

## Travel Insurance Medical Cruise Endorsement from 'Union Reiseversicherung AG'

### To be read in conjunction with the Policy Booklet and Policy Supplement

#### **Cruise Cover**

**You** have chosen to add *cruise* cover to **your** policy.

Cover for sections B21, B22, B23, B24, B25 and B26 only operates under:

|              |  |
|--------------|--|
| All policies | If the appropriate <i>cruise</i> cover section is shown as applicable on <b>your</b> policy validation certificate and the appropriate additional premium has been paid. |
|--------------|--|

#### **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.

#### **Section B21 – Cruise Cabin Confinement**

##### **What is covered:**

**We** will pay **you** the amount shown on the Schedule of Benefits in the following circumstances:

|   |   |
|---|---|
| <b>Confinement to your cabin or the ship's medical hospital</b> | A benefit for every complete 24 hours <b>you</b> have to stay in the ship's medical hospital or are confined to <b>your</b> cabin due to <b>your</b> compulsory quarantine or on the orders of a <b>medical practitioner</b> outside <b>your home area</b> as a result of <b>bodily injury</b> , illness or disease <b>you</b> sustain. |
|---|---|

**We** will pay the amount above in addition to any amount payable under Section B2 – Medical Expenses and Emergency Repatriation.

**You** can only claim benefit under this section or Section B3 – Hospital Benefit for the same event, not both.

### ***Special conditions relating to claims***

1. **You** must tell the Emergency Assistance Service as soon as possible of any **bodily injury**, illness or disease which requires you to be admitted into the ship's hospital as an in-patient or compulsory quarantine on board or confinement to **your** cabin on the orders of a **medical practitioner**.

#### **What is not covered:**

|                           |   |
|---------------------------|---|
| <b>General exclusions</b> | Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.                    |
| <b>Section B2</b>         | Anything mentioned under 'What is not covered' in Section B2 – Medical Expenses and Emergency Repatriation. |

#### **Section B22 – Cruise Itinerary Change**

##### **What is covered:**

We will pay **you** the amount shown on the Schedule of Benefits in the following circumstances:

|                    |   |
|--------------------|---|
| <b>Missed Port</b> | A benefit for each missed port in the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions. |
|--------------------|---|

##### **What is not covered:**

|                                 |  |
|---------------------------------|--|
| <b>Alternative compensation</b> | <b>Claims</b> where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator. |
| <b>Attendance</b>               | <b>Your</b> failure to attend the excursion as per <b>your</b> itinerary.  |
| <b>General exclusions</b>       | Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.   |
| <b>Operation Failure</b>        | <b>Claims</b> arising from when <b>your</b> ship cannot put people ashore due to a scheduled tender operation failure.           |

|                                    |  |
|------------------------------------|--|
| <b>Strike or Industrial Action</b> | <b>Claims</b> arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased. |
|------------------------------------|--|

**Section B23 – Missed Cruise Departure**

**What is covered:**

We will pay **you** up to the amount shown on the Schedule of Benefits for:

|                         |  |
|-------------------------|--|
| <b>Missed departure</b> | <p>Reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining <b>your</b> cruise ship journey at the next docking port if <b>you</b> fail to arrive at the international departure point in time to board the ship on which <b>you</b> are booked to travel on the initial international journey of the <i>cruise trip</i> as a result of:</p> <ol style="list-style-type: none"> <li>1. the failure of other <b>public transport</b></li> <li>2. an accident or breakdown of the vehicle in which <b>you</b> are travelling</li> <li>3. an accident or breakdown happening ahead of <b>you</b> on a public road which causes an unexpected delay to the vehicle in which <b>you</b> are travelling</li> <li>4. strike, industrial action or adverse weather conditions.</li> </ol> |
|-------------------------|--|

***Special conditions relating to Claims***

1. In the event of a **claim** arising from any delay arising from traffic congestion **you** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

**Please note that in some cases we may require some additional information following receipt and assessment of your claim.**

**What is not covered:**

|                            |   |
|----------------------------|---|
| <b>Additional expenses</b> | <p>Claims arising directly or indirectly from additional expenses where the scheduled <b>public transport</b> provider has offered reasonable alternative travel arrangements.</p> <p>Claims where <b>your</b> planned arrival time at the port is less than 3 hours in advance of the sail departure time if you are travelling independently and not part of an integrated <i>cruise package</i>.</p> |
|----------------------------|---|

|   |   |
|---|---|
| <b>General exclusions</b>                                       | Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.  |
| <b>Policy excess</b>  | The policy <b>excess</b> for each claim, per separate incident claimed for, under this section by each <b>insured person</b> .  |
| <b>Strike or industrial action or air traffic control delay</b> | Claims arising directly or indirectly from a strike or industrial action or air traffic control delay existing or being publicly announced by the date <b>you</b> bought this policy or at the time of booking any <b>trip</b> , whichever is later.  |
| <b>Vehicle breakdown</b>  | Claims arising directly or indirectly from: <ol style="list-style-type: none"> <li>1. the breakdown of any vehicle owned by <b>you</b> that has not been serviced properly and maintained in accordance with the manufacturer's instructions.</li> <li>2. an accident to or breakdown of the vehicle in which <b>you</b> are travelling where a repairer's report or other evidence is not provided.</li> </ol> |
| <b>Volcanic eruptions and ash clouds</b>                        | Claims arising directly or indirectly from volcanic eruptions or volcanic ash clouds.   |
| <b>Withdrawal of aircraft or sea vessel</b>                     | Any claims arising directly or indirectly as a result of an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to or from which <b>you</b> are travelling.   |

### **Section B24 – Increased Baggage**

**We** will increase the cover under Section B5 - Personal **Baggage** by the amount shown on the Schedule of Benefits in total under this section for:

|                        |  |
|------------------------|--|
| <b>Accidental loss</b> | <p>Accidental loss, theft or damage to <b>baggage</b> and <b>valuables</b>. The amount payable in the event of a total loss will be at the current value less a deduction for wear, tear and depreciation (loss of value), or <b>we</b> may replace, reinstate or repair the lost or damaged <b>baggage</b> or <b>valuables</b>.</p> <p>The maximum <b>we</b> will pay <b>you</b> for any single item, <b>pair</b> or <b>set</b> of items or for all <b>your valuables</b> is shown in the Schedule of Benefits.</p> |
|------------------------|--|

|                              |  |
|------------------------------|--|
| <b>Emergency replacement</b> | Emergency replacement of clothing, medication and toiletries if <b>your baggage</b> is temporarily lost in transit during the outward journey and not returned to <b>you</b> within 12 hours, as long as <b>we</b> receive written confirmation from the carrier confirming the number of hours <b>your baggage</b> was delayed. If the loss is permanent <b>we</b> will deduct the amount paid from the final amount under the Accidental loss section. |
|------------------------------|--|

***Special conditions relating to claims***

1. **Anything detailed in the Special conditions relating to claims under Section B5 – Personal Baggage.**

**What is not covered:**

|                           |  |
|---------------------------|--|
| <b>General exclusions</b> | Anything mentioned in the 'General Exclusions' applicable to all sections of the policy. |
| <b>Section B5</b>         | Anything mentioned under 'What is not covered' in Section B5 – Personal <b>Baggage</b> . |

**Section B25 – Unused Cruise Excursions**

**What is covered:**

We will pay **you** up to the amount shown on the Schedule of Benefits for:

|                              |  |
|------------------------------|--|
| <b>Pre-booked excursions</b> | The cost of pre-booked <i>cruise</i> excursions, which <b>you</b> are unable to use as a direct result of being confined to <b>your</b> own cabin due to an accident or illness which is covered under Section B2 – Medical Expenses and Emergency Repatriation and Section B21 – <i>Cruise</i> Cabin Confinement. |
|------------------------------|--|

**What is not covered:**

|                           |  |
|---------------------------|--|
| <b>General exclusions</b> | Anything mentioned in the 'General Exclusions' applicable to all sections of the policy. |
|---------------------------|--|

## **Section B26 – Cruise Interruption**

### **What is covered:**

We will pay **you** up to the amount shown on the Schedule of Benefits for:

|                                   |  |
|-----------------------------------|--|
| <b>Additional travel expenses</b> | Additional travel expenses incurred to reach the next port in order to rejoin the <i>cruise</i> , following <b>your</b> temporary illness requiring hospital treatment on dry land which is confirmed as valid under Section B2 – Medical Expenses and Emergency Repatriation. |
|-----------------------------------|--|

### ***Special conditions relating to claims***

1. Prior to arranging any additional travel, **you** must contact us so that we can approve and assist with any travel arrangements. **You** must also obtain a medical certificate from the medical practitioner in attendance to confirm the details of **your** unforeseen illness or injury. If, at the time of requesting our assistance in the event of an interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to **your** unforeseen illness or injury, we will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as the **claim** has been validated.

### **What is not covered:**

|                                     |  |
|-------------------------------------|--|
| <b>General exclusions</b>           | Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.                                       |
| <b>Percentage of trip remaining</b> | Claims where less than 25% of the <b>trip</b> duration remains.  |
| <b>Policy excess</b>                | The policy <b>excess</b> for each claim, per separate incident claimed for, under this section by each <b>insured person</b> . |
| <b>Section B2</b>                   | Anything mentioned in What is not covered under Section B2 – Medical Expenses and Emergency Repatriation.                      |

Talk to TIM is administered in the United Kingdom and Ireland by Travel Insurance Facilities plc on behalf of URV. Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA. Registered in England Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

URV, Branch Office of Union Reiseversicherung AG for the **United Kingdom** and the Republic of Ireland. Registered in England & Wales. Company No. FC024381 Branch No. BR006943. A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918. Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.