



View cruise travel policy: [policy.covermore.us/723ZC-0921](http://policy.covermore.us/723ZC-0921)  
Call +1.844.246.8470 and use Plan 723ZC-0921 for cruise travel.



# Cruise Travel Protection Plan

Protect your Costco Travel Cruise with comprehensive protection and emergency travel assistance wherever you are in the world.



Plan benefits <sup>1</sup>	Plan coverage
<p><b>Trip cancellation</b> Protect your travel investments and recover nonrefundable, prepaid trip costs if a trip is canceled for covered reasons. Covered reasons include:</p> <ul style="list-style-type: none"> <li>• Sicknes, injury, or death<sup>2</sup></li> <li>• Death/hospitalization of family or friend host at destination</li> <li>• Financial insolvency<sup>3,4</sup></li> <li>• Home uninhabitable/inaccessible</li> <li>• Accommodation at destination uninhabitable or inaccessible</li> <li>• Traffic accident en route</li> <li>• Involuntary termination<sup>4</sup></li> <li>• Common carrier cancellation/delay due to severe weather, mechanical breakdown, strike, or FAA mandate<sup>5</sup></li> <li>• Arrangements canceled by airline, cruise line, or tour operator due to severe weather, mechanical breakdown, strike, or FAA mandate<sup>5</sup></li> <li>• Named hurricane</li> <li>• Quarantine, hijacking, kidnap, jury duty, subpoena</li> <li>• Terrorist act</li> <li>• Military leave reassignment/revocation</li> <li>• Felonious assault</li> <li>• Work-related disaster event and insured is key employee</li> <li>• Military/law enforcement duty for natural disaster</li> <li>• Normal pregnancy<sup>6</sup></li> <li>• Mandatory evacuation at destination due to natural disaster</li> <li>• Divorce/separation<sup>3,7</sup></li> <li>• Attend childbirth</li> <li>• Road closures or interruption of public services due to severe weather preventing access to destination</li> <li>• Theft of passport/visa</li> <li>• Transfer of employment</li> </ul>	<p>Up to 100% of trip cost</p>
<p><b>Trip interruption</b> Reimbursement for unused prepaid, and nonrefundable expenses, as well as additional transportation to join the departed trip or return home if the trip is interrupted for covered reasons. See the <i>trip cancellation</i> section for covered reasons.</p>	<p>Up to 150% of trip cost</p>
<p><b>Travel delay</b> Reimbursement for reasonable additional costs — such as accommodations, transportation and meals — if a trip is delayed five hours or more for covered reasons.</p>	<p>\$2,000 (\$500/day)</p>
<p><b>Missed connection</b> (for air &amp; cruise only) Reimbursement for reasonable additional lodging, meal expenses, and the unused nonrefundable portion of the trip if a connection is missed by three hours or more for covered reasons.</p>	<p>\$2,000</p>
<p><b>Baggage &amp; personal effects</b> Reimbursement for luggage, personal articles, including passports, and expenses if bags are lost, stolen, or damaged.</p>	<p>\$3,000 (\$500/item max)</p>
<p><b>Baggage delay</b> Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if bags are delayed for 12 hours or more.</p>	<p>\$200</p>
<p><b>Emergency medical expense</b> Emergency medical treatment if a sickness or injury occurs while traveling.</p>	<p>\$200,000<sup>8</sup></p>

This plan is available for purchase until the day prior to the scheduled departure. This plan is not available to residents of NY. <sup>1</sup>All coverages are per insured, up to limits listed. Coverage, and maximum trip length may vary by state. Please see your policy for details, or call +1.844.246.8470. <sup>2</sup>Of you, a traveling companion, family member, or business partner. <sup>3</sup>Coverage when plan is purchased within 21 days of initial trip payment. <sup>4</sup>Occurs at least 14 days after effective date of policy. <sup>5</sup>Must prevent the insured from reaching their destination for at least 12 consecutive hours. <sup>6</sup>Applies to pre-departure trip cancellation only. <sup>7</sup>Cancellation must occur within 21 days of the legal separation or divorce. COSFLY4\_SR\_053124\_V1

<b>Emergency dental expense</b> Emergency dental treatment incurred during the trip.	\$1,000
<b>Emergency evacuation &amp; repatriation of remains</b> Physician-ordered medical evacuation to the hospital of your choice or to your home; repatriation expenses.	\$1,000,000
<b>Common carrier accidental death &amp; dismemberment</b> Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury while on a common carrier. Also, provides reimbursement for permanent loss of limbs or sight from any accident while on a trip.	\$50,000
<b>Travel assistance services<sup>9</sup></b> Includes a wide range of services before and during trips through a 24/7 toll-free number. Includes assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.	Included
<b>Early purchase benefit</b>	
<b>Pre-existing medical condition exclusion waiver<sup>10</sup></b> Pre-existing medical conditions are eligible for coverage when: <ul style="list-style-type: none"> <li>• <b>The plan is purchased within 21 days of initial trip payment</b></li> <li>• The traveler is medically able to travel at the time of plan purchase</li> </ul> A pre-existing medical condition is a sickness, disease, or other condition of the insured, a traveling companion, or a family member traveling with the insured for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 180-day look-back period (in most states) immediately preceding the insured's plan purchase date.	Available
<b>Customized upgrades</b>	
<b>Cancel for any reason (CFAR)</b> Protection for the unexpected, whatever it may be. Cancel three days or more prior to your scheduled departure and recover up to 50% of the insured trip cost. Upgrade must be purchased at time of initial plan purchase and within 21 days of initial trip payment. Full trip cost must be insured; plan with upgrade must be purchased 60 days or more prior to departure; any subsequent arrangements must be insured within 14 days of the payment for those arrangements; and max trip cost is \$10,000.	50% of trip cost
<b>Rental car damage<sup>11</sup></b> Reimbursement for rental car damage due to causes not in the insured's control while the vehicle is in their possession. Possible covered causes include: <ul style="list-style-type: none"> <li>• Accidental collision</li> <li>• Theft</li> <li>• Vandalism</li> <li>• Windstorm</li> <li>• Fire</li> <li>• Hail</li> <li>• Flood</li> </ul>	\$50,000

<sup>8</sup>\$50,000 limit for residents of NH. <sup>9</sup>Provided by the designated provider as listed in the policy. <sup>10</sup>State variation applies to the look-back period. Exclusions on pre-existing medical conditions do not apply to NH residents. <sup>11</sup>Not available if traveling to the following countries: Ireland, Mexico, Jamaica, and Costa Rica.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Cover-More with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed based on the information and documentation submitted. All information collected by Cover-More Inc is subject to its privacy policy located at <https://www.covermore.com/privacy-policy>.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at [support@zurichtravelclaims.com](mailto:support@zurichtravelclaims.com); P.O. Box 1019, Youngwood, PA 15697-0919; or +1-888-222-1382. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1-800-927-4357 or +1-213-897-8921. Cover-More Inc., doing business in California as Cover-More Insurance Services, CA Agency License #0N13321. Consumers in Maryland may contact: Maryland Insurance Administration 800.492.6116 or 410.468.2340.

Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV-100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VT. COSFLY4\_SR\_053124\_V1