





Royal Caribbean® CRUISE CARESM

Vacation Protection Plan

Description Of Coverage

Policy No. 1382-9500200

Schedule of Benefits

	Maximum Benefit (Per Person):
 PART A. TRAVEL ARRANGEMENT PROTECTION	
Trip Cancellation.....Total Cruise Vacation Cost	
Trip Interruption.....Total Cruise Vacation Cost	
Trip Delay	\$500
Enhanced Cancellation Protection Provided By Royal Caribbean Cruise Line	75% Cruise Credit
 PART B. MEDICAL PROTECTION	
Emergency Evacuation.....	\$25,000
Repatriation of Remains.....	\$25,000
Accident Medical Expense.....	\$10,000
Sickness Medical Expense.....	\$10,000
 PART C. BAGGAGE PROTECTION	
Baggage/Personal Effects.....	\$1,500
Baggage Delay.....	\$500
 PART D. WORLDWIDE EMERGENCY ASSISTANCE (AIG ASSIST)	
Emergency Cash Transfer Assistance.....	24 Hours
Medical Consultation & Monitoring.....	24 Hours
Emergency Legal Assistance.....	24 Hours
Emergency Medical & Dental Assistance.....	24 Hours
Lost Travel Documents Assistance.....	24 Hours
Emergency Medical Payment Assistance.....	24 Hours

Part A. Travel Arrangement Protection

Trip Cancellation/Trip Interruption:

In the event You are prevented from taking Your Cruise Vacation because : (a) You, a Traveling Companion, or an Immediate Family member suffers an Injury, Sickness, or Death; or (b) You or Your Traveling Companion (i) is hijacked, quarantined, required to serve on a jury, or subpoenaed; (ii) has a home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster; or (iii) is directly involved in a documented traffic accident while en route to departure; the Insurer will pay benefits up to Your total Cruise Vacation cost for:

(a) **Trip Cancellation** - non-refundable cancellation charges imposed by Royal Caribbean International, and/or airfare cancellation charges for flights joining or departing Your Sea/Land Arrangements; or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a person booked to share accommodations with You cancels his/her Cruise Vacation for a covered reason and You do not cancel.

(b) **Trip Interruption** - unused, non-refundable sea or land expenses prepaid to Royal Caribbean International, and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return home or rejoin the original Sea/Land Arrangements (limited to the cost of one-way economy airfare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets).

The Insurer will also pay benefits, up to \$100 per day, for reasonable additional accommodation and transportation expenses incurred to remain near a covered traveling Immediate Family member or Traveling Companion who is hospitalized during Your Cruise Vacation.

The Trip Cancellation benefit will also apply if You are prevented from traveling because You, Your Traveling Companion, or an Immediate Family member is in the military and called to emergency duty for a national disaster other than war. In no event shall the amount reimbursed exceed the amount You prepaid for Your Cruise Vacation.

Special Conditions - You must advise Your travel agent, Royal Caribbean International, and BerkelyCare as soon as possible in the event of a claim. The Insurer will not pay benefits for any additional charges incurred that would not have been charged had You notified these parties as soon as reasonably possible. To qualify for Cruise Credits, You must notify Royal Caribbean of cancellation *in advance* of your scheduled departure.

Special Enhanced Trip Cancellation Protection:

PROVIDED BY ROYAL CARIBBEAN CRUISE LINE In the event you choose to cancel for a non-insured reason at any time up until departure, and You have purchased CruiseCare, you will receive from Royal Caribbean International, a Cruise Credit equal to 75% of the penalty amount imposed for your use toward a future Cruise. This unique program enhancement is offered by Royal Caribbean Cruises as a special service to our valued guests. Certain restrictions on the use of these Cruise Credits such as blackout periods may apply. Credits are valid for one year from issue date, are not transferable and have no cash value. Please contact the CruiseCare Help Line at 1-(800) 453-4022.

Trip Delay:

The Insurer will pay benefits for Covered Expenses, up to \$500, if Your trip is delayed en route to or from Your Sea/Land Arrangements due to inclement weather, strike or other job action, or equipment failure of a Common Carrier; a traffic accident en route to a departure in which You or Your Traveling Companion is not directly involved; lost or stolen passports, travel documents, or money; quarantine; hijacking; natural disaster; civil commotion or riot. *Covered Expenses* include any prepaid, unused, non-refundable Sea/Land Arrangements, any reasonable additional expenses for meals and lodging, and the cost of a one-way economy airfare ticket to catch up to the Sea/Land Arrangements or return to the place of origin shown on the travel documents.

Part B. Medical Protection

Emergency Evacuation:

The Insurer will pay benefits for Covered Expenses, up to \$25,000, if an Injury or Sickness commencing during Your Cruise Vacation results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity or Your Injury or Sickness warrants an Emergency Evacuation. *Emergency Evacuation* means: (a) Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; and/or (b) after being treated at a local hospital, Your medical condition warrants Transportation to Your origination point to obtain further medical treatment or to recover. *Covered Expenses* are customary and reasonable expenses for Transportation, medical services, and medical supplies necessarily incurred in connection with Your Emergency Evacuation. Expenses for medical services and supplies must be recommended by the attending Physician. All transportation arrangements made for Your evacuation must be by the most direct and economical route possible. Expenses for Special Transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting You; AND (c) verified, approved, and arranged in advance by AIG Assist.

Transportation means any land, water, or air conveyance required to transport You during an Emergency Evacuation. *Special Transportation* includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

Additional Covered Expenses: If You are hospitalized for more than seven days following a covered Emergency Evacuation, the Insurer will pay: (a) to return Your accompanying dependent children under age 25 to their home, limited to the cost of one-way economy airfare, less the value of applied credit from an unused return travel ticket, with an attendant if necessary; and/or (b) up to the cost of round-trip economy airfare to bring a person chosen by You to and from Your bedside if You are alone. These expenses must be authorized in advance by AIG Assist. The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of Your Cruise Vacation. In no event will the benefits paid for all covered Emergency Evacuation expenses exceed the coverage limit of \$25,000.

Repatriation of Remains:

The Insurer will pay the reasonable Covered Expenses incurred, up to \$25,000, to return Your body to Your point of origin if You die during Your Cruise Vacation. *Covered Expenses* include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and transportation.

Accident and Sickness Medical Expense:

The Insurer will pay benefits, up to \$10,000, if You incur necessary Covered Medical Expenses as a result of an Injury, or up to \$10,000 if You incur necessary Covered Medical Expenses as a result of Sickness. The accident causing such Injury must occur while You are covered under the policy, and the Sickness must first manifest itself during Your Cruise Vacation. You must receive initial treatment within ninety (90) days of the accident which caused the Injury or the onset of the Sickness. All services, supplies, or treatment must be received within 52 weeks of the date of the accident or the onset of the Sickness.

Covered Medical Expenses are necessary services and supplies, which are recommended by the attending Physician. They include the services of a legally qualified Physician, surgeon, graduate nurse, dentist, or osteopath; charges for hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments and laboratory tests; ambulance service; drugs, medicines, and therapeutic services and supplies. The Insurer will not pay benefits in excess of the reasonable and customary charges commonly used by providers of medical care in the locality in which the care is furnished. The Insurer will advance payment to a hospital, up to \$1,000, if needed to secure Your medically necessary admission.

PRE-EXISTING CONDITIONS

THE INSURER WILL NOT PAY UNDER COVERAGES IN PARTS A & B (EXCEPT EMERGENCY EVACUATION AND REPATRIATION OF REMAINS) FOR ANY CLAIMS ARISING FROM ANY INJURY, SICKNESS, OR OTHER CONDITION (INCLUDING ANY CONDITION FROM WHICH DEATH ENSUES) AFFECTING YOURSELF, A TRAVELING COMPANION, OR AN IMMEDIATE FAMILY MEMBER BOOKED TO TRAVEL WITH YOU WHICH, WITHIN THE SIXTY (60) DAY PERIOD YOUR TRIP CANCELLATION COVERAGE BEGAN UNDER THIS INSURANCE PLAN: (A) FIRST MANIFESTED ITSELF, WORSENER, BECAME ACUTE, OR HAD SYMPTOMS CAUSING A PERSON TO SEEK DIAGNOSIS, CARE, OR TREATMENT; (B) REQUIRED TAKING PRESCRIBED DRUGS OR MEDICINE, UNLESS THE CONDITION FOR WHICH THE PRESCRIBED DRUG OR MEDICINE WAS TAKEN REMAINED CONTROLLED WITHOUT ANY CHANGE IN THE REQUIRED PRESCRIPTION; OR (C) REQUIRED TREATMENT OR TREATMENT WAS RECOMMENDED BY A PHYSICIAN.

PLEASE NOTE: ALL COVERED REASONS FOR CANCELLATION OR INTERRUPTION OF YOUR CRUISE VACATION MUST FIRST OCCUR AFTER YOUR EFFECTIVE DATE OF COVERAGE

Excess Insurance Provision

The insurance provided under Parts A & B shall be in excess of all other valid and collectable insurance or indemnity and shall apply only when such other benefits are exhausted.

If You have any questions concerning these exclusions, please call BerkelyCare at 1-800-453-4022 for further clarification.

Part C. Baggage Protection

Baggage/Personal Effects:

The Insurer will reimburse You, up to \$1,500, for loss, theft, or damage to baggage and personal effects. The Insurer will pay the lesser of the following: original cash value of the item less depreciation as determined by the Insurer, or cost of repair or replacement.

Important: Coverage for this benefit is secondary to any coverage provided by a Common Carrier and/or insurance specifically insuring the lost, stolen, or damaged item(s).

Baggage Delay:

You will be reimbursed, up to \$500, for expenses of necessary personal effects purchased while at a destination other than Your place of residence if Your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from the time You arrived at the

destination stated on Your ticket. You must be a ticketed passenger on a Common Carrier.

PART D. WORLDWIDE EMERGENCY ASSISTANCE

AIG Assist provides a 24-hour emergency telephone assistance service for Your benefit so that, in the event of an emergency during the term of this coverage, English-speaking help and advice may be furnished.

Emergency Cash Transfer Assistance If you need emergency cash during Your Cruise Vacation, AIG Assist can help arrange a transfer through Your credit cards, family, friends, employer, or similar source.

Medical Consultation and Monitoring Should You need local medical care during Your Cruise Vacation, AIG Assist can assist in contacting Your personal physician or family, if necessary, to provide information on the care You are receiving.

Emergency Legal Assistance During the course of Your Cruise Vacation, You may visit many foreign countries. Should any problems arise requiring legal assistance, AIG Assist can help you find English-speaking local counsel.

Emergency Medical & Dental Assistance Unexpected medical and dental emergencies can happen anywhere, anytime. You may be en route to the ship or on an excursion in unfamiliar surroundings when You suddenly need medical or dental care. AIG Assist can help You locate an English-speaking physician or dentist or the nearest qualified medical facility, can also assist in arranging for special emergency medical transportation, such as air ambulance.

Lost Travel Documents Assistance AIG Assist's multilingual staff can provide assistance in handling unexpected complications such as lost passports, tickets, luggage, or other valuable travel documents or belongings.

Emergency Medical Payment Assistance Many foreign hospitals require immediate settlement of bills before treatment or may withhold Your passport until they receive full payment. Physicians and hospitals worldwide can contact AIG Assist to arrange, if required, immediate settlement of Covered Medical Expenses if other sources are not available.

**TO ACCESS EMERGENCY ASSISTANCE, CALL 1-800-543-3797 OR, FROM
OUTSIDE THE U.S. OR CANADA, CALL COLLECT: 1-972-699-0200 OR
FAX: 1-713-974-3422**

Note that the problems of distance, information, and communications make it impossible for National Union Fire Insurance Company, BerkelyCare, Ltd., or AIG Assist to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, You are still responsible for obtaining, using, and paying for Your own required services of all types.

Definitions

1. "Business Partner" - means an individual who is: (a) involved with You in a legal partnership; and (b) actively involved in the day-to-day management of the business.
2. "Common Carrier" - means any land, water, or air conveyance operating under a valid license for the transportation of passengers for hire except rented, leased, or privately-owned motor vehicles.
3. "Cruise Vacation" - means prepaid Sea/Land Arrangements and shall include flight connections to join and depart such Sea/Land Arrangements.
4. "Immediate Family" - means children, step- or adopted children, children-in-law, parents, step-parents, parents-in-law, siblings, step-siblings, siblings-in-law, grandparents, grandchildren, legal or common law spouse, aunts, uncles, nieces, nephews, or a Business Partner of You or Your Traveling Companion.
5. "Injury" - means bodily Injury caused by an accident occurring while this plan is in force and resulting directly and independently of all other causes in loss covered by this plan. The injury must be verified by a Physician.
6. "Physician" - means a licensed practitioner of the healing arts acting within the scope of his/

her license. The treating Physician may not be You, a Traveling Companion, or an Immediate Family Member.

7. "Sea/Land Arrangements" - means sea and/or land arrangements made by Royal Caribbean International.

8. "Sickness" - means an illness or disease which is diagnosed or treated by a Physician after the effective date of coverage and while You are covered under this plan.

9. "Traveling Companion" - means one person who is booked to accompany You on Your Cruise Vacation.

10. "You" or "Your" - means a person who has purchased a Cruise Vacation and who has paid the required plan cost for the coverage provided hereunder.

"The Fine Print"

The following exclusions apply to coverage in Parts A & B: Any loss caused by or resulting from: Pre-Existing Conditions; suicide or attempted suicide while sane; intentionally self-inflicted injuries; war or any act of war whether declared or not; serving as a member of the armed forces, except while on assigned leave in other than a declared war zone; riding in any device for aerial navigation other than as provided for in this policy; participation in any professional, semi-professional, or organized team sports; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereat; skydiving; hang gliding; parachuting (not including parasailing); contest of speed; elective surgery; elective, non-emergency dental treatment; elective abortion; normal pregnancy; elective surgery; mental or nervous disorders.

The following exclusions apply to coverage in Part C: Any loss or damage to: animals; automobiles and their equipment; boats; motors; motorcycles; other conveyances and their equipment (except bicycles while checked as baggage with a Common Carrier); household furniture; eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; musical instruments; brittle or fragile articles; money and securities; tickets and documents; sporting equipment if loss or damage results from the use thereof.

Any loss caused by or resulting from: wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

Plan Cost and Terms of Coverage

1) This protection is provided in consideration of payment of the total required plan cost in advance of any losses and will not cover any losses suffered prior to purchase.

2) The Trip Cancellation coverage provided under PART A takes effect upon receipt of the required plan cost by Royal Caribbean International and ends upon the commencement of Your Sea/Land Arrangements.

3) The remaining coverages and services provided take effect at 12:01 A.M. local time at Your location on the contracted departure date to Your Sea/Land Arrangements and terminate on the earlier of the following: (a) Your return to Your origination point (as specified in the travel tickets); or (b) 11:59 P.M. local time at Your location on the day the Sea/Land Arrangements are scheduled to be completed.

4) The duration of coverage shall be extended under the following conditions: (a) when You commence air travel from Your origination point (i) within 2 days before the commencement of the Sea/Land Arrangements, coverage shall apply from the time of departure from the origination point; (ii) greater than 2 days before the commencement of the Sea/Land Arrangements, the extension coverage shall be provided only on the day of Your air travel; and (b) if You return to Your origination point (i) within 2 days after the completion of the Sea/Land Arrangements, coverage shall apply until the time of return to the origination point; (ii) greater than 2 days after the completion of the Sea/Land Arrangements, the extension coverage shall be provided only on the day of Your air travel.

Claims Procedure

1) **Trip Cancellation Claims:** Call Your travel agent, Royal Caribbean International, and BerkelyCare **IMMEDIATELY** to notify them of Your cancellation and to avoid any non-covered expenses due to late reporting. BerkelyCare will then forward the appropriate claim form which must be completed by You **AND THE ATTENDING PHYSICIAN**, if applicable.

2) **Emergencies Arising During Your Cruise Vacation:** For covered emergencies requiring evacuation or interruption of Your Cruise Vacation, call AIG Assist immediately at the numbers below. Indicate the policy #1382-9500200 and give the details of Your problem or medical emergency.

Within the U.S. & Canada: 1-800-543-3797

Outside the U.S. & Canada, call collect: 1-972-699-0200

FAX: 1-713-974-3422

3) **Claims Notification Upon Your Return:** Call or write to BerkelyCare as soon as possible to report Your claim and receive the appropriate claim form. Provide the policy #1382-9500200, Your travel dates, and details describing the nature of Your loss.

BerkelyCare, Ltd., P.O. Box 9366, Garden City, NY 11530

1-800-453-4022 1-516-294-0220

Office Hours: 9AM - 5PM (EST)


Important: In order to facilitate prompt claims settlement upon Your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the accident or Sickness occurred; receipts for medical services and supplies; receipts from the hospital; or police reports or claims reports from parties responsible (i.e., airline, cruise line., etc.) for loss, theft, damage, or delay. In event of baggage claim, receipts for any lost or damaged items will be required.

Enrollment Procedure

For your convenience, the cost of the coverage may be automatically included on Royal Caribbean's invoice to Your travel agent. Enrollment in the Royal Caribbean CruiseCare Vacation Protection Plan is made by simply paying this amount. If You do not wish to take advantage of this protection, please advise Your travel agent to deduct the cost of the coverage. If the coverage has not been included on Your invoice and You wish to purchase it, simply ask Your travel agent to contact Royal Caribbean International to arrange for billing.


***Special enrollment procedures apply to passengers traveling in a group. You or Your travel agent should contact BerkelyCare at 1-800-453-4022 for additional information.**

Please Note : Payment for the program may not be accepted after the Cruise Vacation cost has been paid in full. This coverage program is available only to U.S. and Canadian residents (Puerto Rico residents excluded).

This program is administered by:  **BerkelyCare**

**For additional information, ask for the
ROYAL CARIBBEAN INTERNATIONAL Desk at
1-800-453-4022 OR 1-516-294-0220**

This plan is underwritten by National Union Fire Insurance Company of Pittsburgh
Executive Offices: New York, New York 10270.

 **A Member Company of American International Group, Inc.**

Program terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this plan are contained in the master policy on file with Royal Caribbean International. In the event of any conflict between this Description of Coverage and the master policy, the policy will govern.

The Insured agrees to assert any claim it may have under this policy only against the National Union Fire Insurance Company of Pittsburgh, PA, through its administrators, CD Benefit, Inc. and BerkelyCare, Ltd., in the manner set forth above. Royal Caribbean International is an independent company, not affiliated with National Union Fire Insurance Company of Pittsburgh, PA, CD Benefit, Inc. or BerkelyCare, Ltd., and has no liability whatsoever to the Insured for the terms and conditions of this coverage nor for the final disposition of damages claimed in connection with any loss covered by this program.

Notice to Florida Residents

Your homeowners policy, if any, may provide coverage for loss of personal effects provided by the baggage/personal effects coverage. This insurance is not required in connection with the purchase of tickets for Your Cruise Vacation.

Baggage Claims Payment - Claims for damage, destruction, or loss will be paid within 20 days of receipt of acceptable proof of loss.

Legal Actions - No legal action for a claim can be brought against the insurance company until 60 days after receipt of proof of loss, nor beyond 5 years following that date.

11/00