CunardCare

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A Cunard cruise is a time to relax and forget your cares – all of them. This is made easier when you include CunardCare Guest Protection in your plans. With CunardCare, worry less about the unforeseen, even if you have to cancel due to unexpected illness. If you have CunardCare, you have a package of travel protection benefits and services designed for cruise guests. CunardCare Guest Protection is comprised of the following: the CunardCare Cancellation Fee Waiver, CunardCare Travel Insurance, and CunardCare Worldwide Emergency Assistance Services, designed for our guests.

CunardCare Cancellation Fee Waiver Program

Non-insurance feature provided by Cunard Line'

This program waives the non-refundable cancellation provision of your Passage Contract and pays you the value of the unused portion of your prepaid cruise vacation (up to a limit of \$50,000 per guest) in the event that you or your traveling companion need to cancel your cruise vacation (for specified reasons). In addition, should you or your traveling companion need to cancel your cruise for any other reason, you may be eligible for Cruise Credits.

CunardCare Travel Insurance Program² Underwritten by Nationwide[®]

This program reimburses losses for the following:

Trip interruption: Enables you to interrupt your cruise vacation for illness, injury, or death to you, an immediate family member, or a traveling companion, and receive reimbursement up to your total trip cost.

Trip delay: If you miss the departure of your cruise due to carrier-caused delays or other covered reasons, you could be reimbursed up to \$1,000 for additional accommodations, meals, and "catch-up" transportation expenses.

Baggage protection: If your baggage or personal property is lost or damaged, you could be reimbursed up to \$3,000. If your bags are delayed or misdirected by a common carrier for more than 24 hours, you will be reimbursed up to \$500 for the purchase of necessary personal effects.

Medical expense coverage: Should you become injured or sick during your vacation, you could be reimbursed up to \$20,000 for medical expenses related to injury or illness.

Emergency evacuation/repatriation: In the event that serious illness or injury requires air or ground transportation to a specialized facility or to return home, you could be provided up to \$50,000 in covered medical services and supplies (coordinated by our 24-hour assistance provider) to help ensure your safe transport. Repatriation coverage provides up to \$50,000 for shipment of remains in the event of death during the cruise vacation.

CunardCare Worldwide Emergency Assistance Services

Non-insurance services provided by CareFree Travel Assistance™

This service provides 24-hour assistance including: pre-cruise health, safety, and



weather information; assistance with travel changes; lost luggage assistance; emergency cash transfer assistance; emergency medical and dental assistance; lost travel document assistance; and emergency medical payment assistance.

Important

This is just a brief summary. If you have questions regarding CunardCare, please call Aon Affinity at (877) 303-5909. To obtain your state-specific plan documentation providing the terms, conditions, and exclusions of the product, visit AffinityTravelCert.com/Docs/nwecpr01

Please keep in mind that if you choose not to purchase CunardCare, we recommend you have adequate alternative travel protection coverage. There will be no refund of cancellation or interruption fees by Cunard under any circumstances. You must recover fees from your own travel protection plan or from CunardCare. Medical and evacuation costs are your responsibility. Cunard is not responsible for medical/evacuation bills incurred by you, even if Cunard has assisted in making arrangements on your behalf. Lost baggage carried by an airline is subject to the airline's ticket conditions, limiting reimbursement or loss. Cunard is not responsible for baggage lost by an airline.

¹ CunardCare is available to residents of the United States (except for the state of New York) and Canada (except for Quebec and British Columbia). For residents of New York, Quebec, Mexico, Puerto Rico, and Bermuda we have another product which is available called the At Ease Waiver program. Visit Cunard.com/AtEase for details.

² The CunardCare Travel Insurance Program is underwritten by Nationwide Mutual Insurance Company, Columbus, Ohio. In WA, coverage is underwritten by Nationwide Life Insurance Company, Columbus, Ohio and Nationwide Mutual Insurance Company, Columbus, Ohio. Applicable to Policy forms NSIGTC 2000, NSHTC 2000, SRTC 2000, or state equivalent.

CunardCare was designed and is administered by Aon Affinity. Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity

Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA, we are acting on behalf of our carrier partner. This plan provides insurance coverage that applies only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home, and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent, or broker.