

When your booking confirmation indicates that you have purchased the AMAWATERWAYS Travel Protection Plan please review the Description of Coverage (available at <http://www.amawaterways.com/coveragedescription>) for a summary of details, including the benefits, terms, conditions, limitations, and exclusions of the plan. (This Travel Protection Plan is available when premiums are received on or after July 1, 2014.)

AMAWATERWAYS TRAVEL PROTECTION PLAN

THIS IS A BRIEF OUTLINE OF COVERAGE - RESTRICTIONS APPLY

(For a summary of the coverage information, please refer to the Description of Coverage at <http://www.amawaterways.com/coveragedescription>)

Trip Cancellation & Interruption

(up to 100% of insured trip cost)

Provides reimbursement for unused, non-refundable trip cost and additional transportation costs due to a covered reason. Some examples of covered reasons include:

- Sickness, Injury or death of you, your Family
- Member, Traveling Companion, or Business Partner
- Inclement Weather
- Organized Labor Strike
- Traffic Accident en Route
- Residence Uninhabitable

Trip Delay (up to \$1,500)

Provides coverage if you are delayed during a trip for more than 12 hours due to any of the covered reasons below:

- Common Carrier delay
- Loss or Theft of Passport(s), Travel Documents or Money
- Natural Disaster
- Closure of Public Roadways
- Traffic Accident en Route
- Organized Labor Strike
- Civil Disorder

Missed Cruise Connection (up to \$1,000)

Includes reimbursement for unused, non-refundable expenses and additional costs such as accommodations, transportation and meals if your connection is missed by 3 hours or more for a covered reason.

Baggage & Personal Effects (up to \$3,000)

Provides reimbursement of Baggage or other personal effects that are lost, damaged or stolen while on your trip.

Baggage Delay (up to \$1,000 \$150/day)

Provides coverage for the emergency purchase of essential items if your Baggage is delayed for more than 24 hours during your trip.

Medical or Dental Expense

(up to \$100,000 / \$1,000 Dental)

Provides coverage for the necessary medical, surgical and emergency dental care costs, if you become sick or injured while on a trip.

Emergency Medical Evacuation (up to \$250,000)

If you become sick or injured on a trip, emergency assistance will provide benefits such as: arrange transportation to the nearest suitable medical facility, help the guest return home, if medically necessary, provide round-trip economy air fare for a companion to visit if you are traveling alone and hospitalized for more than 7 days.

24 Hour and Flight AD & D

(up to \$25,000 for 24 Hour/\$100,000 for Flight)

Provides coverage for loss of life, limbs or sight from a covered accidental injury anytime during your travel.

Pre-Existing Condition Exclusion Waiver

Pre-existing medical conditions are eligible for coverage when:

the payment for this plan is received within 14 days of your initial Covered Trip deposit/payment for your Covered Trip; and you are not disabled from travel at the time you make your plan payment.

A pre-existing condition exists if a traveler and/or traveling companion has an illness or other condition within 60 days prior to policy effective date in which the traveler and/or traveling companion with the condition:

received or received a recommendation for a diagnostic test, examination, or medical treatment; or took or received a prescription for drugs or medicine.

The 60 day look-back on pre-existing conditions only applies to those traveling.

24 Hour Travel Assistance & Concierge Services*

Includes a wide range of services before and during trips through a 24/7 toll free number.

Medical Services Include:

- Medical Assistance
- Medical Consultation & Monitoring
- Medical Evacuation
- Emergency Medical Payments
- Prescription Assistance
- Dependent Transportation & Family Visits
- Repatriation of Remains

Assistance Services Include:

- 24 Hour Legal Assistance
- Message Services
- Language Interpretation Services
- Emergency Cash Transfer
- Pre-Trip Travel Services
- Travel Document & Airline Ticket Replacement
- Concierge Services
- Business Services

To enroll in the protection plan please call 1-800-626-0126.

For Questions Regarding Protection Plan Benefits

Call 888-215-8334 and reference Plan Code 251A-0814

Disclaimer

*Travel Assistance & Concierge Services are provided by the designated provider as listed within the Description of Coverage. This quote is neither an offer to insure nor a guarantee of insurance. Your coverage is in effect once premium is received. Rates are subject to change. Benefits are up to limits listed. Maximum trip length allowed is 180 days. This is a partial description of benefits. For a summary of the plan details on coverages, benefits, limitations and exclusion of the insurance plan, please refer to the applicable Description of Coverage and/or Group Certificate/Individual Policy. This plan provides insurance coverage for your trip that applies only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker. The purchase of this plan is not required in order to purchase any other travel product or service offered to you by your travel retailers. Travelex CA Agency License #0DI0209. Travel Insurance is underwritten by Stonebridge Casualty Insurance Company a Transamerica company, Columbus, Ohio; NAIC # 10952 26501571

| TRIP COST per person | CUSTOM PLAN RATE per person |
|----------------------|-----------------------------|
| \$0 - \$2,500 | \$150 |
| \$2,501 - \$4,000 | \$240 |
| \$4,001 - \$5,500 | \$330 |
| \$5,501 - \$7,000 | \$420 |
| \$7,001 - \$8,500 | \$510 |
| \$8,501 - \$10,000 | \$600 |
| \$10,001 and above | 6.2% of Trip cost |

For trips 32-180 days in length add \$5 per day.

Covering Additional Travel Components that are booked by AMAWATERWAYS:

If you decide to add travel components through AMAWATERWAYS, you may need to increase your insured trip cost. Please advise AMAWATERWAYS that you want these additional travel components insured so the correct trip cost is insured.

AMAWATERWAYS TRAVEL WAIVER PLUS - \$60 MORE PER PERSON

IMPORTANT: Travel Waiver Plus offered by AMAWATERWAYS can only be purchased at the time of booking.

Our Travel Waiver Plus Plan allows you to cancel your vacation for any reason and you will receive a future cruise credit, which is valid for 24 months from the day your cancellation was received. Ask your agent about more details.

Claims may be filed up to one year after the covered incident. Trip Cancellation benefits under the Travel Waiver Plus Program provided by AMAWATERWAYS will only cover penalties charged by AMAWATERWAYS. Coverage does not include any additional benefits.

To purchase, contact AMAWATERWAYS at 1-800-626-0126.

NOTICE TO NEW YORK RESIDENTS ONLY

The AMAWATERWAYS Travel Waiver Plus Program may be purchased separately from the AMAWATERWAYS Travel Protection Plan. Contact AMAWATERWAYS for details.

