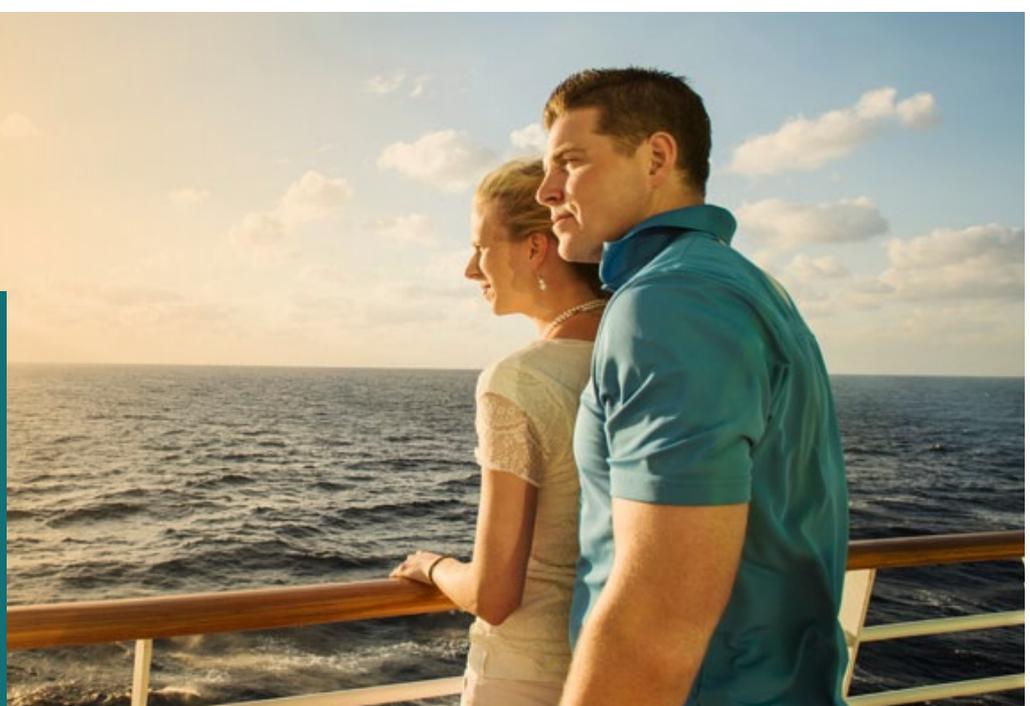


Cruise Cover

Dream of setting sail on the high seas? Travellers are covered for travelling on a cruise as part of our standard cover.

So whether they're cruising down the Danube on a luxury vessel or embarking on an Alaskan adventure, we've got them covered if their trip heads into choppy waters!



Missed shore excursion

Bob's Mediterranean cruise has been delayed at its port in Barcelona for almost a full day, due to some urgent repairs to the on-board plumbing.



He has a shore excursion at the next port (Valencia), booked through an external operator, that he will now miss. Thankfully, we cover the cost of Bob's missed shore excursion. Because he is delayed by more than six hours, we also pay Bob a waiting around allowance, keeping him happy until the ship sets sail again.

Cruising to Norfolk Island?

Norfolk Island is outside Australian coastal waters – so travellers headed there will need one of our international plans to have cover on board; however, medical treatment is not covered on Norfolk Island itself due to Medicare legislation.



Some of the events we cover:

- ✓ You get sick with gastro on your cruise
- ✓ Your flight is delayed and you need to get to your cruise on time
- ✓ Your cruise formal wear is lost, stolen or damaged
- ✓ You're made redundant before you embark on your cruise
- ✓ Your cruise provider becomes insolvent
- ✓ Your cruise is delayed from leaving due to mechanical problems
- ✓ You miss a shore excursion because your cruise is delayed
- ✓ You need medical evacuation from your ship

Emergency on the high seas

Halfway through their Norwegian Fjord cruise, Heather's ten-year-old son starts feeling sick and complaining of stomach pain. His condition worsens, until a visit to the ship's doctor confirms he has appendicitis and needs surgery urgently.

The family disembarks at the next port, and her son is taken by ambulance to the local hospital where



he stays for four days recovering. Thankfully, Heather is able to secure a refund from the cruise provider for the unused portion of their cruise. Meanwhile, we cover the cost of her son's medical treatment, including the ambulance costs. We also cover the cost of the pre-booked non-refundable shore excursions the family can't use, as well as paying an in-hospital allowance while her son is recovering, to cover incidental costs.