

Benefits

Benefits per person:

Part A – Travel Protection

Trip Cancellation
 Trip Interruption
 Trip Delay/(12 Hours)
 Missed Connection/Itinerary Change (3 Hours)

Part B – Medical Protection

Emergency Accident/Sickness Medical Expense
 Emergency Evacuation/Repatriation of Remains

Part C – Baggage Protection

Baggage/Personal Effects
 (\$250 per article limit / \$500 combined limit for valuables)
 Baggage Delay (24 Hours)

Worldwide Assistance Services

24/7 Assistance Services

Limits

Limits per person:

Trip Cost*
 Trip Cost*
 \$500 (\$150/day)
 \$200
 \$25,000
 \$100,000
 \$1,000
 \$500
 Included

*Up to the trip cost paid, up to a maximum of \$60,000

Available for trips up to 60 days

Rates

Trip Cost	Age of Traveler	
	0-75	76+
\$0-\$300	\$21.00	\$23.00
\$301-\$60,000	7% of Trip Cost	7.5% of Trip Cost

Purchase Within 14 Days of Your Initial Trip Deposit for Pre-Existing Condition Waiver:

The Pre-Existing Condition exclusion will be waived if the plan is purchased within 14 days of the initial Trip deposit, this plan is purchased for the full cost of the Trip, the booking for the covered Trip must be the first and only booking for this travel period and destination and You are not disabled from travel at the time You pay the premium.

PART A- TRAVEL PROTECTION

TRIP CANCELLATION/TRIP INTERRUPTION: The Company will pay a benefit, up to the maximum shown on the Schedule of Coverage and Services, if You are prevented from taking or continuing Your Covered Trip due to the following Unforeseen events:

- Sickness, Accidental Injury or death of You, or Your Traveling Companion, or Family Member or Business Partner of You or Your Traveling Companion; which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
- You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury, subpoenaed, required to appear as a witness in a legal action provided You or a Traveling Companion are not a party to the legal action or appearing as a law enforcement officer, the victim of felonious assault within 10 days of departure; or having Your principal place of residence made uninhabitable by fire, flood or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
- You or Your Traveling Companion are directly involved in a traffic accident substantiated by a police report while en route to departure.
- You or Your Traveling Companion or Family Member who are military personnel, are called to emergency duty for a Natural Disaster or have their leave revoked or are reassigned.
- Weather which causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours.
- You or Your Traveling Companion are terminated, or laid off from employment subject to one year of continuous employment at the place of employment where terminated.

TRIP DELAY: The Company will reimburse You for covered expenses on a one-time basis, up to the maximum shown on Your Schedule of Coverage and Services, if You are delayed en route to or from the Trip for twelve (12) or more hours due to a Hazard. Hazard means: Any delay of a Common Carrier (including Inclement Weather), Any delay by a traffic accident en route to a departure, in which You or Your Traveling Companion is directly or not directly involved, Any delay due to lost or stolen passports, travel documents or money, quarantine, hijacking, unannounced strike, natural disaster.

MISSED CONNECTION: A maximum benefit of up to the amount on Your Confirmation of Benefits is provided to cover for Loss(es) You incur due to missed Cruise or Trip departures which result from cancellation or delay for three or more hours of all regularly scheduled airline flights due to any delay of Your Common Carrier. Maximum benefits of up to the amount shown on Your Confirmation of Benefits are provided to cover additional transportation expenses needed for You to join the departed Cruise or Trip, reasonable accommodation and meal expenses and non-refundable Trip payments for the unused portion of Your Cruise or Trip. Coverage will not be provided to individuals who are able to meet their scheduled departure but cancel their Cruise or Trip due to Inclement Weather.

PART B-MEDICAL PROTECTION

EMERGENCY ACCIDENT AND SICKNESS MEDICAL EXPENSE: The Company will pay benefits up to the maximum shown in the Schedule of Coverage and Services, if You incur Covered Medical Expenses as a result of Emergency Treatment of an Accidental Injury which occurs while on Your Trip or a Sickness which first manifests itself during the Trip. Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Trip due to the serious and acute nature of the Injury or Sickness.

EMERGENCY EVACUATION: The Company will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if You suffer an Injury or Emergency Sickness that warrants Your Emergency Evacuation while on a Trip. Benefits payable are subject to the Maximum Amount per person shown in the Schedule of Coverage and Services for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes. A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of Your Injury or Emergency Sickness warrants Your Emergency Evacuation to the closest adequate medical facility. In the sole discretion of the Assistance Company, it must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities. The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

PART C- BAGGAGE PROTECTION

BAGGAGE & PERSONAL EFFECTS: The Company will reimburse You, up to the maximum shown on the Schedule of Coverage and Services, for Loss, theft or damage to Baggage and personal effects, provided You have taken all reasonable measures to protect, save and/or recover Your property at all times. The Baggage and personal effects must accompany You during the Trip.

BAGGAGE DELAY: The Company will reimburse You for the expense of necessary personal effects, up to the maximum shown on Your Schedule of Coverage and Services, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than twenty four (24) hours, while on a Trip, except for travel to final destination or place of residence.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection and receipts for the purchases must accompany any claim.

Excess Insurance Limitation: The insurance provided under Parts A, B and C shall be in excess of all other valid and collectible insurance or indemnity and shall apply when such other benefits are exhausted.

Fourteen-Day Free Look

You may cancel coverage under the policy by giving Travel Insured International written notice within the first to occur of the following: (a) 14 days from the Effective Date of Your coverage; or (b) Your Scheduled Departure date. If You do this, the Company will refund Your premium paid provided You have not filed a claim under the policy.

**Questions? Call a Travel Insured Customer Care Representative at 1-866-684-0218.
Specify that you are calling about the Crown Cruise Vacations Protection Plan**

This document contains highlights of the plan. A complete description of the terms, conditions and exclusions of this plan will be provided once the plan is purchased. Please note; Residents of Washington, Indiana & New Hampshire will receive a separate Description of Coverage in compliance with state requirements.

Effective 9/2011