



Even the best planned cruise can be impacted by the unexpected forcing you to cancel or interrupt your trip, lose your vacation investment, and incur unplanned expenses. Sail Safe offers a competitive, simplified pricing structure, pre-existing condition waiver available through final payment and optional missed port of call coverage.

### Insurance Coverages

Underwritten by Stonebridge Casualty Insurance Company

Coverage*	Maximum Limit Per Person
Trip Cancellation and Trip Interruption	100% of Trip Cost
Travel Delay <i>(\$150 per person daily limit)</i>	\$750
Missed Connection	\$750
Baggage and Personal Effects	\$1,000
Baggage Delay	\$200
Medical or Dental Expense	\$50,000
Travel Accident (AD&D)	\$50,000
Emergency Assistance <i>(Emergency Medical Transportation)</i>	\$250,000

\* This plan may be purchased any time prior to departure. Benefits and services are described on a general basis. For complete details on policy exclusions contact CSA for a sample certificate/policy. Insurance coverage is provided to clients whose primary residence is in the United States or non-residents traveling to the United States.

### Plan Cost (Plan Code Cruise01)

Trip Cost	Gross Consumer Premium
\$0 - \$250	\$38
\$251 - \$500	\$49
\$501 - \$1,000	\$78
\$1,001 - \$1,500	\$102
\$1,501 - \$2,000	\$125
\$2,001 - \$2,500	\$154
\$2,501 - \$3,000	\$177
\$3,001 - \$3,500	\$206
\$3,501 - \$4,000	\$235
\$4,001 - \$4,500	\$269
\$4,501 - \$5,000	\$303
\$5,001 - \$5,500	\$338
\$5,501 - \$6,000	\$372
\$6,001 - \$7,000	\$425
\$7,001 - \$8,000	\$489
\$8,001 - \$9,000	\$569
\$9,001 - \$10,000	\$644
Up to \$20,000	\$644 + 8% of trip cost over \$10,000
Extra Days (over 31)	\$5 Per Day over 31 days

### 24-Hour Emergency Assistance Services

Provided by CSA's Designated Provider

CSA's 24-hour Worldwide Emergency Hotline provides you with immediate aid for:

- Medical Referral
- Traveling Companion Assistance
- Emergency Cash Transfer
- Legal Referral
- Locating Lost or Stolen Items
- Replacement of Medication and Eyeglasses
- Embassy and Consular Services
- Worldwide Medical Information
- Interpretation/Translation
- Emergency Message Relay
- Pet Return
- Vehicle Return

### Concierge Services

Through CSA's Designated Provider

Provides assistance with arranging golf tee times, sporting, amusement park and entertainment ticketing, fine dining reservations and special events.

### 10-Day Free Look

We stand behind our products and services. We offer a 10-day Free Look on our travel protection plans. You'll have that ability to cancel your coverage and receive a full refund if you aren't completely satisfied — as long as you haven't left for your trip or filed a claim.

### Optional Additional Coverage

#### Missed Port of Call\*

Designed with cruise customers in mind, Missed Port of Call is available to insure coverage in the event of an itinerary change resulting in a missed port of call within 24 hours of or after departure. You will receive up to \$200 per missed port of call!

Dec 1 – May 31  
\$9

June 1 – November 30  
\$22

\* Not available to residents of NH, VT, OH, IL, IN, LA, WA, OR, MO, WY and KS. Other conditions, limits and exclusions may apply.

## Questions?

Call InSight Cruises at (650) 787-5665  
and reference Plan Code CRUISE01.

## Insurance Coverages

### Trip Cancellation & Trip Interruption

Provides reimbursement for unused, non-refundable trip cost. Trip Interruption also provides reimbursement for additional transportation costs. Some examples of covered reasons include:

- Covered Sickness, Injury, or death of you, a Family Member, Domestic Partner or Traveling Companion
- being directly involved in a documented traffic accident while en route to departure
- your Home made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster
- a documented theft of passports or visas
- a Terrorist Act which occurs in your departure city or in a city which is a scheduled destination for your Covered Trip, provided the Terrorist Act occurs within 30 days of the Scheduled Departure Date for your Covered Trip.

### Travel Delay

Provides coverage if you are delayed during a trip for more than 6 hours due to any of the covered reasons below:

- Common Carrier delay
- Loss or theft of your passports, travel documents or money
- Natural disaster or adverse weather
- A documented traffic accident while you are en route to departure
- Unannounced strike
- Your, a Family Member traveling with you or a Traveling Companion's Injury or Sickness
- A Family Member's or Traveling Companion's death

### Missed Connection

Provides benefits for additional transportation expenses, local accommodation expenses, and unused land or water arrangements if you miss your cruise or tour departure as the result of the cancellation or delay of 3 hours or more of your airline flight due to inclement weather (if benefits are not available elsewhere).

### Baggage & Personal Effects

Provides reimbursement for Baggage or other personal effects that are lost, damaged or stolen while on your trip.

### Baggage Delay

Provides coverage for the emergency purchase of essential items if your Baggage is delayed for more than 24 hours during your trip.

### Medical or Dental Expense

Provides coverage for the necessary medical, surgical and emergency dental care costs, in excess of your standard coverage, if you become sick or accidentally injured while on a trip.

### Accidental Death and Dismemberment

Provides coverage for loss of life and loss of limbs in the event of an accident while traveling, or within the 180 days of that event.

### Emergency Assistance (Emergency Medical Transportation)

If you become sick or injured on a trip, Emergency Assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility; help the guest return Home, if medically necessary; provide round-trip economy air fare for a companion to visit if you are traveling alone and hospitalized for more than 7 days.

### Optional Additional Coverage

#### Missed Port of Call

If a change in cruise ship itinerary occurs within 24 hours of your cruise departure or while you're already at sea that causes you to miss a scheduled port of call, this coverage provides up to \$200 per port per person if the change is due to a covered event.

#### Cancel for Any Reason

Provides reimbursement up to 100% of non-refundable trip cost for an additional 50% of premium when you cancel for any reason. Available for purchase at initial deposit.

## 24-Hour Emergency Assistance Services

### Medical Referral

If an emergency occurs during a trip that requires you to visit a doctor, you should call the Emergency Hotline to obtain the names of local qualified doctors who speak your language. If additional medical services are required, the assistance provider is prepared to consult with the attending physician and provide such assistance, as they believe to be in your best interest.

### Traveling Companion Assistance

If a Traveling Companion loses previously-made travel arrangements due to your medical emergency, the assistance provider will arrange for your Traveling Companion's return home.

This plan is administered by CSA Travel Protection and Insurance Services. For complete information on policy benefits and exclusions please contact CSA. Travel Insurance is underwritten by Stonebridge Casualty Insurance Company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) Policy/Certificate Form series TAHC5000, TAHC6000 and TAHC7000. In CA, CT, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form TAHC5100IPS and TAHC5200IPS

### Emergency Cash Transfer

If your cash or traveler's checks are lost or stolen, or unanticipated emergency expenses are incurred, the assistance provider will help arrange for an emergency cash transfer in currency, traveler's checks, or other forms as deemed acceptable by the assistance provider. The assistance provider will advance up to \$500 after satisfactory guarantee of reimbursement from you.

### Legal Referral

The assistance provider will locate attorneys available during regular working hours. Assistance will also be provided to advance bail bond, where permitted by law. You are responsible for contracted legal fees.

### Locating Lost or Stolen Items

The assistance provider will assist in locating and replacing lost or stolen luggage, documents and personal possessions.

### Replacement of Medication and Eyeglasses

The assistance provider will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. The assistance provider will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility. The refill may require a visit to a local physician. You should be prepared to furnish the assistance provider with a copy of your original prescription and/or the name and phone number of your regular attending physician.

### Embassy and Consular Services

The assistance provider will provide referrals to travelers needing the assistance of U.S. embassies and consulates.

### Worldwide Medical Information

The assistance provider can provide necessary inoculation and vaccination information, and detailed general health and medical descriptions of destinations around the world.

### Interpretation/Translation

The assistance provider will assist with telephone interpretation in all major languages or will refer you to an interpretation or translation service for written documents.

### Emergency Message Relay

Emergency messages can be relayed to and from friends, relatives, personal physicians and employers.

### Pet Return

The assistance provider will arrange for the return of your pet to your home if your pet is traveling with you and you are unable to take care of your pet due to a medical emergency.

### Vehicle Return

The assistance provider will make arrangements to have a designated person or provider return your vehicle to your home (or your rental vehicle to the closest rental agency) if you experience a medical emergency or mechanical problems, which prevent you from driving the vehicle.

## Pre-Existing Condition

Means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you or your Traveling Companion or Family Member is scheduled or booked to travel with you.

1. received, or received a recommendation for, diagnostic test, examination, or medical treatment; or
2. took or received a prescription for drugs or medicine.

Item 2 of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription drugs or medicine and remains treated is controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this Policy.

### Waiver of the Pre-Existing Condition Exclusion

The Pre-Existing Condition Exclusion is waived provided you meet all of the following requirements:

1. the payment for this plan is received prior to or within 24 hours of the final payment for your Covered Trip; and
2. you are not disabled from travel at the time you make your plan payment; and
3. the booking for the Covered Trip must be the first and only booking for this travel period and destination.

## SCHEDULE A

### CSA Travel Protection Cruise Program

#### Benefits:

Base Coverages	Benefit Limits Per Person	Benefit Limits Per Policy
Trip Cancellation	100% of Trip Cost	100% of Trip Cost
Trip Interruption	100% of Trip Cost	100% of Trip Cost
Travel Delay <i>(\$150 per person daily limit)</i>	\$750	\$7,500
Missed Connection	\$750	\$7,500
Baggage and Personal Effects	\$1,000	\$10,000
Baggage Delay	\$200	\$2,000
Medical or Dental Expense	\$50,000	\$100,000
Travel Accident (AD&D)	\$50,000	\$100,000
Emergency Assistance <i>(Emergency Medical Transportation)</i>	\$250,000	\$500,000

Optional Coverages	Benefit Limits Per Person	Benefit Limits Per Policy
Missed Port of Call <i>(Up to \$200 per-person, per-port limit)*</i>	\$600	\$1,200
Cancel for Any Reason	Up to 100% of Trip Cost	Up to 100% of Trip Cost

\*See General Provision #2

## SCHEDULE A

### CSA Travel Protection Cruise Program

#### Services:

24-Hour Emergency Assistance Services	
Medical Referral	Included
Traveling Companion Assistance	Included
Emergency Cash Transfer	Included
Legal Referral	Included
Locating Lost or Stolen Items	Included
Replacement of Medication and Eyeglasses	Included
Embassy and Consular Services	Included
Worldwide Medical Information	Included
Interpretation/Translation	Included
Emergency Message Relay	Included
Pet Return	Included
Vehicle Return	Included
Concierge Services	Included

# SCHEDULE A

## CSA Travel Protection Cruise Program

Trip Cost	Premium
\$0.01 - \$250	\$38
\$250.01 - \$500	\$49
\$500.01 - \$1,000	\$78
\$1,000.01 - \$1,500	\$102
\$1,500.01 - \$2,000	\$125
\$2,000.01 - \$2,500	\$154
\$2,500.01 - \$3,000	\$177
\$3,000.01 - \$3,500	\$206
\$3,500.01 - \$4,000	\$235
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\$5,000.01 - \$5,500	\$338
\$5,500.01 - \$6,000	\$372
\$6,000.01 - \$7,000	\$425
\$7,000.01 - \$8,000	\$489
\$8,000.01 - \$9,000	\$569
\$9,000.01 - \$10,000	\$644
Up to \$20,000	\$644 + 8% of Trip Cost over \$10,000
Extra Days (over 31)	\$5 Per Day over 31 Days
<b>Cancel for Any Reason</b>	50% Surcharge to Base Premium
<b>Missed Port of Call Departing from 12/1 – 5/31</b>	\$9 Per-Person
<b>Missed Port of Call Departing from 6/1 – 11/30</b>	\$22 Per-Person

# SCHEDULE A

## CSA Travel Protection Cruise Program

### General Provisions:

1. This product is priced per person. A maximum number of 10 travelers are allowed on a single policy.
2. Missed Port of Call is currently unavailable in 11 states.
3. The insurance coverage may be purchased any time prior to the Scheduled Departure Date.
4. Coverage for Travel Delay requires a delay of at least six (6) hours before coverage will go into effect.
5. The plan covers trip lengths up to 365 days.
6. This product will provide coverage for unforeseeable Financial Insolvency of the travel supplier if the client purchases the policy prior to or within 24 hours of their final trip payment (not scheduled final payment).
7. General Agent will act as the merchant for this product.
8. The product contains a Pre-Existing Medical Condition Exclusion. The look back period for Pre-Existing Medical Conditions is 60 days.

### ***General Agent will waive this Exclusion provided the client meets the following requirements:***

- a. The plan is purchased prior to or within 24 hours of final payment;
  - b. The booking for the trip must be the first and only booking for the travel period and destination;
  - c. The client is not disabled from travel at the time they pay their premium.
9. Cancel for any reason will be included on an optional basis. The client may choose to purchase this benefit for an additional percentage of premium.
- a. In order to qualify for the Cancel for Any Reason benefit, the following stipulations must be met:
    - i. Must purchase benefit prior to or within 24 hours of initial deposit.
    - ii. The booking for this trip must be the first and only booking for the travel period and destination.
    - iii. Insured is not medically disabled at time of purchase.
    - iv. Coverage purchased for 100% of all prepaid costs.
    - v. Max trip cost per person of \$10,000.
    - vi. Insured must cancel the trip more than 48 hours prior to the Scheduled Departure Date.
    - vii. Cancel for Any Reason payment is subject to the following payment percentage relative to the applicable cancellation penalty:

Cancellation Penalty	Maximum payable under the policy
Up to 25% of trip cost	100% of penalty amount
26% to 50% of trip cost	90% of penalty amount
51% to 75% of trip cost	80% of penalty amount
Over 76% of trip cost	70% of penalty amount

## SCHEDULE A

### **CSA Travel Protection Cruise Program**

10. This product includes a 10-day free look.

11. This product is underwritten by Stonebridge Casualty Insurance Company. General Agent's non-insurance assistance and concierge services are provided by General Agent's designated provider.