



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 declared that **you** are planning to go on a *cruise* and have chosen to add the additional *cruise* cover to **your** policy.

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

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

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

General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Section B2	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:

Missed Port	A benefit for each missed port in the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions.
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What is not covered:

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

Strike or Industrial Action	Claims 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.
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Section B23 – Missed Cruise Departure

What is covered:

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

Missed departure	<p>Reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining your <i>cruise</i> ship journey at the next docking port if you fail to arrive at the international departure point in time to board the ship on which you 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"> 1. the failure of other public transport 2. an accident or breakdown of the vehicle in which you are travelling 3. an accident or breakdown happening ahead of you on a public road which causes an unexpected delay to the vehicle in which you are travelling 4. strike, industrial action or adverse weather conditions.
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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:

Additional expenses	<p>Claims arising directly or indirectly from additional expenses where the scheduled public transport provider has offered reasonable alternative travel arrangements.</p> <p>Claims where your 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>
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General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Policy excess	The policy excess for each claim, per separate incident claimed for, under this section by each insured person .
Strike or industrial action or air traffic control delay	Claims arising directly or indirectly from a strike or industrial action or air traffic control delay existing or being publicly announced by the date you bought this policy or at the time of booking any trip , whichever is later.
Vehicle breakdown	Claims arising directly or indirectly from: <ol style="list-style-type: none"> 1. the breakdown of any vehicle owned by you that has not been serviced properly and maintained in accordance with the manufacturer's instructions. 2. an accident to or breakdown of the vehicle in which you are travelling where a repairer's report or other evidence is not provided.
Volcanic eruptions and ash clouds	Claims arising directly or indirectly from volcanic eruptions or volcanic ash clouds.
Withdrawal of aircraft or sea vessel	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 you are travelling.

Section B24 – Increased Baggage

What is covered:

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:

Accidental loss	<p>Accidental loss, theft or damage to baggage and valuables. 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 we may replace, reinstate or repair the lost or damaged baggage or valuables.</p> <p>The maximum we will pay you for any single item, pair or set of items or for all your valuables is shown in the Schedule of Benefits.</p>
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Emergency replacement	Emergency replacement of clothing, medication and toiletries if your baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours, as long as we receive written confirmation from the carrier confirming the number of hours your baggage was delayed. If the loss is permanent we will deduct the amount paid from the final amount under the Accidental loss section.
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Special conditions relating to claims:

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

What is not covered:

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

Section B25 – Unused *Cruise* Excursions

What is covered:

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

Pre-booked excursions	The cost of pre-booked <i>cruise</i> excursions, which you are unable to use as a direct result of being confined to your 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.
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What is not covered:

General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
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Section B26 – Cruise Interruption

What is covered:

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

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

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

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