


Guidance Document

Cruise Cover

If your client is going on a trip which involves a cruise it is important to list all countries visited on the cruise and answer 'Yes' to the Cruise question as shown below:

Are you going on a cruise? 

 Yes

We have included the information below for each insurer to clarify their stance on cruise holidays.



Definition: A voyage on a ship or boat (ocean/sea) taken for pleasure or as a holiday and usually calling in at several places.

A ferry crossing/UK River Cruise/Boat Hotel do not constitute a cruise and the cruise cover option should not be selected.

The policy provides additional specific cruise benefits which are applicable only when the Cruise Option has been selected and are subject to an additional premium. Refer to schedule of cover for full details.

If the medical team on a cruise ship consider that a passenger's medical condition requires an airlift to land and a hospital admission, they will be covered – subject to standard policy Terms & Conditions.

If the customer selects an AMT but is not sure if they are cruising throughout the year they may contact us after inception (prior to departure) and we can charge the applicable AP and add Cruise Cover to the schedule.

If they do NOT contact us to add this cover and they report a claim they would be still covered but only with standard cover. (No cruise benefits would apply).



Should the customer not select the Additional Cruise Option, they will not be covered for the additional cruise specific benefits, however they will still be covered under all other sections of the policy.

If the medical team on a cruise ship consider that a passenger's medical condition requires an airlift to land and a hospital admission, they will be covered – subject to standard policy Terms & Conditions and contacting the Emergency Assistance Company in advance.



The policy provides additional specific cruise benefits which are applicable only when the Cruise Option has been selected and are subject to an additional premium. Refer to schedule of cover for full details.

Definition: A voyage on a ship or boat (ocean) taken for pleasure or as a holiday and usually calling in at several places. A ferry crossing does not constitute a cruise.

Customers travelling on a UK River Cruise/Boat Hotel can be covered as standard.
(Cruise Cover should NOT be selected)

River Cruise Definition: A form of leisure travel that takes guests along inland waterway, often stopping at multiple ports along the way.

If the customer buys AMT but is not sure if they are cruising throughout the year, you are able to add the Cruise Option to the policy mid-term (prior to departure) and charge the applicable AP and add Cruise Cover to the schedule.

If they do not contact you to add this cover and they report a claim they would be still have standard cover but no cruise benefits would apply.



Should the customer not select the Additional Cruise Option, they will not be covered for the additional cruise specific benefits, however they will still be covered under all other sections of the policy.

If the medical team on a cruise ship consider that a passenger's medical condition requires an airlift to land and a hospital admission, they will be covered – subject to standard policy Terms & Conditions and contacting the Emergency Assistance Company in advance.

If the customer buys AMT but is not sure if they are cruising throughout the year, you are able to add the Cruise Option to the policy mid-term (prior to departure) and charge the applicable AP and add Cruise Cover to the schedule.



The policy provides additional specific cruise benefits which are applicable only when the Cruise Option has been selected and are subject to an additional premium. Cruise option must be stated on the customers policy schedule.

This is applicable to Silver & Gold levels of cover only.

If Bronze is selected there is no cover under ANY section for cruises.

Refer to schedule of cover for full details.

Definition: A sea voyage of more than 2 days in total duration, where transportation and accommodation is mainly on an ocean-going passenger ship.