

## Section T – Cruise cover

(only operative if indicated in **your** policy certificate document)

This extension to the certificate provides the following modifications to the insurance specifically in respect of any cruise taken by you.

**Special definition relating to this section** (which is shown in italics)

*Cruise*

- means a **trip** involving a sea voyage of more than five days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

### What is covered

- Under Section E – Baggage:
  - the **baggage** limit under paragraph 1. is increased to £2,500
  - the maximum the **we** will pay for any article, pair or set of articles is increased to £750
  - the total for all **valuables** is increased to £500.
- We** will pay **you** £25 for each scheduled pre-paid shore trip missed as a result of the ship on which you are travelling being unable to dock at the scheduled destination.
- We** will pay **you** £15 for every complete 24 hours you are confined to **your** cabin due to **your** compulsory quarantine or on the orders of the ships doctor or another **medical practitioner** onboard the ship outside **your home area** up to a maximum of £300 as a result of **bodily injury**, illness or disease **you** sustain. **We** will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. *This payment is meant to help **you** pay additional expenses such as phone calls incurred during **your** confinement.*

**You** may only claim under one of either Section S - Wedding/civil partnership cover, Section E - Baggage or Section S - Wedding/Civil partnership cover for the same event. Upon notification **we** will allocate **your** claim against the most appropriate section of the policy in the best interest of the named **insured person(s)**.

You may claim only under subsection 3. of What is covered or Section C – Hospital benefit for the same event, not both.

### Special conditions relating to claims

- You** must report to the local Police or Port Authority in the country where the incident occurred (or where appropriate the ships purser or the cruise operator's representative) within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
- If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and obtain (at **your** own expense) written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - get a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
  - keep all travel tickets and tags for submission if you are going to make a claim under this certificate.
- You must keep receipts for items lost, stolen or damaged as these will help you to substantiate **your** claim.

- You** must give notice as soon as possible to Emergency Assistance Service of any **bodily injury**, illness or disease which necessitates your compulsory quarantine or the ships doctor or other **medical practitioner** confining **you** to **your** cabin.

### What is not covered

- The first £50 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsections 2. and 3. of What is covered) but limited to £100 if **family cover** or **single parent cover** applies.
- Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel or ship's safe, safety deposit box or left in **your** locked cabin or other accommodation.
- Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - overnight between 9 pm and 9 am (local time) or
  - at any time between 9 am and 9 pm (local time) unless:
    - it is locked out of sight in a **secure baggage area**
    - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as food stuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the vessel, aircraft or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
- Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Any claims arising directly or indirectly from:
  - Any additional period of confinement or compulsory quarantine:
    - relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** confinement.
    - following **your** decision not to be repatriated after the date when in the opinion of Emergency Assistance Service it is safe to do so.
  - Confinement or compulsory quarantine:
    - relating to any form of treatment or surgery which in the opinion of Emergency Assistance Service or **us** (based on information received from the ships' doctor or other **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
    - as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
- Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police or Port Authority in the country where the incident occurred (or where appropriate the ships purser or the cruise operator's representative) for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** *cruise* operator's representative, hotel or accommodation provider where appropriate, including details of any missed shore trip.
- Retain all travel tickets and tags for submission.
- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- Confirmation in writing from the ships doctor or other treating **medical practitioner** of the dates between which **you** were confined to **your** cabin.
- Any other relevant information that **we** may ask **you** for.