



PRINCESS CRUISES
escape completely™

PRINCESS VACATION PROTECTION



PRINCESS VACATION PROTECTION/ PRINCESS PLATINUM VACATION PROTECTION

Please see the Plan Description on pages 1-2 for complete details of the terms, conditions and exclusions, including the pre-existing condition exclusion and other applicable limitations. If you have any questions or require additional information, please call BerkelyCare, the independent administrator of Princess Travel Care, at 1-877-846-8833.

MAXIMUM BENEFIT LIMITS

ITEMS OF PROTECTION	PRINCESS VACATION PROTECTION	PRINCESS PLATINUM VACATION PROTECTION
Trip Cancellation/Interruption	Up to total cruise/ cruisetour vacation cost	Up to total cruise/ cruisetour vacation cost
Trip Delay	\$500	\$500
Baggage Delay/Lost Baggage	\$500/1,500	\$500/3,000
Medical Coverage	\$10,000	\$20,000
Emergency Evacuation	\$25,000	\$50,000
Voluntary Cancellation for Any Reason	75% cruise credit	100% cruise credit

NEW MEMBER BENEFIT! PRINCESS PLATINUM VACATION PROTECTION*

For Platinum Captain's Circle Members. If you purchase Princess Vacation Protection at the standard rate. Princess will purchase an upgrade to Princess Platinum Vacation Protection automatically on your behalf. This provides full protection of 100% of your nonrefundable cancellation fees in the event of an emergency, either in the form of a refund if your cancellation is due to a covered reason, or in the form of a credit for your next Princess Cruise. This also increases the benefits under the medical expense, emergency evacuation and lost baggage sections of the plan.

*Available to Platinum and Elite Circle Members in US and Canada only.

CANCELLATION FEES AND REFUNDS

Please refer to the brochure for your individual cruise or cruisetour for applicable cancellation fees and refund information.

EXTRA FEATURES

Protection for Cruise Plus® hotel add-ons and FlightChoice air add-ons are included at no additional cost.

IMPORTANT INFORMATION

Please keep in mind if you do not purchase a Princess Vacation Protection Plan, you are strongly advised to have adequate alternative travel protection coverage. There will be no refund of cancellation or interruption fees by Princess under any circumstances. You must recover fees from your own travel protection plan or from Princess Vacation Protection/Princess Platinum Vacation Protection. (See your cruise brochure for cancellation fee policy.) Medical and evacuation costs are your responsibility. Princess is not responsible for medical/evacuation bills incurred by you, even if Princess 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. Princess is not responsible for baggage lost by an airline.

IMPORTANT NOTE. This is just a summary of the plan. Please refer to the Plan Description below for complete details of the terms, conditions and exclusions, including the pre-existing condition exclusion and other applicable limitations. Please contact your travel agent or BerkelyCare, the independent administrator of Princess Vacation Protection, at 1-877-846-8833 with any questions. The insurance coverages in Section II, and, for NY Residents Only, the Trip Cancellation, Trip Interruption and Trip Delay benefits in Section I, are underwritten by the Virginia Surety Company, Inc., policy number HTP04192. Princess Vacation Protection is provided in addition to any applicable insurance or indemnity programs, where permitted by law, and shall apply only after benefits have been paid. Trip cancellation protection takes effect only upon payment of your Princess Vacation Protection plan cost. All other benefits are effective upon your departure for your trip.

RATES

Princess Vacation Protection is available for 8% of cruise fare subject to a minimum plan cost of \$39.00* for fares up to \$4,999.99. Cruise fares of \$5,000 or greater will have a plan cost of 6%. Princess Platinum Vacation Protection is available for 12% of cruise fare subject to a minimum of \$59.00* for fares up to \$4,999.99. Cruise fares of \$5,000 or greater will have a plan cost of 10%. *Plan rates will apply to children 18 and under traveling in third and fourth berths with no minimum plan cost if all adults in the cabin purchase the plan.

PLAN DESCRIPTION — SCHEDULE OF BENEFITS AND SERVICES

SECTION I: TRAVEL ARRANGEMENT PROTECTION PROVIDED BY PRINCESS CRUISES AND/OR PRINCESS TOURS*

PART A: TRAVEL ARRANGEMENT PROTECTION

	<i>Per Guest Maximum, Up to</i>
Trip Cancellation	Total Cruise/Cruisetour Vacation Cost
Trip Interruption	Total Cruise/Cruisetour Vacation Cost
Trip Delay	\$500
Voluntary Cancellation for any reason	75% Cruise Credit
Protection provided by Princess Cruises	

*For NY Residents, Section I Trip Cancellation, Trip Interruption and Trip Delay benefits are underwritten by Virginia Surety Company, Inc.

SECTION II: TRAVEL PROTECTION COVERAGES UNDERWRITTEN BY VIRGINIA SURETY COMPANY, INC. POLICY NUMBER HTP04192

PART B: MEDICAL PROTECTION

	<i>Per Guest Maximum, Up to</i>
Emergency Evacuation/ Repatriation of Remains	\$25,000
Accident Medical Expense	\$10,000
Sickness Medical Expense	\$10,000

PART C: BAGGAGE PROTECTION

	<i>Per Guest Maximum, Up to</i>
Baggage/ Personal Effects	\$1,500
Baggage Delay	\$500

PART D: WORLDWIDE EMERGENCY ASSISTANCE (ON CALL INTERNATIONAL)

CareFree™ Travel Assistance	24/7
Medical Assistance	24/7
Emergency Services	24/7

ADDITIONAL BENEFITS FOR PASSENGERS WHO UPGRADE TO PRINCESS PLATINUM VACATION PROTECTION

	<i>Additional Platinum Benefits (per person)</i>	<i>Maximum Platinum Benefits (per person)</i>
Emergency Evacuation	adds \$25,000	up to \$50,000
Accident Medical Expense	adds \$10,000	up to \$20,000
Sickness Medical Expense	adds \$10,000	up to \$20,000
Baggage/Personal Effects	adds \$1,500	up to \$3,000
Voluntary Cancellation for any reason		100% Cruise Credit
Protection provided by Princess Cruises		

The benefits provided in this Plan are subject to certain restrictions and exclusions including the Pre-Existing Condition exclusion on Page 3. Please read this brochure in its entirety for a complete description of all terms and conditions.

SECTION I : TRAVEL ARRANGEMENT PROTECTION PROVIDED BY PRINCESS CRUISES AND/OR PRINCESS TOURS*

Princess Cruises and/or Princess Tours* offers the following modifications to the cancellation, interruption and delay provisions of the Passage Contract to passengers who enroll in and pay for this Princess Vacation Protection Plan:

PART A: TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation/Trip Interruption. In the event You are prevented from taking Your Cruise/Cruisetour Vacation because: (a) You, Your Traveling Companion, or an Immediate Family member 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 continued participation in the covered Cruise/Cruisetour or (b) You or Your Traveling Companion (i) is hijacked, required to serve on a jury, or subpoenaed; (ii) has a home made uninhabitable by fire, flood, volcano,

earthquake, hurricane, or other natural disaster; or (iii) is directly involved in a documented traffic accident while en route to departure; (iv) is called into active military service to provide aid or relief in the event of a national disaster other than war; Princess Cruises and/or Princess Tours will refund to you, up to Your total Cruise/Cruisetour Vacation cost for:

a) Trip Cancellation. Non-refundable cancellation charges imposed by Princess Cruises and/or Princess Tours and/or airfare cancellation charges for flights (booked through Princess) joining or departing Your Sea/Land Arrangements; 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 Vacation for a covered reason and You do not cancel.

NOTE: As respects air cancellation fees, You will be refunded only for Air Arrangements booked through Princess and flights connecting to such Air Arrangements booked through Princess. Princess will not refund cancellation charges imposed on any other air arrangements You may book on Your own.

b) Trip Interruption. Unused, non-refundable land or sea expenses prepaid to Princess Cruises and/or Princess Tours 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, or first class if your original ticket were first class, by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets). Princess will also reimburse you 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 Vacation.

IMPORTANT: The Sickness or Injury causing You to interrupt Your Cruise/Cruisetour Vacation must be verified by a Physician before You terminate the Cruise/Cruisetour Vacation.

In no event shall the refund amount exceed the amount You prepaid for Your Cruise/Cruisetour Vacation.

Special Conditions: You must advise Your travel agent, Princess Cruises and/or Princess Tours, and BerkelyCare as soon as possible in the event of a claim. No refund will be made for any additional charges incurred that would not have been charged had You notified these parties as soon as reasonably possible.

IMPORTANT: You, Your Traveling Companion and Your Immediate Family member booked to travel with 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 You pay for this Princess Vacation Protection Plan.

Trip Delay. Princess will reimburse You for Eligible Expenses, up to \$500, if Your Cruise/Cruisetour Vacation is delayed en route to or from Your Sea/Land Arrangements 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; hijacking; natural disaster including hurricane; civil commotion or riot.

Eligible 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.

*For NY Residents, Section I Trip Cancellation, Trip Interruption and Trip Delay benefits are underwritten by Virginia Surety Company, Inc.

VOLUNTARY CANCELLATION FOR ANY REASON PROTECTION

In the event You do not qualify for a cash refund for Your Trip Cancellation and You have purchased Princess Vacation Protection, You will instead receive from Princess a Cruise Credit equal to 75% of the otherwise non-refundable cancellation fees for Your use toward a future cruise. If You purchased Princess Platinum Vacation Protection, You will receive from Princess a Cruise Credit equal to 100% of the otherwise non-refundable cancellation fees for Your use

toward a future cruise. This unique program enhancement is offered by Princess as a special service to our valued passengers. Certain restrictions on the use of these Cruise Credits may apply. Please contact the Princess Vacation Protection Help Line at 1-(877) 846-8833 for further details.

SECTION II: UNDERWRITTEN BY VIRGINIA SURETY COMPANY, INC.

PART B: MEDICAL PROTECTION

Emergency Evacuation and Repatriation of Remains.

The Insurer will pay benefits for Covered Expenses, up to \$25,000 (or up to \$50,000 if You purchased Princess Platinum Vacation Protection), if an Injury or Sickness commencing during the course of the Cruise/Cruisetour Vacation 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, up to \$25,000, to return Your body to Your point of origin if You die during the Cruise/Cruisetour Vacation. *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 Vacation.

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 \$25,000 (or up to \$50,000 if You purchased Princess Platinum Vacation Protection), 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 roundtrip 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 Vacation.

NOTE: In no event will Covered Expenses for Emergency Evacuation exceed \$25,000 (or \$50,000 if You purchased Princess Platinum Vacation Protection). Please note that the medical and evacuation costs are Your responsibility. Princess is not responsible for medical/evacuation bills incurred by You even if Princess has assisted in making arrangements on Your behalf.

ACCIDENT & SICKNESS MEDICAL EXPENSE

The Insurer will pay benefits, up to \$10,000 (or up to \$20,000 if You purchased Princess Platinum Vacation Protection), if You incur necessary Covered Medical Expenses as a result of an Injury, or up to \$10,000 (or up to \$20,000 if You purchased Princess Platinum Vacation Protection) if You incur necessary Covered Medical

Expenses as a result of Sickness. The accident causing such Injury must occur while You are covered under the policy, and the Sickness must first manifest itself during Your Cruise/Cruisetour Vacation. You must receive initial treatment within ninety (90) days of the accident which caused the Injury or the onset of the Sickness. All services, supplies, or treatment must be received within 52 weeks of the date of the accident or the onset of the Sickness. *Covered Medical Expenses* are necessary services and supplies which are recommended by the attending Physician. 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.

The Insurer will advance payment to a hospital, up to \$1,000, if needed, to secure Your medically necessary admission.

PRE-EXISTING CONDITIONS

UNDER SECTION I AND UNDER THE ACCIDENT AND SICKNESS MEDICAL EXPENSE COVERAGE IN PART B OF SECTION II, NO PAYMENT CAN BE MADE FOR ANY EXPENSES INCURRED AS A RESULT OF INJURY, SICKNESS, OR OTHER CONDITION AFFECTING YOU, A TRAVELING COMPANION, OR AN IMMEDIATE FAMILY MEMBER BOOKED TO TRAVEL WITH YOU WHICH, WITHIN THE 60-DAY PERIOD BEFORE YOUR PROTECTION PLAN PURCHASE: A) FIRST MANIFESTED ITSELF OR HAD SYMPTOMS WHICH WOULD PROMPT A REASONABLE PERSON TO SEEK DIAGNOSIS, CARE, OR TREATMENT; B) REQUIRED TAKING PRESCRIBED DRUGS OR MEDICINE, UNLESS THE CONDITION FOR WHICH THE PRESCRIBED DRUG OR MEDICINE WAS TAKEN REMAINED CONTROLLED WITHOUT ANY CHANGE IN THE REQUIRED PRESCRIPTION; OR C) REQUIRED TREATMENT OR TREATMENT WAS RECOMMENDED BY A PHYSICIAN.

If You have any questions concerning this exclusion, please call BerkelyCare at 1-(877) 846-8833 for further clarification.

EXCESS COVERAGE PROVISION

THE BENEFITS PROVIDED UNDER PART A AND THE COVERAGES PROVIDED UNDER PART B SHALL BE IN EXCESS OF ALL OTHER VALID AND COLLECTIBLE INDEMNITY OR INSURANCE AND SHALL APPLY ONLY WHEN SUCH OTHER BENEFITS ARE EXHAUSTED.

PART C: BAGGAGE PROTECTION

Baggage/Personal Effects. The Insurer will reimburse You, up to \$1,500 (or up to \$3,000 if You purchased Princess Platinum Vacation Protection), for loss, theft, or damage to baggage and personal effects. The Insurer will pay the lesser of the following: original cash value of the item less depreciation as determined by the Insurer; or cost of repair or replacement.

Baggage Delay. The Insurer will reimburse You, up to \$500, for expenses of necessary personal effects needed while at a destination other than Your place of residence if Your checked baggage is delayed or misdirected by a Common Carrier for more than 24 hours from the time You arrived at the destination stated on Your ticket. You must be a ticketed passenger on a Common Carrier.

IMPORTANT: Coverage under Part C is secondary to any coverage provided by a Common Carrier and/or insurance specifically insuring the lost, stolen, or damaged item(s).

PART D: WORLDWIDE EMERGENCY ASSISTANCE (ON CALL INTERNATIONAL)

Not a care in the world... when you have our 24/7 global network to assist you on your travels.

- **CareFree™ Travel Assistance**
- **Medical Assistance**
- **Emergency Services**

CareFree™ Travel Assistance

Travel Arrangements

- Arrangements for last-minute flight and hotel changes
- Luggage Locator (reporting/tracking of lost, stolen or delayed baggage)
- Hotel finder and reservations

- Airport transportation
- Rental car reservations and automobile return
- Coordination of travel for visitors to bedside
- Return travel for dependent/minor children
- Assistance locating the nearest embassy or consulate
- Cash transfers
- Assistance with bail bonds

Pre-Trip Information

- Destination guides (hotels, restaurants, etc.)
- Weather updates and advisories
- Passport requirements
- Currency exchange
- Health and safety advisories

Documents and Communication

- Assistance with lost travel documents or passports
- Live email and phone messaging to family and friends
- Emergency message relay service
- Multilingual translation and interpretation services

Medical Assistance Services

- Medical case management, consultation and monitoring
- Medical Transportation
- Dispatch of a doctor or specialist
- Referrals to local medical and dental service providers
- Worldwide medical information, up-to-the minute travel medical advisories, and immunization requirements
- Prescription drug replacement
- Replacement of eyeglasses, contact lenses and dental appliances

Emergency Services

- Emergency evacuation
- Repatriation of mortal remains
- Emergency medical and dental assistance
- Emergency legal assistance
- Emergency medical payment assistance
- Emergency family travel arrangements

NOTE: 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.

CareFree™ Travel Assistance, Medical Assistance and Emergency Services can be accessed by calling On Call International at 1-866-509-7712 or, from outside the U.S. or Canada, call Collect*, 1-603-894-9386

DEFINITIONS

"Air Arrangements" – means air arrangements (FlightChoice) made by Princess Cruises and/or Princess Tours.

"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.

"Common Carrier" – means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.

"Cruise/Cruisetour Vacation" – means prepaid Sea/Land Arrangements and shall include flight connections booked through Princess to join and depart such Sea/Land Arrangements.

"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.

"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, legal guardian, ward, Business Partner, or a Domestic Partner of You or Your Traveling Companion.

"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.

"Insurer" – means Virginia Surety Company, Inc., and is applicable only to the coverages in Section II of this Princess Vacation Protection Plan. The reimbursement offered under Section I of this plan is not insurance. Section I terms are an optional modification to Princess Cruises and/or Princess Tours' Passage Contract, as described herein. Princess Cruises and/or Princess Tours' obligation for the modifications to its Passage Contract (for those passengers who enroll in, and pay for, this Princess Vacation Protection Plan) is underwritten by Virginia Surety Company, Inc.

"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.

"Sea/Land Arrangements" – means land and/or sea arrangements (Cruises, Cruisetours, plus any Cruise Plus hotel add-ons) made by Princess Cruises and/or Princess Tours.

"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.

"Traveling Companion" – means one person who is booked to accompany You on Your Cruise/Cruisetour Vacation.

"You" or **"Your"** – means a person who has purchased a Cruise/Cruisetour Vacation 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, with respect to Section II, to supplement Your existing insurance plans.

THIS CRUISE/CRUISETOUR VACATION PROTECTION PLAN DOES NOT COVER, NOR REIMBURSE FOR:**IN PARTS A & B:**

ANY LOSS CAUSED BY OR RESULTING FROM: Pre-Existing Conditions (except for Emergency Evacuation, Repatriation of Remains, and Trip Cancellation/Trip Interruption caused by a death); 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 thereof; scuba

diving, unless it is recreational diving at less than 30 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.

IN PART C:

ANY LOSS OR DAMAGE TO: animals; automobiles and their equipment; boats; motors; motorcycles; other conveyances and their equipment (except bicycles while checked as baggage with a Common Carrier); household furniture; eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; brittle or fragile articles; money and securities; tickets and documents; sporting equipment if loss or damage results from the use thereof.

ANY LOSS CAUSED BY OR RESULTING FROM: wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

TERM OF PROTECTION

- 1) This protection is valid only upon payment to Princess Cruises and/or Princess Tours 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 Princess Cruises and/or Princess Tours 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 Vacation.

4) The duration of protection for the coverages in Section II and the eligibility period for the travel delay protection 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 CANCELLATIONS OR SECTION II CLAIMS

POLICY NO. HTP04192

1) REIMBURSEMENT FOR TRIP CANCELLATIONS: Call Your travel agent, Princess Cruises and/or Princess Tours, and BerkelyCare IMMEDIATELY to notify them of Your cancellation and to avoid any non-reimbursable 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 VACATION: For covered emergencies requiring evacuation or interruption of Your Cruise/Cruisetour Vacation, contact On Call International immediately at the following numbers: Within the United States and Canada: 1-(866) 509-7712 or, outside the United States 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 in writing as soon as possible to BerkelyCare. Provide the policy number HTP04192, 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.

www.travelclaim.com

BerkelyCare	1-(877) 846-8833
300 Jericho Quadrangle	1-(516) 342-2720
P.O. Box 9022	Office Hours:
Jericho, NY 11753	8AM - 10PM (EST), Monday - Friday
	9AM - 5PM (EST), Saturday

IMPORTANT: In order to facilitate prompt reimbursement/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; police reports or claims reports from parties responsible (i.e., airline, cruise line, hotel, etc.) for loss, theft, damage, or delay. In the event of a baggage claim, receipts for damaged items will be required. In the event of a baggage delay or trip delay claim, receipts for any additional covered/eligible expenses will be required, as well as verification of any delay.

ENROLLMENT PROCEDURE

The plan is only valid if and when the appropriate Princess Vacation Protection or Princess Platinum Vacation Protection plan cost has been received by Princess Cruises and/or Princess Tours. Princess, Princess Cruises, Princess Vacation Protection, and Princess Platinum Vacation Protection are service marks of Princess Cruises, its affiliates, or its licensor.

PLEASE NOTE – Payment for the plan may not be accepted after the Cruise/Cruisetour Vacation cost has been paid in full and received by Princess Cruises/Princess Tours. For Your convenience, the cost of the plan may be automatically included on Princess Cruises’ and/or Princess

Tours’ invoice to Your travel agent. The plan cost may be paid at any time between deposit and final payment; however, Trip Cancellation protection takes effect only upon receipt by Princess Cruises/Princess Tours of Your Princess Vacation Protection or Princess Platinum Vacation Protection plan payment. The payment of Your cruise deposit without the Princess Vacation Protection or Princess Platinum Vacation Protection plan cost will not activate enrollment. If You do not wish to take advantage of this protection, please advise Your travel agent to deduct the plan cost. If the plan cost has not been included on Your invoice and You wish to purchase it, simply ask Your travel agent to contact Princess to arrange for billing.

The plan cost is non-refundable once You enter the cancellation penalty period as stated by Princess Cruises and/or Princess Tours.

This plan was designed and is administered by BerkelyCareSM



IN CALIFORNIA: BerkelyCareSM is a service mark of Aon Direct Insurance Administrators, CA Insurance License # 0795465. IN ALL OTHER STATES: BerkelyCareSM is a Division of Affinity Insurance Services, Inc. in all states other than CA., except: AIS Affinity Insurance Agency, Inc. in MN and OK and AIS Affinity Insurance Agency in NH and NY.

FOR ADDITIONAL INFORMATION REGARDING
THIS PLAN, CALL THE PRINCESS VACATION
PROTECTION HELP LINE AT:

1-(877) 846-8833 or 1-(516) 342-2720

Office Hours: 8AM - 10PM (EST), Monday – Friday
9AM - 5PM (EST), Saturday

The obligations of Princess Cruises and/or Princess Tours
under Section I, and the coverages under Section II of this
plan are underwritten by:

VIRGINIA SURETY COMPANY, INC.

175 Jackson Blvd., 11th floor, Chicago, IL 60604

NOTICE TO NY RESIDENTS: (1) For NY Residents, Section I
Trip Cancellation, Trip Interruption and Trip Delay coverages
are underwritten by Virginia Surety Company, Inc.
(2) For NY Residents, the Voluntary Cancel For Any Reason
Protection may be purchased separately without the
Princess Vacation Protection insurance plan. Contact 1-888-
722-2195 for details.

The terms and conditions of this Cruise/Cruisetour Vacation
Protection Plan are briefly outlined in this plan description.
Complete provisions pertaining to the coverages under
Section II are contained in the Master Policy on file with the
trustee, Sun Trust Bank, Washington DC and Princess
Cruises and/or Princess Tours. In the event of any conflict
between Section II of this plan description and the Master
Policy, the Master Policy will govern. 5/08



PRINCESS CRUISES
escape completely™

