


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 SEPCIFIC 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



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 does NOT provide any additional specific cruise benefits but the customer is covered to go on a cruise.

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.



The policy does NOT provide any additional specific cruise benefits, but the customer is covered to go on a cruise.

Definition: A voyage of more than 72 hours in duration on a ship/vessel sailing on the seas or oceans, that includes stopping at various ports. In any event there is no cover for cargo or container ship travel.



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 selects an AMT but is not sure if they are cruising throughout the year they may contact us after inception (but before departing on the cruise) and we can charge the 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 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.