



TRAVEL PROTECTION PROGRAM

Atlas Ocean Voyages is delighted you have chosen to travel with us and want this to be one of the most exciting vacations of your life. We also want you to be prepared for any unforeseen circumstances, and we are pleased to offer you our customized Travel Protection Plans.

In recognition of you, our most valued guest, we purchase the following Emergency Medical and Trip Delay Travel Protection Plan on your behalf. Terms, conditions and exclusions apply; please view your plan information at:

<https://AffinityTravelCert.com/docs/AOB01>

BLANKET	
TRAVEL PROTECTION BENEFITS Underwritten by Arch Insurance Company	Included Plan Maximum Benefit Per guest, up to:
Emergency Medical Evacuation and Repatriation of Remains	\$250,000
Trip Delay	\$2,000
Baggage and Personal Effects	\$100
Worldwide Emergency Assistance - Services provided by CareFree Travel Assistance™	
CareFree™ Travel Assistance Medical Assistance Emergency Services	Included

We also recommend the purchase of some form of travel insurance to help protect your trip payment, as well as to have important coverage for losses you may incur while traveling. For your convenience we offer the Atlas Ocean Voyages Optional Travel Protection Plan. Below is a brief summary of the plan benefits. Terms, conditions, and exclusions apply; please view the plan information at <https://AffinityTravelCert.com/docs/AOV01>.

OPTIONAL	
TRAVEL INSURANCE BENEFITS Underwritten by Arch Insurance Company	Voluntary Plan Maximum Benefit Per guest, up to:
<p>Trip Cancellation or Trip Interruption Reimburses the cost of unused, prepaid, non-refundable payments or deposits for travel arrangements due to a cancellation or interruption. Also reimburses the additional transportation costs to catch-up to the trip or return home due to an interruption. The following covered reasons are:</p> <ul style="list-style-type: none"> • Injury, sickness, death or physically quarantined • Jury duty, subpoena, hijacking or traffic accident en route to departure • Primary place of residence is made uninhabitable by a natural disaster • Military, police or fire personnel being called into emergency service to provide aid or relief for a natural disaster 	100% of the Total Trip Cost (\$50,000 Maximum)
<p>Trip Delay Reimbursement for the cost of additional accommodations and traveling expenses if an insured guest is delayed for 12 hours or more en route to, during, or returning from their trip due to one of the following covered reasons:</p> <ul style="list-style-type: none"> • Common carrier delay • Loss or theft of passport(s), travel documents or money • Quarantine, strike, hijacking or riot • Natural disaster • A documented traffic accident while you are en route to departure 	\$1,000 (\$250 per day)*

TRAVEL INSURANCE BENEFITS Underwritten by Arch Insurance Company	Voluntary Plan Maximum Benefit Per guest, up to:
Accident Medical Expense Reimburses expenses for necessary emergency medical services or supplies if an insured guest suffers an injury while on the cruise	\$20,000
Sickness Medical Expense Reimburses expenses for necessary emergency medical services or supplies if an insured guest suffers an illness while on the cruise	\$20,000
Baggage and Personal Effects Reimburses the loss, theft or damage to baggage and personal effects during an insured guest's trip	\$3,000*
Baggage Delay Reimburses expenses for the purchase of necessary personal effects if an insured guest's baggage is delayed for 24+ hours from your time of arrival at a destination other than your return destination.	\$1,000

*Note: Trip Delay and Baggage and Personal Effects benefits in the Optional Plan are provided in addition to those of the blanket plan, once blanket plan benefits are exhausted.

FREQUENTLY ASKED QUESTIONS

Why Should I Purchase Travel Protection?

Of course you have no intention of cancelling, but if the unexpected happens, it's best to be covered! There is also coverage for while you are traveling, such as trip interruption, medical coverage, baggage coverage and more! There is also 24-hour worldwide emergency assistance.

Are my airline tickets covered?

Atlas Ocean Voyages Travel Protection Plan covers your airfare regardless of whether your air was booked through Atlas Ocean Voyages. The total reimbursement amount would be your cruise penalty assessed by Atlas Ocean Voyages plus the air cancellation penalty assessed by the airline. The maximum reimbursement amount is \$50,000.

If I require medical care while on my cruise, are my medical bills covered?

The plan reimburses up to \$20,000 for a covered accident and up to \$20,000 for a covered illness that occurs during your cruise. In order to be reimbursed, save any receipts and statements from the treating physician. Upon your return home, request a claim form by calling Aon Affinity or visiting www.aontravelclaim.com. You will be asked to forward copies of your medical bills, as well as any explanation of benefit forms you may receive from your regular health insurer in regard to this loss. Please also note that should you require follow up care for your illness or injury once you return home, the plan continues to provide you with this medical coverage for up to 52 weeks from the onset of the illness or injury, or until you have exhausted the coverage limit.

How do I get reimbursement if my bags and/or personal items are damaged/stolen/lost while I am traveling?

First, obtain verification from the appropriate authority to whom you reported the loss (for example, airline, hotel, transportation official, police, etc.) The baggage portion of the plan will reimburse the cost of repair or replacement for the luggage and covered contents inside the luggage. Upon your return home, simply request a claim form by visiting www.aontravelclaim.com.

Does the Atlas Travel Protection Plan help protect losses due to family emergencies before the sailing? Or emergency reasons like a surgery or sickness?

Sickness is a covered reason under the plan. If your Family Member (regardless of if they were planning on traveling with you), gets sick before you are scheduled to leave, that would be a covered reason to cancel. The sickness would have to be diagnosed by a Physician before your scheduled departure.

Who is considered a family member?

“Family Member” means any of the following: Your or Your Traveling Companion’s legal spouse (or common-law spouse where legal), legal guardian or ward, son or daughter (adopted, foster, step or in-law), brother or sister (includes step or in-law), parent (includes step or in-law), grandparent (includes in-law), grandchild, aunt, uncle, niece or nephew, Domestic Partner, Caregiver, or Child Caregiver.

Are Hurricanes covered?

If your home is made uninhabitable and remains uninhabitable during your scheduled cruise, by fire, flood, or other Natural Disaster, vandalism, but “fear of a hurricane” is not a covered reason.

Is COVID covered under the plan?

COVID is treated the same as any other illness. If you, or a family member contract COVID prior to the vacation, this is a covered reason to cancel. If you become ill with COVID on your vacation, you would be eligible for Trip Interruption coverage, Medical coverage, as well as Trip Delay.

When may I enroll in the plan?

The plan may be purchased up to final payment.

What is included in the 24/7 Worldwide Assistance?

With CareFree Travel Assistance™, you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with such emergencies as cash transfers, lost documents, medical or legal monitoring, or referrals. They are also equipped to respond in many unexpected circumstances, such as arranging for air ambulance transportation in medical emergencies. If an emergency should arise during your cruise, call CareFree Travel Assistance™ immediately and give the details of your problem or medical emergency.

Within the U.S. and Canada: 1.877.303.5909 Outside the U.S. and Canada, call collect 1.516.342.4594

Who should I call in an emergency or for other emergency assistance services?

CareFree Travel Assistance™ provides 24/7 Worldwide Emergency Assistance. If a traveler suffers a medical, or other emergency while on their trip, CareFree Travel Assistance™ should be contacted as follows.

Within the U.S. and Canada: **1.877.303.5909** | Outside the U.S. and Canada, **call collect 1.516.342.4594**

Need to file a claim or have a question?

Visit www.aontravelclaim.com from your computer or mobile device to file a claim. Call Aon Affinity at 1.866.461.1228 with questions about your policy.

Trip Delay benefits may be available due to a medically necessary quarantine as a result of Covid-19 illness or exposure, as well as emergency medical evacuation coverage if it is determined that transportation to a higher level of care is necessary as a result of contracting any sickness. If the optional plan is purchased, Trip Cancellation and Trip Interruption benefits may also be available due to an Insured guest being diagnosed with a sickness, such as COVID-19, as detailed in your state-specific plan documentation. Additionally, medical treatment expenses may be payable related to an Insured contracting any sickness, including COVID-19, that manifests while on their trip.

This program was designed and 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 and in NY, AIS Affinity Insurance Agency.

Travel insurance benefits are underwritten by Arch Insurance Company, with administrative offices in Jersey City, NJ (NAIC #11150), under Policy Form series LTP 2013 and applicable amendatory endorsements. This is a general overview of insurance benefits available. Coverages may vary in certain states and not all benefits are available in all jurisdictions. Please refer to your certificate of benefits or policy of insurance for detailed terms, conditions and exclusions that apply.

Consumer Notices: <https://www.archinsurancesolutions.com/consumer-notices-aon>

Privacy Policy: <https://www.archinsurancesolutions.com/privacy-policy>

