

Cruise Protection Program

Discover the difference a little peace of mind can make when you purchase Crystal's Cruise Protection Program for your upcoming voyage on Crystal Cruises.

Our Cruise Protection Program, administered by Aon Affinity, features the insurance benefits underwritten by Transamerica Casualty Insurance Company, the Rollover Credits provided by Crystal Cruises and the Assistance Services provided by OnCall International.

- **Protection:** The plan includes *Trip Cancellation* benefits insuring your trip cost up to \$50,000 per person. It also includes other important *coverage during travel* such as Trip Interruption, Trip Delay, Baggage, Medical Expenses, Emergency Evacuation Coverage, as well as 24-hour emergency travel assistance service.

- **Rollover Credits provided by Crystal Cruises:** If your cancellation claim is denied due to a Pre-Existing Condition, you will be reimbursed in the form of a future Crystal Cruises Rollover Credit equal to the amount of the cancellation penalties imposed. **(Note: Some restrictions apply).**

- **Convenience:** The plan is easy to purchase. If you (or your travel agent) has already indicated that you wish to enroll, simply pay the plan cost noted on the invoice when making your cruise payment. If you need assistance locating the plan cost amount on the invoice or you wish to add Cruise Protection to your booking, please contact your travel professional.

To purchase our plan and help protect the investment you have made in your cruise vacation, contact your travel professional and request the Crystal Cruise Protection Plan.

Summary of Coverage

Travel Arrangement Protection

Trip Cancellation & Interruption Protection (Maximum coverage is \$50,000 per person)

Reimburses cancellation charges up to the total trip cost, or for interruptions up to 150% of the total trip cost, if a guest must cancel or interrupt for a covered reason. Covered reasons include illness, injury or death of an Insured, a Traveling Companion or an Immediate Family Member; or Other Covered Events including jury duty, subpoena, being Quarantined, or having a home made uninhabitable by a natural disaster. For cancellations, if a guest's total trip cost exceeds \$50,000 per person, he/she will be reimbursed \$50,000 in cash, and the remainder in the form of a Crystal Cruises Rollover Credit.

Trip Delay Coverage (Maximum coverage is \$2,500 per person)

Reimburses up to \$2,500 per person for additional out-of-pocket expenses for accommodations and "catch-up" transportation expenses if a guest is delayed for 12 hours or more due to a common carrier-caused delay, being Quarantined, traffic accident, loss/theft of passports, travel documents or money, natural disaster, unannounced strike, or civil disorder.



Baggage/Personal Effects & Baggage Delay Protection

(Maximum coverage is \$3,000 per person)

Provides baggage coverage up to \$3,000 per person if a guest's baggage is lost, stolen or damaged during the trip. The plan also reimburses up to \$1,000 per person in expenses of necessary personal effects if a guest's baggage is delayed for more than 24 hours.

Medical Protection (Maximum coverage is \$20,000 per person)

Reimburses the guest up to \$20,000 per person in expenses for an accident and up to \$20,000 per person for a sickness that first occurs during the cruise.

Emergency Evacuation/Repatriation Protection (Maximum coverage is \$50,000 per person)

Covers up to \$50,000 per person for transportation to the nearest medical facility qualified to treat the emergency illness/injury. In the event of death during the cruise, the plan covers the expense of returning a guest's remains to their home.

Please note: This is just a brief overview of the plan. A Description of Coverage pamphlet, including a summary of coverage terms, conditions and exclusions will be sent to guests with their cruise documents and can be viewed on our website at crystalcruises.com under **Already Booked — Trip Insurance/Cruise Protection**. This document is distributed to all guests. However coverage is only valid if the Cruise Protection Program plan cost has been paid to Crystal Cruises. **If you would like to effect coverage prior to final payment, you may pay the plan cost in addition to the required cruise deposit amount.**

If you have any questions, or would like an additional copy of the Description of Coverage, please contact Aon Affinity at 1-800-521-4591.

The policy number is MZ0911072H0000A. Travel Insurance Is Underwritten By: Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This program was designed and administered by Aon Affinity.

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

Contact your travel professional today to purchase the Crystal Cruises Protection Program.



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