

Cruise Cancellation Insurance

Master Policy Wording

Cruise Cancellation Insurance is underwritten by Tokio Marine Insurance Singapore Ltd., with services provided by Mondial Assistance.

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Part I. INTRODUCTION

Cruise Cancellation Insurance protects the customer from losses resulting from the need to cancel a Cruise as a result of sudden and unexpected circumstances.

To properly understand this policy's significant features, benefits and risks you need to carefully read:

1. About the available cover and benefits in the "Description of Benefits" and the "Exclusions and Limitations"

2. The definitions of certain words that apply to your policy, which are found in the "Words with Special Meanings"
3. When "We Will Not Pay" a claim under each policy section applicable to the cover you choose and "General Provisions applicable to all Sections"
4. The certain obligations of both parties in regards to "Claims"

This policy wordings set out the cover we are able to provide the Policyholder.

If there are any queries, or further information about the policy is required, please contact the Mondial Assistance General Enquiries Helpline on +(65) 6327 2210 (reverse charge calls from overseas).

Part II. EFFECTIVE DATE

Coverage begins from the time Your cruise ticket or Your Cruise booking confirmation slip was issued after you have made payment, whichever date is earlier.

Part III. TERMINATION DATE

Coverage ends on the Cruise departure date, which is specified on Your cruise ticket or upon the cancellation of Your cruise booking, whichever is earlier.

Part IV. DESCRIPTION OF BENEFITS

Cruise Cancellation Insurance reimburses You up to the full Cruise Cost if You or Your Companion(s) are unable to proceed with the Cruise due to one or more of the following covered reasons:

1. Any serious Injury or any unforeseen serious Illness occurring to You or Your Companion(s) which results in You or Your Companion(s) being unable to commence the insured Cruise provided by the Star Cruises Group of companies as advised by the Physician within 24 hours prior to departure.
2. Any serious Injury or any unforeseen serious Illness occurring to a Family Member which

- requires You or Your Companion(s) to provide Primary Care to that person and there is no other Family member available to undertake Primary Care. The Family Member must be examined by a Physician within 24 hours of the cancellation and the Physician must advise You or Your Companion(s) to provide Primary Care and to cancel and not commence the insured Cruise.
3. Any serious Injury or any unforeseen serious Illness occurring to a Family Member that is considered life threatening or requiring hospitalization. The Family Member must be examined by a Physician within 24 hours of the cancellation.
4. Your death or the death of Your Companion(s).
5. The death of a Family Member on or within thirty (30) days prior to the initial commencement date of the insured Cruise.
6. You or Your Companion(s) being required to serve on a jury or served with a court order or subpoena which requires the appearance of You or Your Companion(s) in court during the period of the insured Cruise, and which prevents You or Your Companion(s) from taking the insured Cruise.
7. Your home or the home of Your Companion(s) being made uninhabitable by fire, flood, burglary, vandalism, or natural disasters.

What We will pay

We will pay the lost deposits and cancellation fees for pre-paid Cabin Fare, Holiday Surcharge, Passenger Handling Charge and Fuel Surcharge only, less any Refunds, up to the Cruise Cost.

These benefits are designed to protect against situations or losses that result from sudden and unexpected conditions or events. The benefits do not cover conditions or events that, on the date of purchase are either known to You or are likely to occur.

Part V. EXCLUSIONS AND LIMITATIONS

No coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

1. Pre-Existing Conditions.

2. Intentionally self-inflicted harm, suicide or attempted suicide by You, Your Companion(s) or a Family Member.
3. Pregnancy or pregnancy related conditions, fertility treatments, childbirth or elective abortion of You, Your Companion(s) or a Family Member.
4. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto of You, Your Companion(s) or a Family Member.
5. Alcohol or substance abuse; or conditions or physical complications related thereto of You, Your Companion(s) or a Family Member.
6. War (whether declared or undeclared), acts of war, military duty, civil disorder, or unrest.
7. Your claim arises from being in control of a motor vehicle without a valid motor vehicle license or you are a passenger travelling in a motor vehicle that is in control of a person that does not hold a valid motor vehicle license for the country where the incident occurs.
8. Nuclear reaction, radiation or radioactive contamination.
9. Natural disasters unless your home or the home of Your Companion(s) is made uninhabitable.
10. Terrorism or attempted Terrorism.
11. Utilization of Biological Weapons of mass destruction, Utilization of Chemical Weapons of mass destruction, and Utilization of Nuclear Weapons of mass destruction.
12. Financial Default.
13. Epidemic or Pandemic.
14. Pollution or threat of pollutant release, including air pollution.
15. Any unlawful acts committed by You, Your Companion(s) or a Family Member, whether they are insured or not.
16. Negligence by You, Your Companion(s) or a Family Member whether they are insured or not.
17. You or Your Companion(s): a) making changes to personal plans or b) having a business or contractual obligation.
18. The Cruise being cancelled or delayed by the carrier for any reason (including bad weather) unless as covered herein.
19. Prohibition or regulation by any government.
20. Any expected or foreseeable events.

21. You, Your Companion(s) or a Family Member, engage in extreme sports, including but not limited to, hunting, racing (other than on foot), engage in open water sailing, play polo, mountaineering or rock climbing using ropes or climbing equipment (other than for hiking) or professional sport of any kind, or parachuting or hang gliding.
22. You, Your Companion(s) or a Family Member dive under water using an artificial breathing apparatus – unless you hold a valid open water diving license or you were diving under licensed instruction.
23. You, Your Companion(s) or a Family Member travel in any air-supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

Maximum Limit of Liability: The Company's maximum limit of liability resulting from the same occurrence, where the Company insures more than one person will be an aggregate total of SGD 1,000,000.

Part VI. CLAIMS

Claims Filing

1. All claim must be made within 72 hours of a claimable event or incident occurring, or as soon as reasonably possible.
2. Contact the Mondial Assistance Claims Centre at +(65) 6327 2215 (reverse charge call from overseas) or starcruises-claims@mondial-assistance.com.sg
3. You must provide any requested proof of cancellation and You should submit any or all of the following:
 - a) Original of any refunds or expense allowance received from Your tour operator, travel agency, carrier or other entity.
 - b) Any appropriate documentation that officially explains the cause of Your trip cancellation, such as, but not limited to police reports, medical diagnosis with Your original itemized bills, medical

reports, receipts, and proof of other indemnity payments.

- c) Original unused Cruise tickets/ pass, copies of invoices, proof of payments, and other documents to substantiate the cost or occurrence of the trip cancellation.
- d) Documentation of refunds received from the travel supplier.

You must co-operate with Us at all times in relation to the provision of supporting evidence and such other information as We may reasonably require. We will not pay more than your actual loss.

Claims Payment

Payment of claims shall be made in the same currency as the cruise booking.

Part VII. GENERAL PROVISIONS

1. Should you have a complaint arising out of a claim decision, please contact us (see Part IX. Contact Details). We will respond to your complaint within 5 business days, provided we receive all necessary information and have completed any investigation required. If we need more time, we will agree on a reasonable alternative time frame.
2. In the unlikely event of you remaining unsatisfied with our senior management decision, any dispute or difference in relation to your claim can be referred to arbitration in Singapore under Singapore law.
3. No agent or other person has authority to accept or make representations or information or alter, modify or waive any of the provisions of Your Policy.
4. All benefits payable will be paid to You or, if applicable, to Your estate or Your Companion(s) or a third party if specifically requested/ nominated by You.
5. Misrepresentations and Fraud: Coverage shall be void if, whether before or after a loss, You, Your Companion(s) or Your legal representative have concealed or misrepresented any material fact or circumstance concerning this Policy or the subject thereof, or the interest of the insured

therein, or if You or Your Companion(s) commits fraud or false swearing in connection with any of the foregoing.

6. You have a duty to make all reasonable efforts to minimize losses from any insured benefit or Covered Service.

If You can claim from anyone else, We will only make up the difference: If You can make a claim against someone in relation to a loss or expense covered under this policy and You do not get paid the full amount of Your claim, We will make up the difference. You must claim from them first.

Subrogation: We have the right to recover any payments We have made from anyone who may be responsible for the loss. You, Your Companion(s), and/or any person to whom We make a payment must sign any papers and do whatever is necessary to transfer this right to Us. You, Your Companion(s), and/or any person to whom We make a payment agree(s) to cooperate with Us and to do nothing after the loss that will adversely affect Our rights.

Physical Examinations and Autopsy: We have the right to physically examine You, Your Companion(s) or a Family Member as often as reasonably needed while a claim is pending. We may also require an autopsy in the case of death, where it is not forbidden by law. We will bear all costs for these.

Part VIII. WORDS WITH SPECIAL MEANINGS

Accident means an unexpected, unintended, unforeseeable event causing Injury.

Burglary means the attempt or the unlawful, forcible and violent breaking into a structure to commit felony or theft.

Biological Weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Chemical Weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Companion(s) means a person whom You have coordinated the cruise arrangement with, and are traveling with.

Cruise means a pre-paid sea journey organized by a company within Star Cruises Group of companies, who operates sea conveyance under a valid license for the transportation of passengers.

Cruise Cost means the total amount paid by an Insured Person in respect of Cabin Fare, Holiday Surcharge, Passenger Handling Charge and Fuel Surcharge only, for the Cruise provided by Star Cruises Group of companies.

Epidemic means a fast-spreading contagious or infectious disease or Illness in an area as documented by a recognized public health authority.

Family Member means You or Your Companion(s), spouse, parent, child(ren), brothers or sisters.

Financial Default is a complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.

Hospital means a licensed institution that is run mainly for the care and treatment of sick or injured persons as inpatients. Hospital does not mean a nursing home, convalescent facility, or long-term care facility.

Illness means a sickness, infirmity or disease that causes a loss that begins during a coverage period and is not a Pre-existing Condition.

Injury means bodily Injury caused by an Accident or Felonious Assault, directly and independently of all other causes and sustained on or after the effective date of this coverage and before the termination date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Insured Person means Star Cruises passengers who have purchased a Cruise package and whose names are set out in the cruise booking confirmation letter unless the Cruise package is not fully paid for (including but not limited to Complimentaries, House and Crew passengers), or is acquired by redemption of points.

Mondial Assistance means Mondial Assistance (Asia) PTE. Limited (Mondial Assistance) of 143 Cecil Street #13-01 GB Building, Singapore 069542, who is authorized by Us to provide claims handling services as Our agent, not as Your agent. Mondial Assistance acts under an agreement with the Insurer which means that Mondial Assistance can handle claims and make recommendations of claim settlements to the Insurer and is jointly referred to as "We", "Our" and "Us" in this policy wording for this purpose only.

Mondial Assistance has also been appointed by Us as our Agents to arrange the policy and provide general advice and other services on Our behalf.

Nuclear Weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of missile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Pandemic means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

Physician means a person who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A Physician may not be a Family Member.

Policyholder means Crystal Aim Limited.

Pre-existing Conditions means:

1. Any injury occurring to You, Your Companion(s), or a Family Member within 12 months prior to and including the Effective Date of Your coverage.
2. Any ongoing medical or dental condition, or related complication You, Your Companion(s) or a Family Member have symptoms of which you are aware of and which would cause a prudent person to seek diagnosis, care or treatment.
3. Any medical or dental condition You, Your companion(s) or a Family Member have for which advice, diagnosis, treatment or medication has been prescribed by a Physician, dentist, chiropractor or physiotherapist, within 12 months prior to and including the Effective Date of Your coverage.

This definition of Pre-existing medical condition applies to You, Your Companion(s), or a Family Member.

Primary Care means taking care of the person who has suffered illness or injury, which in the opinion of a Physician was medically necessary.

Refund means:

1. Cash returned to You by the Star Cruises Management Limited or travel agent or any other relevant party ;
2. Any credits, recoveries or reimbursements You receive or are entitled to receive from Your employer, another insurance company, a credit card issuer or any other institution.

Terrorism means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s), incapacitating disablement or death amongst

We, Us or **Our** means the insurer of your policy, Tokio Marine Insurance Singapore Ltd. of 80 Anson Road, #09-02 Fuji Xerox Towers, Singapore 079907, or its agent Mondial Assistance.

You or **Your** refers to Insured Person(s).

Part IX. MONDIAL ASSISTANCE CONTACT DETAILS

Claims Enquiries call:

24 hours Hotline

+(65) 6327 2215 (reverse charge call from overseas)

starcruises-claims@mondial-assistance.com.sg

General Enquiries call:

Monday – Friday, 09:00 – 17:00

+(65) 6327 2210 (reverse charge call from overseas)

starcruises-sales@mondial-assistance.com.sg

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