



CUNARD®

**CunardCare
Guest
Protection
Program**

*Designed Exclusively
for the Guests of
Cunard Line*

These terms and conditions are applicable on or after January 1, 2005.
This program is effective when the appropriate plan cost has been received by Cunard Line.
Please keep this document for your records.

HTP04193

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, please refer to Cunard's Future Travel Credit Feature on Page 4.

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 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 on Pages 4, 8, and 9. 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 Program:



PART A: TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation/Trip Interruption

In the event You are prevented from taking Your Trip because: (a) You or Your Traveling Companion 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 a non-traveling 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; Cunard Line will refund to you, up to Your total Trip cost for:

- a) 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 Traveling Companion cancels his/her Trip for a covered reason and You do not cancel.

NOTE: As respects air cancellation charges, 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 accommodations and transportation expenses incurred to remain near a covered traveling Immediate Family member or Traveling 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.**

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

Special Conditions: You must advise Your travel agent, 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.

IMPORTANT: 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 Program.

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 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.

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 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) 323-3153 for further clarification.

FUTURE TRAVEL CREDIT FEATURE

AS A SPECIAL SERVICE TO ITS GUESTS WHO HAVE ENROLLED IN THE PLAN, CUNARD LINE WILL ISSUE A FUTURE TRAVEL CREDIT IN THE FOLLOWING INSTANCES:

- 1. IF, AFTER PURCHASING THE GUEST PROTECTION PROGRAM, YOU MUST CANCEL YOUR TRIP AND YOU DO NOT QUALIFY FOR A CASH REFUND FOR YOUR TRIP CANCELLATION DUE TO A PRE-EXISTING CONDITION, CUNARD LINE WILL INSTEAD PROVIDE YOU WITH A FUTURE CRUISE CREDIT IN THE AMOUNT OF YOUR OTHERWISE NON-REFUNDABLE CANCELLATION FEES.**
- 2. IF YOUR TOTAL TRIP COST IS MORE THAN \$50,000 PER GUEST, CUNARD WILL PROVIDE FUTURE TRAVEL CREDITS EQUAL TO THE OTHERWISE NON-REFUNDABLE CANCELLATION FEES WHICH EXCEED THE \$50,000 CASH REFUND LIMIT.**

SECTION II
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 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 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.

Emergency Cash Transfer Assistance

If You need emergency cash during Your Trip, 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 Trip, 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 Trip, 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. **“Air Arrangements”** – means air arrangements made by Cunard Line.
2. **“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.
3. **“Common Carrier”** - means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.
4. **“Trip”** - means prepaid Sea/Land Arrangements and shall include flight connections to join and depart such Sea/Land Arrangements.
5. **“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.
6. **“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, Business Partner, or a Domestic Partner of You or Your Traveling Companion.
7. **“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.
8. **“Insurer”** – means Virginia Surety Company, Inc., and is applicable only to the coverages in Section II of this Guest Protection Program. The reimbursement offered under Section I of this plan is not insurance. Section I terms are an optional modification to Cunard Line’ Passage Contract, as described herein. Cunard Line’ obligation for the modifications to its Passage Contract (for those guests who enroll in, and pay for, this Guest Protection Program) is underwritten by Virginia Surety Company, Inc.
9. **“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.
10. **“Sea/Land Arrangements”** - means land and/or sea arrangements made by Cunard Line.
11. **“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.
12. **“Traveling Companion”** - means one person who is booked to accompany You on Your Trip.
13. **“You” or “Your”** - means a person who has purchased a Trip 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 GUEST PROTECTION PROGRAM DOES NOT COVER, NOR REIMBURSE FOR:

IN PARTS A & B:

ANY LOSS CAUSED BY OR RESULTING FROM: Pre-Existing Conditions (except 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 thereat; 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 Cunard Line 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 Cunard Line 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 Trip.

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 7 days before the commencement of the Sea/Land Arrangements, coverage shall apply from the time of departure from the origination point; (ii) greater than 7 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 7 days after the completion of the Sea/Land Arrangements, coverage shall apply until the time of return to the origination point; (ii) greater than 7 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 NO. HTP04193

1) **REIMBURSEMENT FOR TRIP CANCELLATIONS:** Call Your travel agent, Cunard Line, 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 TRIP:** For covered emergencies requiring evacuation or interruption of Your Trip, 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 in writing 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
300 Jericho Quadrangle
P.O. Box 9022
Jericho, NY 11753

1-(800) 323-3153
1-(516) 294-0220
Office Hours: 9AM - 9PM (EST), Monday - Friday
10AM - 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 Cunard's invoice to Your travel agent. Enrollment in the Guest Protection Program 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 Cunard to arrange for billing.

PLEASE NOTE - Payment for the plan may not be accepted after the Trip cost has been paid in full. The plan cost is non-refundable once You enter the cancellation penalty period as stated by Cunard Line.

This program was designed for the
guests of Cunard Line by:



This plan was designed and is administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: AIS Affinity Insurance Agency, Inc. in CA/MN/OK; and AIS Affinity Insurance Agency in NH and NY. Claims are administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: Aon Direct Administrators in CA; AIS Affinity Insurance Agency, Inc. in OK; and AIS Affinity Agency in NH and NY. BerkelyCare also administers the non-insurance portions of this Guest Protection Program on behalf of Cunard Line.

**For additional information regarding this plan,
call the Cunard Line Protection Help Line at:**

1-(800) 323-3153 or 1-(516) 294-0220

**Office Hours: 9AM - 9PM (EST), Monday – Friday
10AM - 5PM (EST), Saturday**

The obligations of Cunard Line 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 Guest Protection Program 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 Cunard Line. In the event of any conflict between Section II of this plan description and the Master Policy, the Master Policy will govern.

5/04