



No title right or interest under this policy may be assigned, transferred, conveyed or otherwise disposed of without **Insurer's** consent in writing. Any attempt to assign rights of interest without the Insurer's written consent is null and void.

[Passenger wording – to be given to Insured Persons]

PASSENGER PROTECTION POLICY FOR INSOLVENCY COVER IN RESPECT OF THE UK REGULATIONS 2018, DIRECTIVE (EU) 2015/2302 OR THE LOCAL APPLICABLE LAW IN THE COUNTRY OF RESIDENCE OF THE INSURED PERSON ON PACKAGE TRAVEL & LINKED TRAVEL ARRANGEMENTS

If you have booked Package Travel or Linked Travel Arrangements with **Carnival Plc and subsidiaries – IE trading as Cunard Line, Princess Cruise Lines, P&O, Holland America & Seabourn (the Policyholder)** then an insurance policy has been arranged by the **Policyholder** at their expense in the event of their insolvency. This policy has been arranged through **International Passenger Protection Limited** with Liberty Mutual Insurance Europe SE (LMIE) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. LMIE's registered office: 5-7 rue Leon Laval, L-3372, Leudelange, Grand Duchy of Luxembourg, Registered Number B232280 (Registre de Commerce et des Sociétés). LMIE is a European public limited liability company and is supervised by the Commissariat aux Assurances and licensed by the Luxembourg Minister of Finance as an insurance and reinsurance company.

The person(s) named on the Confirmation and Deposit Receipt will be reimbursed subject to Policy and Conditions in respect of their net ascertained financial loss sustained arising from cancellation or curtailment of their travel arrangements that constitute a Package Holiday or Link Travel Arrangement due to the insolvency of the **Policyholder**.

This Insurance will reimburse the **Insured Person(s)** in respect of:

- 1 Loss of either deposit(s) or the full price of the accommodation and all travel services or charge(s) paid in advance by the **Insured Person(s)** to the **Policyholder** for **Package Holiday or Linked Travel Arrangements** purchased by the **Insured Person(s)** that cannot be provided as a consequence of the **Financial Failure** of the **Policyholder**
Or
- 2 The provision of repatriation services by the Insurer and additional costs reasonably and necessarily incurred following curtailment of any **Package Holiday or Linked Travel Arrangements** to enable the **Insured Person** to either:
 - i) continue with and complete the scheduled **Package Holiday or Linked Travel Arrangements**. The amount payable under this policy in respect of accommodation is limited to the additional cost incurred by the **Insured Person(s)** in securing such accommodation of the same or similar standard as enjoyed prior to the interruption of the **Package Holiday or Linked Travel Arrangements**; and/or
 - ii) return to the country of departure if travel has already commenced and the contract between the **Insured Person(s)** and the **Policyholder** involved the carriage of passengers. The amount payable under this policy is limited to the additional cost incurred by the **Insured Person(s)** in respect of the same or similar standard of transportation as enjoyed prior to the interruption of the **Package Holiday or Linked Travel Arrangements** and, if necessary, the financing of accommodation prior to the repatriation.

The **Insured Person(s)** will be reimbursed without unreasonable delay once we have received a claim duly completed in compliance with the terms of the "How to make a claim" section hereunder.

HOW TO MAKE A CLAIM – ONLY IN RESPECT OF INSOLVENCY OF THE POLICYHOLDER

Things you must do

You must comply with the following conditions. If you fail to do so, we may not pay your claim, or any payment could be reduced.

1. You must notify IPP giving full details of what has happened quoting the name of your Travel Operator quoting Reference:
IPP UK TOFI VI 22 and by contacting:
FOR UK INSURED PERSONS
Telephone: +44 (0)345 266 1872
Email: insolvency-claims@ipplondon.co.uk
or online at <https://www.ipplondon.co.uk/claims.asp>
FOR EU INSURED PERSONS
Telephone: +31 103120666
Email: ippclaims@nl.sedgwick.com
or online at <https://www.ipplondon.co.uk/claims.asp>
2. You must provide IPP with any other information we may require.
3. You must take all reasonable care to limit any loss.
4. If you are abroad at the time of the Financial Failure of your Tour Operator and do not wish to make your own arrangements to get back to your country of departure then we will provide services to assist with your repatriation

Defence of claims

We may, at our discretion:

- take full responsibility for conducting, defending or settling any claim in your name; and
- take any action we consider necessary to enforce your rights or our rights under this insurance.

Fraudulent claims



1. If you make a fraudulent claim under this insurance, we:
 - (a) are not liable to pay the claim; and
 - (b) may recover from you any sums paid by us to you in respect of the claim; and
 - (c) may by notice to you treat this insurance as having been terminated with effect from the time of the fraudulent act.
2. If we exercise our right under clause 1. (c) above:
 - (a) we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under this insurance (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and
 - (b) we need not return any of the premiums paid.

HOW TO MAKE A COMPLAINT

Compliance Officer, Liberty Mutual Insurance Europe SE , 20 Fenchurch Street , London EC3M 3AW

Tel: +44 (0) 20 3758 0840 - Email: complaints@libertyglobalgroup.com

quoting **your** policy and/or claim number;

or

Compliance Officer

Liberty Mutual Insurance Europe SE

5-7 rue Léon Laval , L-3372 Leudelange, Grand Duchy of Luxembourg

Tel: +352 28 99 13 00 - Email: complaints@libertyglobalgroup.com

quoting your policy and/or claim number.

If after making a complaint you are still not satisfied you may be entitled to refer the dispute to an independent organisation. This will depend on where you are based, please see below.

For policyholders and insured persons based in the UK

The Financial Ombudsman Service is a free and impartial service, who may be contacted at:

Exchange Tower, Harbour Exchange, London, E14 9SR

Tel: 0800 023 4567 - Website: www.financial-ombudsman.org.uk

To confirm whether you are eligible to ask the Financial Ombudsman Service to review your complaint find out more at www.financial-ombudsman.org.uk

For policyholders and insured persons based in the EU

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>

For policyholders and insured persons based in Switzerland

The Swiss Ombudsman of Insurance, who may be contacted at:

Ombudsman of Private Insurance and of Suva

Postfach 1063, CH-8024 Zurich, Switzerland

Tel: 044 211 30 90 - Website: www.ombudsman-assurance.ch

To confirm whether you are eligible to ask The Swiss Ombudsman of Insurance to review your complaint find out more at www.ombudsman-assurance.ch

Alternatively, as Liberty Mutual Insurance Europe SE is a Luxembourg insurance company, all insureds and policyholders are also entitled to refer the dispute to any of the following dispute resolution bodies in Luxembourg:

Commissariat aux Assurances,

7, boulevard Joseph II , L-1840 Luxembourg

Tel: (+352) 22 69 11 – 1 - Email: caa@caa.lu - www.caa.lu

or

Service national du Médiateur de la consommation (this is for individual consumers only)

Ancien Hôtel de la Monnaie , 6, rue du Palais de Justice , L-1841 Luxembourg

Tel: (+352) 46 13 11 - Email: info@mediateurconsommation.lu - www.mediateurconsommation.lu

or

Médiateur en Assurances

ACA,

12, rue Erasme , L-1468 Luxembourg

Tel: (+352) 44 21 44 1 - Email: mediateur@aca.lu - <https://www.ulc.lu/fr/organes/detail.asp?T=2&D=descr&ID=6>

Data Protection

We will deal with any information you provide to us in compliance with the provisions of relevant Data Protection legislation. For the purposes of providing this insurance and the handling of any claims or complaints, we may need to transfer certain information which you have provided to other parties.

Sanctions

We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit



where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Non Assignment

No title right or interest under this policy may be assigned, transferred, conveyed or otherwise disposed of without **Insurer's** consent in writing. Any attempt to assign rights of interest without the Insurer's written consent is null and void.