

# Abracadabra! Cruises Travel Protection

Account Number: 47298

## Plan Benefits

**Trip Cancellation** . . . . . Up to Trip Cost\*  
**Trip Interruption** . . 150% of Trip Cancellation limit  
**Trip Delay** . . . . . \$700 (\$150/day)  
**Missed Connection** . . . . . \$500  
**Baggage and Personal Effects** . . . . . \$1,000  
**Baggage Delay** . . . . . \$200  
**Medical Expense** . . . . . \$25,000  
**Evacuation/Repatriation** . . . . . \$500,000  
**24-hour Travel Assistance** . . . . . Included

### Optional Cancel for Work

**Reasons** . . . up to limit purchased (\$24/per adult)

**Kids are free!** All children under 18 receive free protection. Children must be traveling with and be related to the primary adult enrolled in this protection plan.

\*Trip cost insured up to a maximum of \$20,000.

## Plan Rates

Trip Cost	Rates	Trip Cost	Rates
\$0 - \$500	\$34	\$7,501 - \$8,000	\$409
\$501 - \$1,000	\$59	\$8,001 - \$8,500	\$431
\$1,001 - \$1,500	\$82	\$8,501 - \$9,000	\$453
\$1,501 - \$2,000	\$108	\$9,001 - \$9,500	\$476
\$2,001 - \$2,500	\$131	\$9,501 - \$10,000	\$498
\$2,501 - \$3,000	\$157	\$10,001 - \$11,000	\$515
\$3,001 - \$3,500	\$177	\$11,001 - \$12,000	\$559
\$3,501 - \$4,000	\$203	\$12,001 - \$13,000	\$603
\$4,001 - \$4,500	\$223	\$13,001 - \$14,000	\$647
\$4,501 - \$5,000	\$245	\$14,001 - \$15,000	\$690
\$5,001 - \$5,500	\$267	\$15,001 - \$16,000	\$734
\$5,501 - \$6,000	\$318	\$16,001 - \$17,000	\$778
\$6,001 - \$6,500	\$341	\$17,001 - \$18,000	\$882
\$6,501 - \$7,000	\$363	\$18,001 - \$19,000	\$865
\$7,001 - \$7,500	\$385	\$19,001 - \$20,000	\$909

Please call 1-866-684-0218 for trips over \$20,000.  
 Add \$4 per adult per day up to a maximum of 180 days.

*Book all your insurance through WinCruise.*

### **Purchase Within 14 Days of Your Initial Trip Deposit for Pre-Existing Condition Waiver:**

The Pre-Existing Condition exclusion will be waived if the protection plan is purchased within 14 days of the initial Trip deposit, You purchase this policy for the full cost of Your Trip, You are not disabled from travel at the time You pay the plan cost and this is the first and only booking for this same destination and dates of travel.

- Trip Cancellation/Trip Interruption:** The Insurer will pay a benefit, up to the maximum shown on the Schedule of Coverage and Services, if You are prevented from taking or continuing Your covered Trip due to the following Unforeseen events:
- a) Sickness, Accidental Injury, or death of You or Your Traveling Companion, or a Family Member, or Business Partner of You or Your Traveling Companion; which results in medically imposed restrictions as certified by a Physician at the time of loss preventing Your continued participation in the Trip. A Physician must advise cancellation of the Trip on or before the Scheduled Departure Date.
  - b) Strike that causes complete cessation of services for at least 24 consecutive hours.
  - c) Weather which causes complete cessation of services of Your Common Carrier for at least 24 consecutive hours.
  - d) You are terminated or laid off from employment subject to three years of continuous employment at the place of employment where terminated.
  - e) Bankruptcy and/or Default of Your Travel Supplier which occurs more than 14 days following Your Effective Date. Coverage is not provided for the Bankruptcy or Default of the agency from whom You purchased Your Land/Sea Arrangements. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available.
  - f) You or Your Traveling Companion are Hijacked, quarantined, required to serve on a jury, required to appear as a witness in a legal action, provided You or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer, subpoenaed, the victim of felonious assault within 10 days of departure; or having Your principal place of residence made uninhabitable by fire, flood, or other Natural Disaster; or burglary of Your principal place of residence within 10 days of departure.
  - g) If within 30 days of Your departure, a politically motivated Terrorist Attack occurs within the territorial limits of the City listed on Your itinerary. The Terrorist Attack must occur after the Effective Date of Your Trip Cancellation coverage.
  - h) You or Your Traveling Companion who are military personnel, and are called to emergency duty for a disaster other than war.
  - i) You or Your Traveling Companion being directly involved in a traffic Accident substantiated by a police report, while en route to departure.

**Questions? Call a Travel Insured Customer Care Representative at 1-866-684-0218**  
**Specify that you are calling about Abracadabra! Cruises Travel Protection.**

This document contains highlights of the plan. A complete description of the terms, conditions and exclusions of this plan will be provided once the plan is purchased. Please note; Residents of Washington State will receive a separate Description of coverage in compliance with state requirements.

**“Cancel for Work Reasons” Protection:** *Not available for residents of Oregon, New York, or Washington State*

If You have purchased the Cancel for Work Reasons Protection the Insurer will pay up to the maximum shown on the Schedule of Coverage and Services if You or Your Traveling Companion are prevented from taking Your Trip due to one of the following unforeseen events:

- 1) You or a Traveling Companion are required to work during Your scheduled Trip. You must demonstrate proof of requirement to work, such as a notarized statement signed by an officer of Your or Your Traveling Companion's employer.
- 2) Your or Your Traveling Companion's company being made unsuitable for business by fire, flood, burglary, vandalism or Natural Disaster.
- 3) Your or Your Traveling Companion's company being directly involved in a merger or acquisition. You or Your Traveling Companion must be an active employee of the company that is merging and You or Your Traveling Companion must be involved in such an event.
- 4) The employer with whom You or Your Traveling Companion were employed on Your Effective Date transfers You or Your Traveling Companion more than 250 miles and You or Your Traveling Companion are required to relocate Your or Your Traveling Companion's primary residence.

Your application and plan cost must be received within fourteen (14) days of Your original Trip deposit.

**Trip Delay:** The Insurer will reimburse You for covered expenses on a one time basis, up to the maximum shown in the Schedule of Coverage and Services, if You are delayed en route to or from the covered Trip for 6 or more hours due to a covered reason. Covered expenses include Your additional transportation cost to join the Trip or return home, including up to \$150 per day for reasonable additional expenses incurred for meals and lodging, or any prepaid, unused, non-refundable land and water accommodations. Covered Reasons for travel delay are: Carrier-caused delay (including bad weather); You or Your Traveling Companion being delayed by a traffic Accident while en route to a departure, in which You or Your Traveling Companion is directly or not directly involved; lost or stolen passports, money, or travel documents; quarantine; hijacking, unannounced Strike, Natural Disaster.

**Baggage/Personal Effects:** The Insurer will reimburse You up to the maximum shown on the Schedule of Coverage and Services for loss, theft, or damage to Baggage and personal effects. The Insurer will pay the lesser of the following: Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement. There is a \$250 per article limit. There will also be a combined maximum limit of \$500 for the following: jewelry; watches and cameras, including related equipment; articles consisting in whole or in part of silver, gold, or platinum; furs and articles trimmed with or made mostly of fur. The Insurer will also reimburse You for charges and interest incurred due to unauthorized use of Your credit cards if such use occurs during Your Trip and if You have complied with all credit card conditions imposed by the credit card companies.

The Insurer will reimburse You for fees associated with the replacement of Your passport during Your Trip. Receipts are required for reimbursement.

**Emergency Accident and Sickness Medical Expense:** The Insurer will pay benefits up to the maximum shown on the Schedule of Coverage and Services, if You incur medical expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the covered Trip or a Sickness which first manifests itself during the covered Trip. Emergency Treatment means necessary medical treatment, including services and supplies, which must be performed during the Covered Trip due to the serious and acute nature of the Accidental Injury or Sickness. The Insurer will pay benefits, up to \$750.00, for emergency dental treatment for Accidental Injury to sound natural teeth. The Insurer will advance payment to a Hospital, up to the maximum shown on the Schedule, if needed to secure the Insured's admission to a Hospital because of Accidental Injury or Sickness.

**Emergency Evacuation:** The Insurer will pay, subject to the limitations set out herein, for Covered Emergency Evacuation Expenses reasonably incurred if You suffer an Injury or Emergency Sickness that warrants Your Emergency Evacuation while You are on a Trip. Benefits payable are subject to the Maximum Amount per person shown on the Schedule for all Emergency Evacuations due to all Injuries from the same Accident or all Emergency Sicknesses from the same or related causes. A legally licensed Physician, in coordination with the Assistance Company, must order the Emergency Evacuation and must certify that the severity of Your Injury or Emergency Sickness warrants Your Emergency Evacuation to the closest adequate medical facility. It must be determined that such Emergency Evacuation is required due to the inadequacy of local facilities. The certification and approval for Emergency Evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier. Covered Emergency Evacuation Expenses are those for Medically Necessary Transportation, including Reasonable and Customary medical services and supplies incurred in connection with Your Emergency Evacuation.

**Exclusions:**

This plan does not cover any loss caused by or resulting from:

- 1) Suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane (in Missouri, sane only) committed by You or Your Traveling Companion;
- 2) War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war, participation in any military maneuver or training exercise.
- 3) Participating in bodily contact sports; skydiving; hang gliding; parachuting; heliskiing; extreme skiing; mountaineering; any race; bungee cord jumping; speed contest; spelunking or caving;
- 4) Participation as a professional in athletics;
- 5) Piloting or learning to pilot or acting as a member of the crew of any aircraft;
- 6) Being under the influence of drugs or intoxicants unless prescribed by a Physician;
- 7) Commission or the attempt to commit a criminal act by You or Your Traveling Companion.
- 8) Pregnancy and childbirth (except for Complications of Pregnancy)
- 9) Dental treatment except as a result of Accidental Injury to sound, natural teeth;
- 10) Pre-Existing Conditions, unless the policy is purchased within 14 days of the initial Trip deposit; and for the full non-refundable cost of Your trip and the booking for the covered Trip must be the first and only booking for this travel period and destination and You are not disabled from travel at the time You pay the premium.
- 11) Mental or emotional disorders, unless hospitalized.

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