

Cruise Vacation Protection Plan

Designed Exclusively
for the Guests of
Carnival Cruise Lines



This program is effective when the appropriate plan cost
has been received by Carnival Cruise Lines.
Please keep this document for your records.

Plan Description

Schedule of Benefits and Services

Section I

Travel Arrangement Protection

Provided by Carnival Cruise Lines

Per Guest Maximum,
Up to:



Part A: Travel Arrangement Protection

Trip Cancellation	Total Cruise Vacation Cost
Trip Interruption	Total Cruise Vacation Cost
Trip Delay	\$500

Section II

Travel Protection Coverages

Underwritten by Virginia Surety Company, Inc.

Policy Number HTP04190



Part B: Medical Protection

Emergency Evacuation	\$30,000
Repatriation of Remains	\$30,000
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 (On Call International)

Emergency Traveler's 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

The benefits provided in this Plan are subject to certain restrictions and exclusions including the Pre-Existing Condition exclusion. Please read this brochure in its entirety for a complete description of all terms and conditions.

Section I Travel Arrangement Protection Provided by Carnival Cruise Lines

Carnival Cruise Lines offers the following modifications to the cancellation, interruption and delay provisions of the Passage Contract to guests who enroll in and pay for this Cruise Vacation Protection Plan:



Part A: Travel Arrangement Protection

Trip Cancellation/Trip Interruption

In the event You are prevented from taking Your Cruise Vacation because: (a) You, Your Traveling Companion, or an Immediate Family member suffers a death or an Injury or Sickness which results in medically imposed restrictions, as certified by a Physician, at the time of loss preventing Your continued participation in the covered Cruise Vacation; 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; (iii) is directly involved in a documented traffic accident while en route to departure; or (iv) is called into active military service to provide aid or relief in the event of a national disaster other than war; Carnival Cruise Lines will refund to you, up to Your total Cruise Vacation cost for:

- a) **Trip Cancellation** - non-refundable cancellation charges imposed by Carnival Cruise Lines 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 Traveling Companion cancels his/her Cruise Vacation for a covered reason and You do not cancel.
- b) **Trip Interruption** - unused, non-refundable land or sea expenses prepaid to Carnival Cruise Lines 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). Carnival will also reimburse you up to \$100 per day, for reasonable additional accommodations and transportation expenses incurred to remain near a covered traveling Immediate Family member or Traveling Companion who is hospitalized during Your Cruise Vacation. **Important: The Sickness or Injury causing You to interrupt Your Cruise Vacation must be verified by a Physician before You terminate the Cruise Vacation.**

In no event shall the refund amount exceed the amount You prepaid for Your Cruise Vacation.

Special Conditions: You must advise Your travel agent, Carnival Cruise Lines, and BerkelyCare as soon as possible in the event of a claim. No refund or reimbursement will be made for any additional charges incurred that would not have been charged had You notified these parties as soon as reasonably possible.

IMPORTANT: You, Your Traveling Companion and Your Immediate Family member booked to travel with You must be medically capable of travel on the day You purchase this plan. The event which necessitated the trip cancellation/interruption must first occur after You pay for this Cruise Vacation Protection Plan.

Trip Delay - Carnival will reimburse You for Eligible Expenses, up to \$500, if Your Cruise Vacation 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 including hurricane; civil commotion or riot.

Eligible 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.

SECTION II **Travel Protection Coverages** Underwritten by Virginia Surety Company, Inc.



PART B: **Medical Protection**

Emergency Evacuation:

The Insurer will pay benefits for Covered Expenses if an Injury or Sickness commencing during the course of the Cruise Vacation results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of Your Injury or Sickness warrants an Emergency Evacuation. Emergency Evacuations must be verified, approved, and arranged in advance by On Call International. The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of the Cruise Vacation.

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, up to \$30,000, 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 On Call International.

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 (7) days following a covered Emergency Evacuation, the Insurer will pay: (a) to return Your accompanying dependent children under 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 traveling alone. These expenses must be authorized in advance by On Call International.

The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of the Cruise Vacation.

PLEASE NOTE: In no event will Covered Expenses for Emergency Evacuation exceed \$30,000.

Repatriation of Remains

The Insurer will pay the reasonable Covered Expenses incurred, up to \$30,000, to return Your body to Your point of origin if You die during the Cruise Vacation. Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and Transportation.

Accident & 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

Under Section I and under the Accident and Sickness Medical Expense coverage in Part B of Section II, no payment can be made for any expenses incurred as a result of injury, sickness, or other condition affecting You, a traveling companion, or an immediate family member booked to travel with you which, within the 60-day period before your protection plan purchase: a) first manifested itself or had symptoms which would prompt a reasonable 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.

If You have any questions concerning this exclusion, please call BerkelyCare at 1-(800) 331-2796 for further clarification.

If, after purchasing the Cruise Vacation Protection Plan, you must cancel your cruise vacation and you are denied a cash refund for your trip cancellation due to a pre-existing condition, Carnival Cruise Lines will instead provide You with a future cruise credit in the amount of Your cancellation penalty.



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.

Baggage Delay

The Insurer will reimburse You, up to \$500, for expenses of necessary personal effects needed 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.

Excess Coverage Provision

The benefits provided under Part A, and the coverages provided under Parts B, and C shall be in excess of all other valid and collectible indemnity or insurance and shall apply only when such other benefits are exhausted.



Part D: Worldwide Emergency Assistance (On Call International)

On Call International (On Call) 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.

Pre-Cruise Vacation Health, Safety & Weather Information:

On Call can provide updated information on passport and visa requirements, vaccination information, travel advisories, or even expected weather at Your destination.

Travel Changes:

On Call can effect changes to Your itinerary should delays or cancellations affect Your flights or hotel reservations.

Lost Luggage Assistance:

On Call can provide assistance in coordinating delivery or re-routing of misplaced luggage when checked with a Common Carrier.

Emergency Cash Transfer Assistance

If You need emergency cash during Your Cruise Vacation, On Call 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, On Call 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, On Call can help You find English-speaking local counsel.

Emergency Medical & Dental Assistance

Unexpected medical and dental emergencies can happen anywhere, anytime. You may be in unfamiliar surroundings when You suddenly need medical or dental care. On Call can help You locate an English-speaking Physician or dentist or the nearest qualified medical facility, and can also assist in arranging for special emergency medical transportation, such as an air ambulance.

Lost Travel Documents Assistance

On Call'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 On Call to help You arrange, if required, immediate settlement of Covered Medical Expenses if other sources are not available.

**TO ACCESS EMERGENCY ASSISTANCE,
CALL 1 (866) 509-7712 OR,
FROM OUTSIDE THE U.S. OR CANADA,
CALL COLLECT: 1 (603) 894-9386**

Note that the problems of distance, information, and communications make it impossible for Virginia Surety Company, Inc., BerkelyCare, or On Call International 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 an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.
3. **“Cruise Vacation”** - means prepaid Sea/Land Arrangements and shall include flight connections to join and depart such Sea/Land Arrangements.
4. **“Domestic Partner”** - means a person with whom You reside and can show evidence of cohabitation for at least the previous six months and have an affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.
5. **“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, cousins, Business Partner, or a Domestic Partner of You or Your Traveling Companion.
6. **“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.
7. **“Insurer”** - means Virginia Surety Company, Inc., and is applicable only to the coverages in Section II of this Cruise Vacation Protection Plan. The reimbursement offered under Section I of this plan is not insurance. Section I terms are an optional modification to Carnival Cruise Lines' Passage Contract, as described herein. Carnival Cruise Lines' obligation for the modifications to its Passage Contract (for those guests who enroll in, and pay for, this Cruise Vacation Protection Plan) is underwritten by Virginia Surety Company, Inc.

8. **“Physician”** - means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be yourself, a Traveling Companion, or an Immediate Family member.
9. **“Sea/Land Arrangements”** - means land and/or sea arrangements made by Carnival Cruise Lines.
10. **“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.
11. **“Traveling Companion”** - means one person who is booked to share accommodations with You on Your Cruise Vacation.
12. **“You” or “Your”** - means a person who has purchased a Cruise Vacation and who has paid the required plan cost for the benefits and coverages provided hereunder.

Exclusions

Naturally, as with any protection plan, limitations exist. These exclusions enable us to provide a broad range of benefits at an economical cost to You, without the necessity of medical questionnaires, and, with respect to Section II, to supplement Your existing insurance plans.

This Cruise Vacation Protection Plan does not cover, nor reimburse, for:

In Parts A & B:

Any loss caused by or resulting from: Pre-Existing Conditions (except for Emergency Evacuation, Repatriation of Remains, and Trip Cancellation/Trip Interruption caused by a death); Sickness or disease except as provided for in the policy; war or any act of war whether declared or not; while serving as a member of the armed services; while or as a result of riding in any device for aerial navigation other than as provided for in the policy; participation in any professional, semi-professional, or inter-scholastic team sports; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereof; scuba diving, unless it is recreational diving at less than 30 feet in depth; skydiving; hang gliding; parachuting (not including parasailing); contests of speed; elective surgery; non-emergency dental treatment or surgery; elective abortion; normal pregnancy except if hospitalized; mental or nervous disorders except if hospitalized.

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; 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.

Term of Protection

- 1) This protection is valid only upon payment to Carnival Cruise Lines 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 protection provided under Part A takes effect upon receipt of the required plan cost by Carnival Cruise Lines 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 of 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; or (c) the date You cancel Your Cruise Vacation.
- 4) The duration of protection for the coverages in Section II and the eligibility period for the travel delay protection 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.

Where To Report Cancellations Or Section II Claims

Policy Number: HTP04190

- 1) **Reimbursement for Trip Cancellations:** Contact Your travel agent, Carnival Cruise Lines, and BerkelyCare IMMEDIATELY to notify them of Your cancellation and to avoid any non-reimbursable expenses due to late reporting. BerkelyCare will then forward the appropriate 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, contact On Call International immediately at the following numbers: Within the U.S. and Canada: **1-(866) 509-7712** or, outside the U.S. and Canada, call collect*: **1-(603) 894-9386**. Identify yourself by the above policy number and give the details of Your problem or medical emergency.

**If You have any difficulty making this collect call, contact the local phone operator to connect You to a U.S.-based, long-distance service. In this case, please let the Assistance Provider answering the phone know the number You are calling from, so that he/she may call You back. Any charges for the call will be considered reimbursable benefits.*

- 3) **Claims notification upon your return:** Report Your claim as soon as possible to BerkelyCare. Provide the policy number above, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, BerkelyCare will promptly forward You the appropriate form to complete.

BerkelyCare	1-(800) 331-2796
300 Jericho Quadrangle	1-(516) 342-2720
P.O. Box 9022	Office Hours:
Jericho, NY 11753	8AM - 9PM (EST), Monday - Friday
www.travel.claim.com	9AM - 5PM (EST), Saturday

IMPORTANT: *In order to facilitate prompt reimbursement/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; police reports or claims reports from parties responsible (i.e., airline, cruise line, hotel, etc.) for loss, theft, damage, or delay. In the event of a baggage claim, receipts for damaged items will be required. In the event of a baggage delay or trip delay claim, receipts for any additional covered/eligible expenses will be required, as well as verification of any delay.*

Enrollment Procedure

For Your convenience, the cost of the plan may be automatically included as an option on Carnival's invoice to Your travel agent. Enrollment in the Cruise 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 plan. If the plan cost has not been included on Your invoice and You wish to purchase it, simply ask Your travel agent to contact Carnival to arrange for billing.

Please Note - Payment for the plan may not be accepted after the Cruise Vacation cost has been paid in full. The plan cost is non-refundable once You enter the cancellation penalty period as stated by Carnival Cruise Lines.

This program was designed for the guests of Carnival Cruise Lines by:



This plan was designed and is administered by BerkelyCareSM.

IN CALIFORNIA: BerkelyCareSM is a service mark of Aon Direct Insurance Administrators, CA Insurance License # 0795465.

IN ALL OTHER STATES: BerkelyCareSM is a division of Affinity Insurance Services, Inc. in all states other than CA, except: AIS Affinity Insurance Agency, Inc. in MN and OK and AIS Affinity Insurance Agency in NH and NY.

**For additional information regarding this plan,
call the Carnival Cruise Lines Protection Help Line at:**

1-(800) 331-2796 or 1-(516) 342-2720

**Office Hours: 8AM - 9PM (EST), Monday - Friday
9AM - 5PM (EST), Saturday**

The obligations of Carnival Cruise Lines under Section I, and the coverages under Section II of this plan are underwritten by:
Virginia Surety Company, Inc.
1000 Milwaukee Drive, Glenview, IL 60025

The terms and conditions of this Cruise Vacation Protection Plan are briefly outlined in this plan description. Complete provisions pertaining to the coverages under Section II are contained in the Master Policy on file with the trustee, Marine Bank, Springfield and Carnival Cruise Lines. In the event of any conflict between Section II of this plan description and the Master Policy, the Master Policy will govern.

