



# CruiseCare Travel Protection Program Frequently Asked Questions

Amalfi, Italy



## 1. What has been updated on the CruiseCare travel protection program?

Currently, CruiseCare provides a 75% future cruise credit if you cancel for any reason (and we mean ANY reason). The new enhancement to CruiseCare provides a 90% future cruise credit to U.S. guests sailing on or after December 1, 2020, who wish to cancel travel. Additionally, we have increased coverage for Trip Interruption, Accident Medical, Sickness Medical and Emergency Evacuation. Protection must be purchased any time before final payment.

### What CruiseCare travel benefits are getting enhanced?

- Trip Interruption: up to 150% of total non-refundable, pre-paid trip cost (previously 100%) if the guest can't start or finish the cruise vacation because they are sick or hurt, there's a death in the family or another specified covered reason
- Accident Medical: up to \$25,000 (previously \$10,000) if the guest gets hurt on the vacation.
- Sickness Medical: up to \$25,000 (previously \$10,000) if the guest gets sick on the vacation.
- Emergency Medical Evacuation: up to \$50,000 (previously \$25,000) if the guest needs emergency medical transportation

### What other benefits does CruiseCare offer?

- Trip Delay: up to \$500 for catch-up expenses
- Missed Connection: up to \$300 for transportation expenses
- Baggage Protection: up to \$1,500 if guests' bags are lost, stolen or damaged
- Baggage Delay: up to \$500 to purchase necessary personal items if guests' bags are delayed.

## 2. Does this enhancement apply to other brands within Royal Caribbean Group?

Yes, the 90% CruiseCare and travel protection enhancements are currently being offered by Celebrity Cruises, Royal Caribbean International and Azamara from the Royal Caribbean Group.

## 3. Do all sailings qualify for the updated CruiseCare travel protection program?

CruiseCare must be purchased before final payment in addition to any cruise deposit. The new enhancement for CruiseCare applies to new and existing reservations for sailings on or after December 1, 2020.

## 4. When can I purchase the enhanced CruiseCare travel protection?

Purchase before final cruise payment. The plan cost may be paid at any time from deposit up to final payment; however, CruiseCare takes effect only upon payment of the plan cost in addition to any required cruise deposit. Payment of the cruise fare deposit amount without the plan cost will not activate this program.

# CRUISECARE TRAVEL PROTECTION PROGRAM FREQUENTLY ASKED QUESTIONS CONTINUED

## **5. If the booking is within final payment, can a guest add this new CruiseCare benefit to their booking?**

Unfortunately, this offer is only for bookings that are outside of final payment window (120 days prior to sailing). Voyages that are less than 120 days prior to sailing are not eligible.

## **6. If a guest makes a NEW booking that is sailing less than 120 days, can they add CruiseCare?**

Yes, you can add CruiseCare to a NEW booking sailing in less than 120 days if you add CruiseCare before the payment is made. If payment has already been applied, you cannot go back and add CruiseCare after the booking has been created.

## **7. Who is eligible to purchase CruiseCare?**

CruiseCare is available for purchase by US-residents and bookings must be in USD. US residents of all states, except NY, can purchase the product as an add-on to their cruise booking. New York residents desiring CruiseCare will need to enroll online at [www.travelcruisecare.com](http://www.travelcruisecare.com).

\*Notice to Minnesota, Missouri and New York residents only: Trip Cancellation benefits are underwritten by Arch Insurance Company. In addition, Cancel for Any Reason credits can be purchased separate from the Travel Insurance Benefits. Contact 1-888-722-2195 for details.

## **8. If a guest already has a third-party insurance that they purchased on their own, can they still purchase CruiseCare?**

Yes.

## **9. If I purchased CruiseCare prior to this announcement, will I receive the enhanced product?**

Yes, all bookings sailing on or after December 1, 2020 that have purchased CruiseCare will receive the enhanced product regardless of when the plan was purchased.

## **10. How long does a guest have to redeem the CruiseCare credit?**

The future cruise credit is valid for one year from issue date.

## **11. How does a guest cancel or move their cruise?**

To be eligible for credits, the guest must notify the cancellation to Azamara prior to the ship's departure. Once they have cancelled with Azamara, guests must contact the CruiseCare helpline at 1-877-538-3816 or 1-516-342-7262 regarding the future cruise credit.

## **12. What happens if there's a difference in cruise fare between the Future Cruise Credit a guest receives, and the cruise that they would like to book next?**

If the cruise fare on the guests' new booking exceeds the Future Cruise Credit's value, they will have to pay the difference. Alternatively, if the new cruise fare is lower than the Future Cruise Credit's value, a new Future Cruise Credit will be issued for the remaining balance.

## **13. Is CruiseCare applicable to land programs?**

CruiseCare doesn't include benefits for pre/post land programs if canceled.

## **14. Is the future cruise credit transferable?**

Future cruise credits are non-transferrable, and not redeemable for cash.

## **15. Are Future Cruise Credits interchangeable between Royal Caribbean's family of brands?**

Future Cruise Credits are brand-specific and must be redeemed on the brand where the cancellation occurred.

# CRUISECARE TRAVEL PROTECTION PROGRAM

## FREQUENTLY ASKED QUESTIONS CONTINUED 2

### **16. Do the same parameters apply to both Group and Individual reservations?**

Yes, CruiseCare can be purchased for group environments.

### **17. What are eligible reasons for which I may cancel under the Cancellation Penalty Waiver feature?**

There are many situations that may qualify for cancellation reimbursement, such as sickness, injury, traffic accident, your home is made uninhabitable, you are called into active duty by the military, and more. Please refer to your state-specific plan documentation to review the terms, conditions and exclusions.

### **18. Will I receive Future Cruise Credit if I am afraid to travel due to COVID-19 and have purchased CruiseCare?**

You are welcome to cancel your cruise if you are hesitant to travel and will be provided a Future Cruise Credit in the amount of 90% of your cruise cost under the product's Cancel for Any Reason non-insurance feature. Please note, fear of traveling due to COVID-19 is not an eligible specified covered reason under the CruiseCare Penalty Waiver feature. Please refer to your state-specific plan documentation to review the terms, conditions and exclusions.

### **19. Will the enhanced Cruise Credit include benefits for COVID-19?**

Coverage for sickness, including COVID-19, may be available, and will be determined in accordance with your plan details, terms and conditions.

### **20. If I begin experiencing COVID-19 symptoms en-route to the embarkation port, am I eligible for a refund?**

If you are diagnosed with a sickness by a doctor prior to embarkment, you may be covered. You may file a claim and it needs to include proof of sickness from your doctor and a statement that you are medically unable to travel.

Guests who need to file a claim may visit [www.aontravelclaim.com](http://www.aontravelclaim.com). Claim determinations are made upon review of the claim form and supporting documentation submitted.

### **21. If I experience COVID-19 onboard the ship, am I covered?**

Coverage for sickness including COVID-19 may be available and will be determined in accordance with your plan details.

If you contract COVID-19 once you've already started your trip, the trip interruption benefit may provide coverage if you need to interrupt your trip because you become sick. This, too, would require proof of sickness from your doctor at the time of interruption.

If you become sick with COVID-19 while traveling, your medical expenses may be reimbursed as well up to the benefit limits indicated in your plan.

You also may be covered if you are diagnosed with COVID-19 while on your trip and it is determined that emergency medical transportation to a higher level of care is necessary as a result.

### **22. Upon cancellation, will I be credited for any pre-cruise purchases, for onboard products such as shore excursions, etc.?**

Yes, all pre-cruise purchases will be refunded to the original form of payment.

### **23. Will Travel Partner cruise commissions be protected for guests who choose to cancel their existing reservation?**

Yes, travel partner admin fee will be protected.