

GUEST PROTECTION PROGRAMME

PLAN DESCRIPTION SCHEDULE OF BENEFITS AND SERVICES

SECTION I - TRAVEL ARRANGEMENT PROTECTION PROVIDED BY CUNARD LINE*

Per Guest Maximum, Up To:

PART A: TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation Total	Trip Cost, up to \$50,000
Trip Interruption	Total Trip Cost, up to \$50,000
Trip Delay.....	\$1,000

Important: For Trip costs exceeding \$50,000 per person, Cunard will provide Future Travel Credits equal to the otherwise non-refundable cancellation fees which exceed the \$50,000 cash refund limit. * For NY Residents, Section I Travel Arrangement Protection is underwritten by Virginia Surety Company, Inc.

SECTION II - TRAVEL PROTECTION COVERAGES UNDERWRITTEN BY VIRGINIA SURETY COMPANY, INC. POLICY NUMBER HTP04193

Per Guest Maximum, Up To:

PART B: MEDICAL PROTECTION

Emergency Evacuation/Repatriation of Remains	\$50,000
Accident Medical Expense	\$20,000
Sickness Medical Expense	\$20,000

PART C: BAGGAGE PROTECTION

Baggage/Personal Effects	\$3,000
Baggage Delay	\$500

PART D: WORLDWIDE EMERGENCY ASSISTANCE (On Call International)

Emergency Traveller'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 CUNARD LINE*

Cunard Line offers the following modifications to the cancellation, interruption, and delay provisions of the Passage Contract to guests who enroll in and pay for this Guest Protection Programme:*

PART A: TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation/Trip Interruption

In the event You are prevented from taking Your Trip because: (a) You, Your Travelling Companion or 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 Trip or (b) You or Your Travelling Companion (i) is hijacked, 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; Cunard Line will refund to you, up to Your total Trip cost, for:

A) TRIP CANCELLATION: non-refundable cancellation charges imposed by Cunard Line and/or airfare cancellation charges for flights (booked through Cunard) 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 Travelling Companion cancels his/her Trip for a covered reason and You do not cancel.

NOTE: As respects air cancellation penalties, You will be refunded only for Air Arrangements booked through Cunard and flights connecting to such Air Arrangements booked through Cunard. Cunard will not refund cancellation charges imposed on any other air arrangements You may book on Your own.

B) TRIP INTERRUPTION: unused, non-refundable land or sea expenses prepaid to Cunard Line 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). Cunard will also reimburse you, up to \$100 per day, for reasonable additional accommodation and transportation expenses incurred to remain near a covered travelling Immediate Family member or Travelling Companion who is hospitalized during Your Trip.

IMPORTANT: The Sickness or Injury causing You to interrupt Your Trip must be verified by a Physician before You terminate the Trip. You, Your Travelling 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 Guest Protection Programme. In no event shall the refund amount exceed the amount You prepaid for Your Trip.

SPECIAL CONDITIONS: You must advise Your travel professional, Cunard Line, 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.

TRIP DELAY: Cunard will reimburse You for Eligible Expenses, up to \$1,000, 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 Travelling 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.

PRE-EXISTING CONDITIONS

UNDER SECTION I, NO PAYMENT CAN BE MADE FOR ANY EXPENSES INCURRED AS A RESULT OF INJURY, SICKNESS, OR OTHER CONDITION AFFECTING YOU, A TRAVELLING 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) 323-3153 for further clarification. *For NY Residents, Section I Travel Arrangement Protection is underwritten by Virginia Surety Company, Inc.

SECTION II TRAVEL PROTECTION COVERAGES UNDERWRITTEN BY VIRGINIA SURETY COMPANY, INC.

PART B: MEDICAL PROTECTION

EMERGENCY EVACUATION AND REPATRIATION OF REMAINS

The Insurer will pay benefits for Covered Expenses if an Injury or Sickness commencing during the course of the Trip 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 also pay the reasonable Covered Expenses incurred to return Your body to Your point of origin if You die during the Trip. Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and Transportation. The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of the Trip.

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 \$50,000, 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 travelling 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 Trip.

PLEASE NOTE: In no event will Covered Expenses for Emergency Evacuation and Repatriation of Remains exceed \$50,000.

ACCIDENT & SICKNESS MEDICAL EXPENSE

The Insurer will pay benefits, up to \$20,000, if You incur necessary Covered Medical or Dental Expenses as a result of an Injury, or up to \$20,000 if You incur necessary Covered Medical or Dental 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 Trip. 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. Only dental expenses incurred during Your Trip are covered.

Covered Medical or Dental 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.

EXCESS COVERAGE PROVISION

THE BENEFITS PROVIDED UNDER PART A, AND THE COVERAGES PROVIDED UNDER PART B, SHALL BE IN EXCESS OF ALL OTHER VALID AND COLLECTIBLE INDEMNITY OR INSURANCE AND SHALL APPLY ONLY WHEN SUCH OTHER BENEFITS ARE EXHAUSTED.

PART C: BAGGAGE PROTECTION **BAGGAGE/PERSONAL EFFECTS**

The Insurer will reimburse You, up to \$3,000, 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. There will be a combined maximum limit of \$1,000 for the following: jewelry; watches; articles trimmed with, or made mostly of, fur; and cameras, video cameras, and their related equipment.

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.

IMPORTANT: Coverage under Part C is secondary to any coverage provided by a Common Carrier and/or insurance specifically insuring the lost, stolen, or damaged item(s).

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.

