

## Plan Description



### Travel Policy Cancellation Policy and Cancellation Protection Plans

Holland America Line offer passengers the opportunity to purchase either Standard Cancellation Protection Plan (CPP Standard) or the Platinum Cancellation Protection Plan (CPP Platinum Plan). Both of these plans are optional and must be paid for at time of deposit. Payments are not refundable. The CPP Platinum Plan is only available for U.S. and Canadian residents.

**Please refer to your cruise or cruisetour confirmation for verification of whether you purchased either of these plans. The remaining text on this cover panel only applies if you purchased the CPP Platinum Plan.**

POLICY NUMBER: HTP04195

Name \_\_\_\_\_ Booking # \_\_\_\_\_

This program is effective when the appropriate plan cost has been received by Holland America Line. This document then becomes your Certificate of Insurance and Description of Services.

**Important: If you purchased the CPP Platinum Plan, keep this document and carry a copy with you when you travel. If you need to cancel your trip, contact your travel agent or Holland America Line immediately to cancel your reservation.**

FOR INQUIRIES PRIOR TO TRAVEL, CALL: 1-800-453-4047 or 1-516-294-0220 FOR EMERGENCY ASSISTANCE 24 HOURS A DAY DURING YOUR TRIP, CALL 1-866-509-7712 - OR- FROM OUTSIDE THE U.S. OR CANADA CALL COLLECT: 1-603-894-9386

This Plan is administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: AIS Affinity Insurance Agency, Inc. in CA/MN/OK; and AIS Affinity Insurance Agency in NH and NY.

### CANCELLATIONS POLICY

Holland America Line's Cancellation Policy for the cruise or cruisetour you have selected is described in the applicable cruise line brochure. In most cases, this policy permits a full refund of the amounts received by Holland America Line (except for amounts you paid for the CPP Standard Plan or CPP Platinum Plan) if written cancellation is received by Holland America Line at least 76 days prior to the date you are to commence travel by any mode of transportation (air, rail, sea or otherwise) booked through Holland America Line. Longer notice is required for certain cruises or cruisetours. In most cases, a partial refund will be provided for later cancellations up to a certain number of days prior to commencing travel, after which no refund will be made. The brochure specifies the exact cancellation deadlines and refund amounts.

**Cancellation fees apply regardless of the reason for cancellation, including medical and family matters. Given that the resale of cancelled space will likely result in a lost opportunity to sell other space, cancellation fees are due regardless of resale.**

To be effective, written cancellation must be actually received by Holland America Line's Seattle, Washington office prior to the applicable deadline. The address to use is: Reservations Control, Holland America Line Inc., 300 Elliott Avenue West, Seattle, WA 98119. Cancellations may also be faxed to 1-800-628-4855; please retain your fax confirmation.

Refunds will be processed on the basis of the net payment actually received and retained by Holland America Line from your travel agent, excluding the amount paid for the CPP Standard Plan or CPP Platinum Plan. This exclusion applies even if cancellation occurs at a time when no cancellation fee would otherwise be payable. The net payment received and retained by Holland America Line would not include any amounts kept by, or paid to, the travel agent as commission, or amounts otherwise not paid by the travel agent to Holland America Line. Refunds will normally be made to your travel agent. Travel agents may impose their own cancellation fees. You are responsible for obtaining from your travel agent monies either retained by your travel agent or received by your travel agent from Holland America Line.

Airplane tickets issued by Holland America Line must be returned before the fare will be refunded. Cruise and cruisetour contracts are non-transferable. Name changes (if allowed) and departure date changes are considered cancellations and are subject to cancellation fees.

### **CANCELLATION PROTECTION PLANS**

Holland America Line offer passengers the opportunity to purchase either Standard Cancellation Protection Plan (CPP Standard) or the Platinum Cancellation Protection Plan (CPP Platinum Plan). Both of these plans are optional and must be paid for at time of deposit. Payments are not refundable. The CPP Platinum Plan is only available for U.S. and Canadian residents.

**CPP STANDARD PLAN:** Our CPP Standard Plan allows you, for any reason, to provide written cancellation up to 24 hours prior to scheduled cruise or cruisetour departure and receive a refund equal to 80% of the eligible amounts paid (90% if you purchased our CPP Platinum Plan). In addition, Holland America Line automatically assumes an additional \$500 of liability for lost, damages or delayed baggage of passengers who purchase the CPP Standard Plan still subject, however, to the limitations in our baggage policies. For example, we do not cover losses while baggage is in the custody of airlines. Our baggage policies are explained in detail in our brochure and Cruise and Cruisetour Contract.

The CPP Standard Plan is not insurance; it provides no rights other than those explained above. For example, it does not protect double-triple-quad occupancy rates should one or more members of your party cancel nor does it cover expenses or unused services due to trip interruption.

**CPP PLATINUM PLAN:** Our CPP Platinum Plan enables you to supplement the CPP Standard Plan with insurance coverage underwritten by Virginia Surety Company, Inc. under Policy Number HTP04195. The CPP Platinum Plan also includes various travel assistance services arranged by BerkelyCare. Neither BerkelyCare nor the insurers are affiliated with Holland America Line. The specific coverage and services available under the CPP Platinum Plan are specified in the following Plan Description - Schedule of Benefits and Services.

**PLAN DESCRIPTION - SCHEDULE OF BENEFITS AND SERVICES CPP PLATINUM  
PLAN Policy Number HTP04195**

**Per Guest Maximum, Up to:**

**PART A: TRAVEL ARRANGEMENT PROTECTION**

Trip Cancellation < 24 hours prior to departure .....	Total Cruise/Cruisetour Cost
Trip Interruption .....	150% of Total Cruise/Cruisetour Cost
Trip Delay .....	\$1,000 (\$100/day)

**PART B: MEDICAL PROTECTION**

Emergency Evacuation and Repatriation of Remains .....	\$50,000
Medical & Dental Expense .....	\$10,000



**PART C: WORLDWIDE EMERGENCY ASSISTANCE (On Call International)**

Emergency Traveler's Assistance .....	24 Hours
Medical Consultation & Monitoring .....	24 Hours
Emergency Legal Assistance .....	24 Hours
Emergency Medical & Dental Assistance .....	24 Hours
Lost Travel Documents Assistance .....	24 Hours
Emergency Medical Payment Assistance .....	24 Hours

**The benefits provided in this Plan are subject to certain restrictions and exclusions. Please read this brochure in its entirety for a complete description of all terms and conditions.**



## **PART A: TRAVEL ARRANGEMENT PROTECTION**

**Trip Cancellation (occurring within 24 hours)/Trip Interruption** In the event You are prevented from taking Your Cruise/Cruisetour and must cancel less than 24 hours prior to Your Cruise/Cruisetour departure, or Your Cruise/Cruisetour is interrupted because You are prevented from continuing Your participation in Your Cruise/Cruisetour, in either case because:

- (a) You or Your Traveling Companion suffers a death or an Injury or Sickness which results in medically imposed restrictions, as certified by a Physician, at the time of loss preventing Your participation or continued participation in the covered Cruise/Cruisetour, or a non-traveling Immediate Family member suffers an Injury, Sickness, or death; or
- (b) a Terrorist Act (or acts) occurs in Your departure city or in a city which is still a scheduled destination for Your Cruise/Cruisetour, provided: the Terrorist Act (or acts) occurs within 30 days of the scheduled departure date for Your Cruise/Cruisetour or during Your Cruise/Cruisetour; or
- (c) You or Your Traveling Companion (i) is hijacked, quarantined, required to serve on a jury, or subpoenaed; (ii) has a home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster; (iii) is directly involved in a documented traffic accident while en route to departure; (iv) is called into active military service; or (v) has a documented theft of passports or visas; or
- (d) You have a covered Trip Delay which results in the loss of more than 50% of Your scheduled Cruise/Cruisetour length, the Insurer will pay benefits, up to the amount listed in the schedule for:

**Trip Cancellation** (for Cruise/Cruisetour cancellations occurring less than 24 hours prior to departure) - non-refundable cancellation charges imposed by Holland America Line or the additional costs You may incur as a result of a change in the per-person occupancy rate of prepaid travel arrangements if a Traveling Companion cancels his/her Cruise/Cruisetour for a covered reason and You do not cancel. The maximum payment from the Insurer for Trip Cancellation is the amount You actually paid for Your Cruise/Cruisetour.

**Trip Interruption** - unused, non-refundable land or sea expenses prepaid to Holland America Line (determined, as to Your Cruise/Cruisetour fare, on a pro rata basis with reference to the remaining days of Your Cruise/Cruisetour relative to the total scheduled days) and/or the airfare paid, less the value of applied credit from an unused return travel ticket, to return home or rejoin the original Sea/Land Arrangements (limited to the cost of one-way economy airfare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets). The Insurer will also pay benefits, up to \$100 per day, for reasonable additional accommodations and transportation expenses incurred to remain near a covered traveling Immediate Family member or Traveling Companion who is hospitalized during Your Cruise/Cruisetour. **Important: Any Sickness or Injury causing You to interrupt Your Cruise/Cruisetour must be verified by a Physician before You terminate the Cruise/Cruisetour.** The maximum payment from the Insurer for Trip Interruption is 150% of the amount You actually paid for Your Cruise/Cruisetour.

**Special Conditions:** You must advise Your travel agent, Holland America Line and BerkelyCare as soon as possible in the event of a claim. The Insurer will not pay benefits for any additional charges incurred that would not have been charged had You notified these parties as soon as

reasonably possible.

**IMPORTANT:** You must be medically capable of travel on the day You purchase this plan. The event which necessitated the trip cancellation/interruption must first occur after Your effective date of Trip Cancellation coverage.

### **Trip Delay**

If You have a covered Trip Delay, the Insurer will pay benefits for Covered Expenses, up to \$1,000 (\$100/day). Trip Delay means that your Cruise/Cruisetour is delayed for 12 hours or more due to inclement weather, strike or other job action, or equipment failure of a Common Carrier; a traffic accident en route to a departure in which You or Your Traveling Companion is not directly involved; lost or stolen passports, travel documents, or money; quarantine; hijacking; natural disaster including hurricane; civil commotion or riot.

*Covered Expenses* include any prepaid, unused, non-refundable Sea/Land Arrangements, any reasonable additional expenses for meals and lodging, and the cost of a one-way economy airfare ticket to catch up to the Sea/Land Arrangements or return to the place of origin shown on the travel documents.



## **PART B: MEDICAL PROTECTION**

### **Emergency Evacuation and Repatriation of Remains**

The Insurer will pay benefits for Covered Expenses if an Injury or Sickness commencing during the course of the Cruise/Cruisetour results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of Your Injury or Sickness warrants an Emergency Evacuation. Emergency Evacuations must be verified, approved, and arranged in advance by On Call International. The Insurer will also pay the reasonable Covered Expenses incurred, to return Your body to Your point of origin if You die during the Cruise/Cruisetour. Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and Transportation. The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of the Cruise/Cruisetour.

*Emergency Evacuation* means: (a) Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; and/or (b) after being treated at a local hospital, Your medical condition warrants Transportation to Your origination point to obtain further medical treatment or to recover.

*Covered Expenses* are customary and reasonable expenses, up to \$50,000, for Transportation, medical services, and medical supplies necessarily incurred in connection with Your Emergency Evacuation. Expenses for medical services and supplies must be recommended by the attending Physician. All Transportation arrangements made for Your evacuation must be by the most direct and economical route possible. Expenses for Special Transportation must be:

- (a) recommended by the attending Physician;
- (b) required by the standard regulations of the conveyance transporting You; AND
- (c) verified, approved, and arranged in advance by On Call International.

*Transportation* means any land, water, or air conveyance required to transport You during an

Emergency Evacuation. Special Transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

*Additional Covered Expenses:* If You are hospitalized for more than seven (7) days following a covered Emergency Evacuation, the Insurer will pay: (a) to return Your accompanying dependent children under 25 to their home, limited to the cost of one-way economy airfare, less the value of applied credit from an unused return travel ticket, with an attendant if necessary; and/or (b) up to the cost of round-trip economy airfare to bring a person chosen by You to and from Your bedside if You are traveling alone. These expenses must be authorized in advance by On Call International.

The Insurer will not cover any expenses provided by another party at no cost to You or already included in the cost of the Cruise/Cruisetour.

**PLEASE NOTE:** In no event will Covered Expenses for Emergency Evacuation and Repatriation of Remains exceed \$50,000.

*Medical & Dental Expense* The Insurer will pay benefits, up to \$10,000, if You incur necessary Covered Medical and Dental Expenses as a result of an Injury or Sickness. The accident causing such Injury must occur during Your Cruise/Cruisetour. Similarly, the Sickness must first manifest itself during Your Cruise/Cruisetour. Only dental expenses for emergency treatment incurred during Your Cruise/Cruisetour are covered.

*Covered Medical and Dental Expenses* are necessary services and supplies which are recommended by the attending Physician and are received during Your Cruise/Cruisetour or, if you leave the Cruise/Cruisetour because of the Injury or Sickness, are received before you return home. They include the services of a legally qualified Physician, surgeon, graduate nurse, dentist, or osteopath; charges for hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments and laboratory tests; ambulance service; drugs, medicines, and therapeutic services and supplies. The Insurer will not pay benefits in excess of the reasonable and customary charges commonly used by providers of medical care in the locality in which the care is furnished.

#### EXCESS COVERAGE PROVISION

**THE COVERAGE PROVIDED UNDER PARTS A & B SHALL BE IN EXCESS OF ALL OTHER VALID AND COLLECTIBLE INSURANCE OR INDEMNITY AND SHALL APPLY ONLY WHEN SUCH OTHER BENEFITS ARE EXHAUSTED**



#### **PART C: WORLDWIDE EMERGENCY ASSISTANCE (On Call International)**

On Call International (On Call) provides a 24-hour emergency telephone assistance service for Your benefit so that, in the event of an emergency during the term of this coverage, English-speaking help and advice may be furnished.

**Emergency Cash Transfer Assistance** If You need emergency cash during Your Cruise/Cruisetour, On Call can help arrange a transfer through Your credit cards, family, friends, employer, or similar source.

**Medical Consultation and Monitoring** Should You need local medical care during Your Cruise/Cruisetour, On Call can assist in contacting Your personal Physician or family, if necessary, to provide information on the care You are receiving.

**Emergency Legal Assistance** During the course of Your Cruise/Cruisetour, You may visit many foreign countries. Should any problems arise requiring legal assistance, On Call can help You find English-speaking local counsel.

**Emergency Medical & Dental Assistance** Unexpected medical and dental emergencies can happen anywhere, anytime. You may be in unfamiliar surroundings when You suddenly need medical or dental care. On Call can help You locate an English-speaking Physician or dentist or the nearest qualified medical facility, and can also assist in arranging for special emergency medical transportation, such as an air ambulance.

**Lost Travel Documents Assistance** On Call's multilingual staff can provide assistance in handling unexpected complications such as lost passports, tickets, luggage, or other valuable travel documents or belongings.

**Emergency Medical Payment Assistance** Many foreign hospitals require immediate settlement of bills before treatment or may withhold Your passport until they receive full payment. Physicians and hospitals worldwide can contact On Call to help You arrange, if required, immediate settlement of Covered Medical Expenses if other sources are not available.

**TO ACCESS EMERGENCY ASSISTANCE, CALL 1-(866) 509-7712 OR, FROM OUTSIDE THE U.S. OR CANADA, CALL COLLECT: 1-(603) 894-9386**

Note that the problems of distance, information, and communications make it impossible for Virginia Surety Company, Inc., BerkelyCare, or On Call International to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, You are still responsible for obtaining, using, and paying for Your own required services of all types.

## **DEFINITIONS**

1. "**Business Partner**" - means an individual who is: (a) involved with You in a legal partnership; and (b) actively involved in the day-to-day management of the business.
2. "**Common Carrier**" - means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.
3. "**Cruise/Cruisetour**" - means prepaid Sea/Land Arrangements and shall include flight connections to join and depart such Sea/Land Arrangements.
4. "**Domestic Partner**" - means a person with whom You reside and can show evidence of cohabitation for at least the previous six months and have an affidavit of domestic partnership, if recognized by the jurisdiction within which You reside.
5. "**Immediate Family**" - means children, step- or adopted children, children-in-law, parents, step-parents, parents-in-law, siblings, step-siblings, siblings-in-law, grandparents, grandchildren, legal or common law spouse, aunts, uncles, nieces, nephews, cousins, Business Partner, or a Domestic Partner of You or Your Traveling Companion.

6. **"Injury"** - means bodily injury caused by an accident occurring while this plan is in force and resulting directly and independently of all other causes in loss covered by this plan. The Injury must be verified by a Physician.

7. **"Insurer"**- means Virginia Surety Company, Inc.

8. **"Physician"** - means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating Physician may not be yourself, a Traveling Companion, or an Immediate Family member.

9. **"Sea/Land Arrangements"** - means land and/or sea arrangements made by Holland America Line.

10. **"Sickness"** - means an illness or disease which is diagnosed or treated by a Physician after the effective date of coverage and while You are covered under this plan.

11. **"Terrorist Act"** - means an act of violence, other than civil disorder or riot (that is not an act of war, declared or undeclared), that results in loss of life or major damage to property, by any person acting on behalf of, or in connection with, any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

12. **"Traveling Companion"** - means one person who is booked to share accommodations with You on Your Cruise/Cruisetour.

13. **"You" or "Your"**- means a person who has purchased a Cruise/Cruisetour and who has paid the required plan cost for the benefits and coverages provided hereunder.

### **EXCLUSIONS**

Naturally, as with any protection plan, limitations exist. These exclusions enable us to provide a broad range of benefits at an economical cost to You, without the necessity of medical questionnaires, and to supplement Your existing insurance plans.

#### **THIS PROTECTION PLAN DOES NOT COVER:**

#### **IN PARTS A & B:**

**ANY LOSS CAUSED BY OR RESULTING FROM:** Sickness or disease except as provided for in the policy; war or any act of war whether declared or not; while serving as a member of the armed services; while or as a result of riding in any device for aerial navigation other than as provided for in the policy; participation in any professional, semi-professional, or inter-scholastic team sports; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereat; scuba diving, unless it is recreational diving at less than 130 feet in depth; skydiving; hang gliding; parachuting (not including parasailing); contests of speed; elective surgery; non-emergency dental treatment or surgery; elective abortion; normal pregnancy except if hospitalized; mental or nervous disorders except if hospitalized.

### **TERM OF PROTECTION**

1) This protection is valid only upon payment to Holland America Line of the total required plan cost in advance of any losses and will not cover any losses suffered prior to purchase.

2) The Trip Cancellation protection provided under Part A takes effect upon receipt of the required plan cost by Holland America Line and ends upon the commencement of Your Sea/Land Arrangements.

3) The remaining coverages and services provided take effect at 12:01 A.M. local time at Your location on the contracted departure date of Your Sea/Land Arrangements and terminate on the earlier of the following: (a) Your return to Your origination point (as specified in the travel tickets); or (b) 11:59 P.M. local time at Your location on the day the Sea/Land Arrangements are scheduled to be completed; or (c) the date You cancel Your Cruise/Cruisetour.

4) The duration of coverage shall be extended under the following conditions: (a) when You commence air travel from Your origination point (i) within 2 days before the commencement of the Sea/Land Arrangements, coverage shall apply from the time of departure from the origination point; (ii) greater than 2 days before the commencement of the Sea/Land Arrangements, the extension coverage shall be provided only on the day of Your air travel; and (b) if You return to Your origination point (i) within 2 days after the completion of the Sea/Land Arrangements, coverage shall apply until the time of return to the origination point; (ii) greater than 2 days after the completion of the Sea/Land Arrangements, the extension coverage shall be provided only on the day of Your air travel.

#### **WHERE TO REPORT CLAIMS POLICY NO. HTP04195**

1) **TRIP CANCELLATION CLAIMS:** Call Your travel agent, Holland America Line non-covered expenses due to late reporting. BerkelyCare will then forward the appropriate form which must be completed by You AND THE ATTENDING PHYSICIAN, if applicable.

2) **EMERGENCIES ARISING DURING YOUR CRUISE/CRUISETOUR:** For covered emergencies requiring evacuation or interruption of Your Cruise/Cruisetour, contact On Call International immediately at the following numbers: Within the U.S. and Canada: **1-(866) 509-7712** or, outside the U.S. and Canada, call collect\*: **1-(603) 894-9386**. Identify yourself by the above policy number and give the details of Your problem or medical emergency.

**\* If You have any difficulty making this collect call, contact the local phone operator to connect You to a U.S.-based, long-distance service. In this case, please let the Assistance Provider answering the phone know the number You are calling from, so that he/she may call You back. Any charges for the call will be considered reimbursable benefits.**

3) **CLAIMS NOTIFICATION UPON YOUR RETURN:** Report Your claim as soon as possible to BerkelyCare. Provide the policy number above, Your travel dates, and details describing the nature of Your loss. Upon receipt of this information, BerkelyCare will promptly forward You the appropriate form to complete.

BerkelyCare  
1-(800) 453-4047  
300 Jericho Quadrangle  
**1-(516) 294-0220**  
P.O. Box 9022

Office Hours:

8AM - 9PM (EST), Monday - Friday  
Jericho, NY 11753

9AM - 5PM (EST), Saturday

[www.travelclaim.com](http://www.travelclaim.com)

**IMPORTANT:** In order to facilitate prompt claims settlement upon Your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the accident or Sickness occurred; receipts for medical services and supplies; receipts from the hospital. In the event of a trip delay claim, receipts for any additional covered/eligible expenses will be required, as well as verification of any delay.

**This program was designed for the guests of Holland America Line by:**

This plan was designed and is administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: AIS Affinity Insurance Agency, Inc. in administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: Aon Direct Insurance Administrators in CA; AIS Affinity Insurance Agency, Inc. in OK; and AIS Affinity Insurance Agency in NH and NY. CA License #0795465.

**For additional information regarding this plan, call the Holland America Line Protection Help Line at: 1-(800) 453-4047 or 1-(516) 294-0220**

Office Hours:

8AM - 9PM (EST), Monday - Friday

9AM - 5PM (EST), Saturday

This plan is underwritten by: Virginia Surety Company, Inc. 1000 Milwaukee Drive, Glenview, IL 60025

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this protection plan are contained in the Master Policy on file with the trustee, Marine Bank, Springfield and Holland America Line. Updated 09/08

