



ROYAL CARIBBEAN TRAVEL PROTECTIONSM

EXPANDED AND ENHANCED



Coco Beach Club® — Perfect Day at CocoCay, Bahamas

We know that some reassurance is more important than ever when it comes to your clients' vacations. That's why we're excited to announce we're expanding the Royal Caribbean Travel Protection Program with enhanced benefits. They'll enjoy increased benefits, coverage and non-insurance features with no increase in plan pricing. Already have clients booked with travel protection prior to the new effective date? Great news — they'll automatically receive the enhanced product!

Add Royal Caribbean Travel Protection Program at any time prior to final payment.





CANCEL FOR ANY REASON

If your clients need to cancel, we'll now cover 90% (formerly 75%) of the unused portion of the cruise, no matter what comes up.



MEDICAL EXPENSE COVERAGE

If your clients get sick or injured during their vacation, the plan reimburses up to \$25,000 for medical expenses (formerly \$10,000) as well up to \$50,000 for emergency transportation by air or land (formerly \$25,000).

*Underwritten by Arch Insurance Company.



24/7 SUPPORT

No matter where your clients are, no matter when they need us, we're here to help with travel changes, lost documents, cash transfer and more.

*Services provided by CareFree Travel Assistance™



LUGGAGE PROTECTION

Your clients' bags are covered. We'll reimburse their lost, stolen or damaged luggage up to \$1,500 and up to \$500 for covered replacement items if they're delayed.

*Underwritten by Arch Insurance Company.



TRAVEL DELAY COVERAGE

If your clients miss the ship, we'll reimburse them up to \$500 for covered travel expenses for them to meet us at the next port.

*Underwritten by Arch Insurance Company.

COMPARE PRIOR AND NEWLY EXPANDED BENEFITS

	Prior Travel Protection	New ENHANCED Protection
The Cancellation Penalty Waiver and Cruise Vacation Cancellation Enhancement Program — non-insurance features provided by Royal Caribbean		
Cancellation Penalty Waiver	100% cash refund	100% cash refund
Cancel For Any Reason Cruise Vacation Enhancement**	75% FCC	90% FCC
Travel insurance benefits under written by Arch Insurance Company		
Accident Medical	Up to \$10,000	Up to \$25,000
Sickness Medical	Up to \$10,000	Up to \$25,000
Emergency Medical Transportation	Up to \$25,000	Up to \$50,000
Trip Interruption	Cash refund up to 100% of non-refundable cost	Cash refund up to 150% of non-refundable cost
Trip Delay	Up to \$500	Up to \$500
Baggage Protection	Up to \$1,500	Up to \$1,500
Bag Delay > 24 Hours	Up to \$500	Up to \$500
Worldwide Emergency Assistance <small>non-insurance services provided by CareFree Travel Assistance™</small>	24 hours	24 hours

Add Royal Caribbean Travel Protection Program at any time prior to final payment.



*Travel insurance benefits are administered by Aon Affinity and underwritten by Arch Insurance Company, with administrative offices in Jersey City, NJ. NAIC # 11150 under Policy Form series LTP 2013 and applicable amendatory endorsements. This is a brief overview of the coverages. Subject to terms, conditions and exclusions. This is a general overview of insurance benefits available. Coverages may vary in certain states and not all benefits are available in all jurisdictions. Please refer to your certificate of benefits or policy of insurance for detailed terms, conditions and exclusions that apply. For disclaimers: www.RoyalCaribbean.com. Consumer notices. **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. ©2020 Royal Caribbean Cruises Ltd. Ships' registry: The Bahamas. 20074923 • 12/14/2020

1. Will my clients receive cash back if they are afraid to travel due to COVID-19 and have purchased the Royal Caribbean Travel Protection Program?

Fear of COVID-19 is not an eligible reason under the Royal Caribbean non-insurance cancellation waiver. However, you are welcome to cancel your clients' cruise for them if they are hesitant to travel and they will be provided a Future Cruise Credit in the amount of 90% of their cruise cost under the product's Cancel For Any Reason non-insurance feature.

2. Do I need to make any changes to my clients' bookings for them to benefit from the product's enhancements?

No, all clients booked for future sailings will receive the enhanced Royal Caribbean Travel Protection Program product automatically.

3. When can I add the Royal Caribbean Travel Protection Program to my client's booking?

The Royal Caribbean Travel Protection Program must be added to a booking prior to final payment. Any new bookings made within final payment may add the Royal Caribbean Travel Protection Program at the time of booking and will receive the enhanced product.

4. If I booked the Royal Caribbean Travel Protection Program for my clients prior to this announcement, will they receive the enhanced product?

Yes, all bookings made that have also purchased Royal Caribbean Travel Protection Program will receive the enhanced product regardless of when the plan was purchased.

5. What are eligible reasons for which I may cancel my clients under the Cancellation Penalty Waiver feature?

There are many situations that may qualify for cancellation reimbursement, such as sickness, injury, traffic accident, your clients' home is made uninhabitable, your clients are called into active duty by the military, etc. Please refer to your state-specific plan documentation to review the terms, conditions and exclusions. (<https://www.archinsurancesolutions.com/coverage/Royal>)

6. Will the enhancements to the Royal Caribbean Travel Protection Program result in a higher plan cost?

No, at this time, the plan cost will remain the same.

7. Is the Royal Caribbean Travel Protection Program available to everyone?

The Royal Caribbean Travel Protection Program is an optional travel protection add-on to your cruise booking and is available through Royal Caribbean except New York. New York state residents who wish to purchase the product may visit <https://travelcruisecare.com> to enroll directly with Aon Affinity.

8. Is this enhanced Royal Caribbean Travel Protection Program separate from the legacy Royal Caribbean Travel Protection Program that Royal Caribbean has offered previously?

No, this enhanced Royal Caribbean Travel Protection Program replaces the product previously offered.

9. Will the new product have a different name?

No, the product name remains the same: "Royal Caribbean Travel Protection Program" for Royal Caribbean International.

10. Will the new product 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.

11. If my clients begin experiencing COVID-19 symptoms en-route to the embarkation port, are they eligible for a refund?

If your clients are diagnosed with an illness by a doctor prior to embarkment, they may file a claim. Clients who need to file a claim may visit www.aontravelclaim.com. Claim determinations are made upon review of the claim form and supporting documentation submitted.

12. If my clients experience COVID-19 onboard the ship, are they covered?

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

