RADISSON
SEVEN SEAS CRUISES®

Guest Travel Protection Program

Designed Exclusively for the Guests
of Radisson Seven Seas Cruises

IMPORTANT

This program is effective when the appropriate plan cost has been paid. Please keep this brochure as you will not receive any other coverage documents.

RADISSON
SEVEN SEAS CRUISES®

600 Corporate Drive • Suite 410
Fort Lauderdale, Florida 33334
800 285-1835
www.rssc.com

16-C13-509

Description of Coverage

Policy No. 2058-9500336

SCHEDULE OF COVERAGES AND SERVICES

Maximum Benefit (Per Insured) up to:

PART A.
TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation ..... Total Cruise Cost, up to $50,000
Trip Interruption ..... Total Cruise Cost, up to $50,000
Trip Delay $1,000

Important: For Cruise costs exceeding $50,000 per insured, please refer to Page 5 for Radisson's Cruise Credit Feature.

PART B.
MEDICAL PROTECTION

Emergency Evacuation/Repatriation of Remains $25,000
Accident Medical Expense $10,000
Sickness Medical Expense $10,000

PART C.
BAGGAGE PROTECTION

Baggage/Personal Effects $2,500
Baggage Delay $1,000

PART D.
TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment
Air Common Carrier $75,000

PART E.
WORLDWIDE EMERGENCY ASSISTANCE (AIG ASSIST)

Emergency Cash Transfer 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 program are subject to certain restrictions and exclusions, including the Pre-Existing Condition exclusion (see Page 4). Please read this brochure in its entirety for a complete description of all coverage terms and conditions.

PART A.
TRAVEL ARRANGEMENT PROTECTION

Trip Cancellation/Trip Interruption

In the event You are prevented from taking Your Cruise because: (a) You, a Traveling Companion, or an Immediate Family member suffers an Injury, Sickness, or death; or (b) 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; or (iii) is directly involved in a documented traffic accident while en route to departure; the Insurer will pay benefits up to Your total Cruise cost for:

(a) **Trip Cancellation** – non-refundable cancellation charges imposed by Radisson Seven Seas Cruises, and/or airfare cancellation charges for flights 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 person booked to share accommodations with You cancels his/her Cruise for a covered reason and You do not cancel.

(b) **Trip Interruption** – unused, non-refundable sea or land expenses prepaid to Radisson Seven Seas Cruises 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 accommodation and transportation expenses incurred to remain near a covered traveling Immediate Family member or Traveling Companion who is hospitalized during Your Cruise.

In no event shall the amount reimbursed exceed the amount You prepaid for Your Cruise.

Special Conditions: You must advise Your travel agent, Radisson Seven Seas Cruises, 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 covered reason for cancellation or interruption of Your Cruise must first occur after Your effective date of Trip Cancellation coverage.*

Please Note: *Benefits will not be paid for expenses not refunded due to the airline's or Radisson Seven Seas Cruises' insolvency.*

Trip Delay

The Insurer will pay benefits for Covered Expenses, up to $1,000, if Your Cruise 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; quarantine; hijacking; natural disaster; 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/Repatriation of Remains

The Insurer will pay benefits for Covered Expenses if an Injury or Sickness commencing during the course of the Cruise 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 AIG Assist. The Insurer will also pay Repatriation of Remains benefits for Transportation to return Your body to Your point of origin in the event of Your death during Your Cruise.

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, 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 AIG Assist.

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. 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.

Additional Covered Expenses: If You are hospitalized for more than seven days following a covered Emergency Evacuation, the Insurer will pay: (a) to return Your accompanying dependent children under age 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 alone. These expenses must be authorized in advance by AIG Assist.

Repatriation of Remains means the cost, according to airline tariffs, of the shipment of Your deceased body to Your point of origin if You die during the Cruise. Covered Expenses include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and transportation.

In no event will all benefits paid under Emergency Evacuation and Repatriation of Remains exceed $25,000.

Accident & Sickness Medical Expense

The Insurer will pay benefits, up to $10,000, if You incur necessary Covered Medical Expenses as a result of an Injury, or up to $10,000 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. 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.

Important: *Benefits are subject to the Pre-Existing Condition exclusion detailed below and other exclusions listed on Pages 7 & 8.*

PRE-EXISTING CONDITIONS

THE INSURER WILL NOT PAY UNDER COVERAGES IN PARTS A & B (EXCEPT EMERGENCY EVACUATION AND REPATRIATION OF REMAINS) FOR ANY CLAIMS ARISING FROM ANY 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 TRIP CANCELLATION COVERAGE BEGAN UNDER THIS PLAN: (A) FIRST MANIFESTED ITSELF, WORSENED, BECAME ACUTE, OR HAD SYMPTOMS WHICH WOULD PROMPT ONE 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-(800) 453-4023 for further clarification.

Cruise Credit Feature

As a special service to its guests who have enrolled in the plan, Radisson Seven Seas will issue a future cruise credit in the following instance:

If your total Cruise Cost exceeds $50,000 per Insured, and You have a covered Trip Cancellation, Radisson Seven Seas will issue a future cruise credit equal to the amount by which the cancellation penalties imposed exceed the $50,000 per Insured cash reimbursement covered by the plan. For covered Trip Interruption

claims, the future cruise credit will equal the amount by which the pro-rated amount of the Cruise Cost remaining exceeds the $50,000 per Insured cash reimbursement covered by the plan. The future cruise credit is non transferable.

PART C.
BAGGAGE PROTECTION

Baggage/Personal Effects

The Insurer will reimburse You, up to $2,500, 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. The maximum benefit per article is $250. There will be a combined maximum limit of $500 for the following: jewelry; watches; articles consisting in whole or in part of silver, gold, or platinum; furs, articles trimmed with or made mostly of fur; and cameras and their related equipment.

Baggage Delay

You will be reimbursed for expenses of necessary personal effects, up to $1,000, if Your checked baggage is delayed or misdirected by an Air 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 an Air Common Carrier.

EXCESS COVERAGE PROVISION

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

PART D.
TRAVEL ACCIDENT PROTECTION

Accidental Death & Dismemberment

If You sustain an Injury on the Cruise while as a passenger in, on, boarding, or alighting from an Air Common Carrier which results in death or loss of limb, eyesight, speech, or hearing within 365 days of the date of the accident, the Insurer will pay the largest applicable amount as follows: the benefit amount shown in the Schedule of Coverages for death, loss of speech and hearing in both ears, or loss of any combination of two hands, feet, or eyes; one-half the benefit amount for loss of any one of these; and one-quarter the benefit amount for loss of thumb and index finger of the same hand. In no event will the Insurer pay more than the maximum benefit amount shown on the Schedule of Coverages for all losses due to the same accident.

Beneficiary: *Your estate, unless notice of a designated beneficiary is provided to BerkelyCare.*

PART E.
WORLDWIDE EMERGENCY ASSISTANCE (AIG ASSIST)

AIG Assist 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.

Pre-Cruise Health, Safety & Weather Information:

AIG Assist can provide updated information on passport and visa requirements, vaccination information, travel advisories, or even expected weather at your destination.

Travel Changes:

AIG Assist can effect changes to Your itinerary should delays or cancellations affect Your flights or hotel reservations.

Lost Luggage Assistance:

AIG Assist can provide assistance in coordinating delivery or re-routing of misplaced luggage when checked with a Common Carrier.

Emergency Cash Transfer Assistance:

If You need emergency cash during Your Cruise, AIG Assist 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, AIG Assist 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, You may visit many foreign countries. Should any problems arise requiring legal assistance, AIG Assist 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. AIG Assist 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:

AIG Assist'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 AIG Assist to arrange, if required, immediate settlement of Covered Medical Expenses if other sources are not available.

TO ACCESS EMERGENCY ASSISTANCE, CALL 1-(800) 543-3797 OR, FROM OUTSIDE THE U.S. OR CANADA, CALL COLLECT:

1-(972) 699-0200, OR FAX 1-(713) 974-3422

Note that the problems of distance, information, and communications make it impossible for National Union Fire Insurance Company of Pittsburgh, PA, BerkelyCare, or AIG Assist to assume any responsibility for the availability, quality, use, or results of any service. In all cases, You are still responsible for obtaining, using, and paying for Your own required services of all types.

Definitions

1. "**Air Common Carrier**" – means an air conveyance operating under a valid license for the transportation of passengers for hire.
2. "**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.
3. "**Common Carrier**" – means an air, land, or sea conveyance operating under a valid license for the transportation of passengers for hire.
4. "**Cruise**" – means prepaid Sea/Land Arrangements and shall include flight connections to join and depart such Sea/Land Arrangements.
5. "**Domestic Partner**" – means a person who is at least 18 years of age and has met the following requirements for at least six (6) months: (1) resides with You; and (2) shares financial assets and obligations with You. The Insurer may require proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.
6. "**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 (including domestic partner), aunts, uncles, nieces, nephews, or a Business Partner of You or Your Traveling Companion.
7. "**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.
8. "**Insurer**" – means National Union Fire Insurance Company of Pittsburgh, PA.
9. "**Physician**" – means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself, a Traveling Companion, or an Immediate Family member.
10. "**Sea/Land Arrangements**" – means sea and/or land arrangements made by Radisson Seven Seas Cruises.
11. "**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.
12. "**Traveling Companion**" – means one person who is booked to accompany You on Your Cruise.
13. "**You**" or "**Your**" – means a person who has purchased a Cruise and who has paid the required plan cost for the coverage provided hereunder.

Exclusions

Naturally, as with any protection program, 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 INSURANCE DOES NOT COVER:

IN PARTS A, B & D (except Emergency Evacuation, Repatriation of Remains, and Trip Cancellation/Trip Interruption claims resulting from death):

ANY LOSS CAUSED BY OR RESULTING FROM: Pre-Existing Conditions.

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; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereat; elective surgery; elective, non-emergency dental treatment; 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; money and securities; tickets and documents; sporting equipment if loss or damage results from the use thereof.

ANY LOSS CAUSED BY OR RESULTING FROM: breakage of brittle or fragile articles such as cameras, musical instruments, radios, and similar property; confiscation or expropriation by order of any government; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

IN PART D:

ANY LOSS CAUSED BY OR RESULTING FROM: suicide or attempted suicide while sane; intentionally self-inflicted injuries; participation in any professional or semi-professional team sports; scuba diving; skydiving; snowskiing; hang gliding; parachuting (not including parasailing); contests of speed.

Term of Coverage

1. This protection is valid only upon payment of the total required plan cost in advance of any losses and will not cover any losses suffered prior to purchase.
2. If You have already paid Your deposit, remit payment for the applicable plan cost separately to Your travel agent or Radisson Seven Seas Cruises. The Trip Cancellation protection will become effective on the date this payment is received by the Radisson Seven Seas Cruises.
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.
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.
5. PLEASE NOTE – Payment for the program may not be accepted after the Cruise cost has been paid in full.

Claims Procedure

Policy No. 2058-9500336

1. **EMERGENCIES ARISING DURING YOUR CRUISE:** For covered emergencies requiring evacuation or interruption of Your trip, call AIG Assist immediately at the numbers below. Identify yourself by the above policy number and give the details of Your problem or medical emergency.

2. **TRIP CANCELLATION CLAIMS:** Contact Radisson Seven Seas Cruises and BerkelyCare **IMMEDIATELY** to notify them of Your cancellation and to avoid any non-covered expenses due to late reporting. BerkelyCare will then forward the appropriate claim form which must be completed by You **AND THE ATTENDING PHYSICIAN**, if applicable.

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 claim form to complete.

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; police reports or claims reports from parties responsible (e.g., airline, hotel, etc.) for loss, theft, damage, or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required. In the event of a baggage delay or a trip delay claim, receipts for any additional covered expenses will be required, as well as verification of any delay.

Where to Report Claims

1. **WORLDWIDE EMERGENCY ASSISTANCE (AIG Assist)**

For traveler's assistance or emergencies during Your Cruise, call within the U.S. and Canada:

1-(800) 543-3797

or, outside the U.S. and Canada, call collect*:

1-(972) 699-0200 Tel **1-(713) 974-3422** Fax

** 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.*

2. **FOR ALL OTHER CLAIMS:**

BerkelyCare
300 Jericho Quadrangle
P.O. Box 9022
Jericho, N Y 11753
www.travelclaim.com

1-(800) 453-4023
1-(516) 294-0220
Office Hours:
8 AM – 9PM (EST), Monday – Friday
9AM – 5PM (EST), Saturday

Enrollment Procedure

1. For Your convenience, the plan cost amount will be automatically added to the amount due on Your Cruise invoice. Enrollment in the Guest Travel Protection Program is made by simply paying this amount. If You do not wish to take advantage of this program, please deduct the plan cost from Your invoice.
2. PAYMENT FOR THE PLAN CANNOT BE ACCEPTED AFTER YOUR RADISSON SEVEN SEAS CRUISE HAS BEEN PAID IN FULL.
3. The plan cost for the coverage is non-refundable once You enter the cancellation penalty period as stated by Radisson Seven Seas Cruises.

This program was designed for the guests of Radisson Seven Seas Cruises by:

BerkelyCare™

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 CA/MN/OK; and AIS Affinity Insurance Agency in NH and NY. Claims are 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 BerkelyCare at:

1-(800) 453-4023

or

1-(516) 294-0220

Office Hours 8 AM – 9 PM (E.S.T.), Monday – Friday
9 AM – 5 PM (E.S.T.), Saturday
Ask for the Radisson Seven Seas Guest Protection Help Line

This plan is underwritten by:

National Union Fire Insurance Company of Pittsburgh, PA
Executive Offices: New York, New York

A Member Company of

AIG American International Companies®
Insurance Provided by Members of American International Group, Inc.

NOTICE TO STATE OF WASHINGTON RESIDENTS:

This is NOT your insurance policy.
To obtain your state-specific insurance policy,
call 1-800-453-4090.
Certain provisions and limitations detailed in this Description of Coverage may differ from your insurance policy.

9/05