FAQs: Royal Caribbean Travel Protection/CruiseCare and residents of New York State

Effective 2/15/19, Royal Caribbean, Celebrity, and Azamara Club Cruises will no longer sell Royal Caribbean Travel Protection/CruiseCare to residents of New York State. Instead, an alternative travel protection program is available for residents of all states, including New York.

Why did this happen?

New York State has regulations which apply to the companies selling travel insurance.

What does this mean for my clients?

While Royal Caribbean Cruises Ltd makes the necessary changes to meet the New York State requirements, we are no longer offering the Royal Caribbean Travel Protection/CruiseCare program to residents of New York. Instead, travel partners will be able to purchase an alternative yet equally comprehensive product for their clients – both New York residents and residents of other states - via www.travelcruisecare.com.

What date is this effective?

This is effective immediately, for both FIT and Group reservations.

Is this effective for new or existing bookings, or both?

Both. Royal Caribbean Travel Protection/CruiseCare cannot be added to any new or existing booking for residents of New York State, effective February 15, 2019. The new product can be added to both new and existing bookings for residents of all states from its introduction in March 2019 onwards.

What happens if my client already had Royal Caribbean Travel Protection/CruiseCare added to their reservation?

If the guest(s) had Royal Caribbean Travel Protection/CruiseCare added to their reservation on 2/14/19 or prior, the benefit will be honored even if the Royal Caribbean Travel Protection / CruiseCare has not been paid in full.

How do we as travel partners ensure that we don't add Royal Caribbean Travel Protection/CruiseCare to a New York State residents' reservation?

When qualifying your clients, please confirm their state of residency to identify eligibility of Royal Caribbean Travel Protection / CruiseCare. If your client indicates New York state residency, please offer them the alternative product as it will offer them an equal level of protection as Royal Caribbean Travel Protection / CruiseCare.

As the travel partner, what should I say to clients who are New York State residents when they ask why they cannot purchase Royal Caribbean Travel Protection/CruiseCare?

Simply advise your client that Royal Caribbean, Celebrity, and Azamara Cruises are not offering Royal Caribbean Travel Protection/CruiseCare to New York residents at the present time. Royal Caribbean Cruises Ltd partnered with Aon, the service provider, to determine an alternate option for New York guests and that program can be booked through www.travelcruisecare.com.

<u>Will I or my clients notice any differences between this new product and the original Royal Caribbean</u> <u>Travel Protection/CruiseCare program?</u>

This new program can be purchased through www.travelcruisecare.com and will require 100% payment upfront. The certificate of insurance may look slightly different for the new product, but there will not be any other differences that would impact your client's experience. As the new program is offered by the same provider as the original Royal Caribbean Travel Protection/CruiseCare, your clients will continue to experience the same superior service they've come to know.

Though the compensation structure for both programs is identical, travel partners may experience a slight delay in receiving commission for the sale of the alternative travel protection program.