refundable under any circumstances.

On-board medical treatment

Any guest who provides proof of purchase of **this** insurance at the time of seeking medical treatment at the on-board medical centre, and who has declared all pre-existing medical conditions, had these accepted and paid any additional premium required, will only be charged up to the applicable insurance excess for treatment for the same condition. Carnival plc will undertake to recover the cost of treatment which exceeds the insurance excess from the Insurer.

Emergency Medical

This is not private medical Insurance. This policy only covers treatment of medical conditions in an emergency and which will respond quickly to treatment. It does not cover recurrent or long-term treatment. If shoreside medical attention is required, this treatment will be in a medical facility appropriate to your condition and the treatment required, and this may be within a state facility as determined by the assistance company.

Claims for Personal Possessions

This insurance does not provide cover on a 'new for old' basis, which means that deductions for age, wear and tear will be made where appropriate.

Sums Insured and Limits

All sections of the insurance have a limit on the amount the Insurer will pay, as described above. Some sections have internal limits such as the amount the Insurer will pay for any one item or personal money.

Age Reductions/Loadings applicable to all Premiums

- Children under 18 years of age are entitled to free cover when parents purchase this insurance.
- You must give your age and date of birth details at the time of booking otherwise premiums applicable to persons aged over 70 years will be charged. All ages as at the date of travel.
- Please note this travel insurance policy does not have an upper age limit, however, the basic rates above are determined by your age at the date of travel.

Reasonable Care

You are required to take all reasonable care of yourself and your property and to act at all times as though you are not insured.

Hazardous Activities

The insurance may not cover you when you take part in certain activities WHERE THERE IS A HIGH RISK OF INJURY. It is likely that all shore excursions booked through Carnival plc are included in the scope of emergency medical & repatriation cover. Please refer to your policy wording.

Claims and Complaints

The insurance policy contains the procedure which you should follow if you wish to make a claim or a complaint. Please note that your contract of insurance will be with Union Reiseversicherung AG, UK Branch and that Carnival plc will have no responsibility to you for claims or any other liability in connection with the same.

Jurisdiction

The insurance will be subject to English law unless otherwise agreed in writing.

Incorporation

Preferential is incorporated in the United Kingdom and Union Reiseversicherung AG is incorporated in Germany.

Financial Services Authority

Preferential Insurance Services Ltd is authorised and regulated in the United Kingdom by the Financial Services Authority (FSA). Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority.

Compensation

The insurance policy will be covered by the Financial Services Compensation Scheme.

Cunard is an Introducer Appointed Representative of Travel Insurance Facilities plc, who are authorised and regulated by the Financial Services Authority.