



## ***Travel Care Free***

### **PASSENGER & BAGGAGE PROTECTION PLAN**

**Designed  
Exclusively for  
Norwegian Cruise Line  
Passengers**

### **Important**

**This program is effective when the  
appropriate plan cost has been paid to NCL.  
Please keep this document as Your record of  
policy coverage.**

Dear Passenger,

We at NCL look forward to welcoming you aboard to experience our innovative freestyle cruising concept.

But knowing that travel plans can be upset by the unexpected, we are pleased to offer *Travel Care Free*, a comprehensive passenger and baggage protection program to ensure as worry-free a vacation as possible.

This plan protects you in these important ways:

- **Trip Cancellation, Trip Interruption, and Trip Delay Protection**

*Insurance coverage in the event unforeseen medical conditions or other covered causes disrupt your travel plans, causing you to cancel, interrupt, or delay your trip.*

*Enhanced Cancellation Protection in the event you are forced to cancel for a non-insured reason (please read through the plan for additional details about NCL's cruise credit offer).*

- **Baggage Loss & Baggage Delay Protection**

*Higher limits to protect you from the airport, to the pier, to the shore.*

- **Medical Protection and Emergency Evacuation**

*Including important supplemental coverage to Medicare or your HMO/PPO that may not cover participants who are traveling outside the United States.*

- **Worldwide Emergency Assistance**

*For services ranging from replacement of lost prescription medicine to referrals for local medical providers.*

Please take a few minutes to familiarize yourself with the description of coverages and services provided, along with all the provisions, limitations, and definitions of the plan.

If you have any questions about our *Travel Care Free* Passenger & Baggage Protection Plan, please call the plan's administrator at 1-(800) 722-5672. The NCL CustomerCare team will be happy to assist you.

Sincerely,

**NORWEGIAN CRUISE LINE**

**DESCRIPTION OF COVERAGE**

**Policy No. 1619-9500222**

**SCHEDULE OF COVERAGES  
AND SERVICES**

**MAXIMUM BENEFIT  
(PER INSURED) UP TO:**



**PART A: TRAVEL ARRANGEMENT PROTECTION**

Trip Cancellation.....	Total NCL Vacation Cost
Trip Interruption .....	Total NCL Vacation Cost
Trip Delay.....	\$500
Enhanced Cancellation Protection Provided by NCL .....	75% Cruise Credit



## PART B: MEDICAL PROTECTION

Emergency Evacuation.....	\$25,000
Repatriation of Remains .....	5,000
Accident Medical Expense .....	10,000
Sickness Medical Expense .....	10,000



## PART C: BAGGAGE PROTECTION

Baggage/Personal Effects.....	\$1,500
Baggage Delay .....	750



## PART D: 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



## PART E: TRAVEL CARE FREE PLATINUM

*Additional Benefits for Passengers Who Upgrade  
to Travel Care Free Platinum*

### Maximum Benefits (per person) Travel Care Free Platinum

Emergency Evacuation.....	adds \$25,000 .....	up to \$50,000
Repatriation of Remains .....	adds \$5,000 .....	up to \$10,000
Accident Medical Expense .....	adds \$10,000 .....	up to \$20,000
Sickness Medical Expense .....	adds \$10,000 .....	up to \$20,000
Baggage/Personal Effects.....	adds \$1,500 .....	up to \$3,000
Enhanced Cancellation Protection Provided by NCL .....		90% Cruise Credit

*The benefits provided in this plan are subject to certain restrictions and exclusions, including the Pre-Existing Condition limitation (see Page 4). Please read this brochure in its entirety for a complete description of all coverage terms and conditions.*

**Note:** Words beginning with capital letters are defined within this text.



## **PART A: TRAVEL ARRANGEMENT PROTECTION**

### **Trip Cancellation/Trip Interruption**

In the event You are prevented from taking Your NCL Vacation 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 NCL Vacation cost for:

(a) **Trip Cancellation** - non-refundable cancellation charges imposed by NCL and / or airfare cancellation charges for flights joining or departing Your Sea/Land Arrangements, provided such flights were booked through NCL; 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 NCL Vacation for a covered reason and You do not cancel.

**NOTE:** As respects air cancellation penalties, You will be covered only for Air Arrangements booked through NCL and flights connecting to such Air Arrangements booked through NCL. The Insurer will not pay benefits for cancellation charges imposed on any other air arrangements You may book on Your own.

(b) **Trip Interruption** - unused, non-refundable sea, or land expenses prepaid to NCL 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 origin shown on the original travel ticket).

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 NCL Vacation.

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

**Special Conditions:** You must advise Your travel agent, NCL, 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.

**PLEASE NOTE:** Benefits will not be paid for expenses not refunded in the event of the airline's or NCL's insolvency.

**Important:** The above benefits are subject to the Pre-Existing Condition limitation detailed on Page 4 and other exclusions listed on Page 7.

### **SPECIAL ENHANCED TRIP CANCELLATION PROTECTION**

#### **Provided by Norwegian Cruise Line**

In the event You choose to cancel for a non-insured reason at any time up until departure and You have purchased *Travel Care Free*, You will receive from NCL a cruise credit equal to 75% of the penalty amount imposed by NCL for Your use toward a future cruise. If You purchased *Travel Care Free Platinum*, You will receive a cruise credit equal to 90% of the penalty amount imposed by NCL for use toward a future cruise. This unique program enhancement is offered by NCL as a special service to our valued passengers. Certain restrictions on the use of these cruise credits may apply. To be eligible for credits, notification of cancellation must be given to NCL prior to the ship's departure.

#### **Trip Delay**

The Insurer will pay benefits for Covered Expenses, up to \$500, if Your NCL Vacation 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.

### **PRE-EXISTING CONDITIONS**

**THE INSURER WILL NOT PAY UNDER COVERAGES IN PART A 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 INSURANCE PLAN: (A) FIRST MANIFESTED ITSELF, WORSENER, BECAME ACUTE, OR HAD SYMPTOMS WHICH WOULD PROMPT A REASONABLE PERSON 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.**

**PLEASE NOTE: ALL COVERED REASONS FOR CANCELLATION OR INTERRUPTION OF YOUR NCL VACATION MUST FIRST OCCUR AFTER YOUR EFFECTIVE DATE OF COVERAGE. IF YOU HAVE ANY QUESTIONS CONCERNING THIS EXCLUSION, PLEASE CALL BERKELYCARE AT 1-(800)722-5672 FOR FURTHER CLARIFICATION.**



## **PART B: MEDICAL PROTECTION**

### **Emergency Evacuation**

The Insurer will pay benefits for Covered Expenses, up to \$25,000 (or up to \$50,000 if You purchased *Travel Care Free Platinum*), if an Injury or Sickness commencing during the course of the NCL Vacation 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.

*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 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 NCL Vacation.

In no event will all benefits paid under Emergency Evacuation exceed \$25,000 (or \$50,000 if You purchased *Travel Care Free Platinum*).

### **Repatriation of Remains**

The Insurer will pay the reasonable Covered Expenses incurred, up to \$5,000 (or up to \$10,000 if You purchased *Travel Care Free Platinum*), to return Your body to Your point of origin if You die during the NCL Vacation. *Covered Expenses* include, but are not limited to, expenses for embalming, cremation, coffin for repatriation, and Transportation.

**NOTE:** In no event will all benefits paid under Repatriation of Remains exceed \$5,000 (or up to \$10,000 if You purchased *Travel Care Free Platinum*).

### **Accident & Sickness Medical Expense**

The Insurer will pay benefits, up to \$10,000 (or up to \$20,000 if You purchased *Travel Care Free Platinum*) if You incur necessary Covered Medical Expenses as a result of an Injury, or up to \$10,000 (or up to \$20,000 if You purchased *Travel Care Free Platinum*) 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 NCL Vacation. You must receive initial treatment within ninety (90) days of the accident that 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 that 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.

## **EXCESS COVERAGE PROVISION**

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



## **PART C: BAGGAGE PROTECTION**

### **Baggage/Personal Effects**

The Insurer will reimburse You, up to \$1,500 (or up to \$3,000 if You purchased *Travel Care Free Platinum*), 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 \$400 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 \$750, if Your checked baggage is delayed or misdirected by a 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 a Common Carrier.

**Important:** Coverage for this benefit is secondary to any coverage provided by a Common Carrier and/or insurance specifically insuring the lost, stolen, or damaged item(s).



## **PART D: 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.

### **Emergency Cash Transfer Assistance:**

If You need emergency cash during Your NCL Vacation, 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 NCL Vacation, 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 NCL Vacation, 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; FAX 1-(713) 974-3422.**

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

### **DEFINITIONS**

1. **"Air Arrangements"** - means airfare booked by and prepaid to NCL.
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, sea, or land conveyance operating under a valid license for the transportation of passengers for hire.
4. **"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, aunts, uncles, nieces, nephews, or a Business Partner of You or Your Traveling Companion.
5. **"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.
6. **"Insurer"** - means National Union Fire Insurance Company of Pittsburgh, PA.
7. **"NCL Vacation"** - means prepaid Sea/Land Arrangements made by NCL.
8. **"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.
9. **"Sea/Land Arrangements"** - means sea and/or land arrangements made by NCL.
10. **"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.
11. **"Traveling Companion"** - means up to four persons booked to share the same cabin accommodations as You on Your NCL Vacation.

12. **"You" or "Your"** - means a person who has purchased an NCL Vacation 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 Part A (*except for 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; participation in any professional, semi-professional, or inter-scholastic team sports; being under the influence of drugs or intoxicants unless prescribed by a duly licensed Physician; participation in any felonious act or attempt thereof; scuba diving; skydiving, snowskiing; hang gliding, parachuting (not including parasailing); contests of speed; elective surgery; elective, non-emergency dental treatment or surgery; 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 OR RESULTING FROM:** Breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property; wear and tear, gradual deterioration; insects or vermin; inherent vice or damage; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; theft or pilferage while left unattended in any vehicle; mysterious disappearance.

## **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) The Trip Cancellation protection will become effective on the date this payment is received by NCL.

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 1 day before the commencement of the Sea/Land Arrangements, coverage shall apply from the time of departure from the origination point. (ii) greater than 1 day 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 1 day after the completion of the Sea/Land Arrangements, coverage shall apply until the time of return to the origination point.

(ii) greater than 1 day 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 plan may not be accepted after the NCL Vacation cost has been paid in full.

6) **Eligibility** - This plan is available to U.S. and Canadian residents only.

### **ENROLLMENT PROCEDURE**

1) For Your convenience, the cost of this plan will be automatically billed on Norwegian Cruise Line's invoices and included in the total balance due. Enrollment is made by paying this amount. Please refer to your Norwegian Cruise Line invoice to determine whether or not You enrolled in *Travel Care Free* or *Travel Care Free Platinum*. In order to quickly effect coverage and protect Your NCL Vacation deposit(s), make payment for the applicable plan cost, in addition to Your deposit payment, to Your travel agent/Norwegian Cruise Line. If You do not wish to take advantage of this protection, simply deduct its cost from Your final payment.

2) The plan cost is non-refundable and non-transferable to a future sailing once the initial booking is within NCL's cancellation penalty period.

### **CLAIMS PROCEDURE POLICY NO. 1619-9500222**

1) **EMERGENCIES ARISING DURING YOUR NCL VACATION:** For covered emergencies requiring evacuation or interruption of Your trip, call AIG Assist immediately at the numbers listed on Page 6 or Pages 8-9. Identify yourself by the above policy number and give the details of Your problem or medical emergency.

2) **TRIP CANCELLATION CLAIMS:** Call Your travel agent, Norwegian Cruise Line, and BerkelyCare IMMEDIATELY at the numbers listed below and on Page 9 to notify them of Your

cancellation and to avoid any non-covered expenses due to late reporting. *Please note that even if You are canceling due to a non-insured reason, You must still follow the procedures for filing a Trip Cancellation claim.* BerkelyCare will then forward the appropriate claim form that must be completed by You AND THE ATTENDING PHYSICIAN, if applicable.

**BerkelyCare, Ltd.: 1-(800) 722-5672**

3) **CLAIMS NOTIFICATION UPON YOUR RETURN:** Report Your claim in writing 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 the delay.

### **WHERE TO REPORT CLAIMS**

#### **1. WORLDWIDE EMERGENCY ASSISTANCE (AIG ASSIST)**

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

**1-(800) 543-3797**

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

**1-(972) 699-0200**

**Fax 1-(713) 974-3422**

*\* 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:**

Write to:	Telephone:
BerkelyCare, Ltd.	1-(800) 722-5672
P.O. Box 9366	1-(516) 294-0220

This program was designed for the passengers of  
Norwegian Cruise Line by:



**BerkelyCare, Ltd.**  
**Travel Industry Insurance**

**FOR ADDITIONAL INFORMATION  
REGARDING THIS PLAN,  
call BerkelyCare at:**

**1-(800) 722-5672  
or 1-(516) 294-0220**

**Office Hours 9AM - 5PM (EST)  
Ask for the Norwegian Cruise Line Desk**

This plan is underwritten by: National Union Fire Insurance Company of Pittsburgh, PA  
Executive Offices: New York, New York



A Member Company of American International Group

The Insured agrees to assert any claim it may have under this plan only against the National Union Fire Insurance Company of Pittsburgh, PA through its administrator, BerkelyCare, Ltd., in the manner set forth above. Norwegian Cruise Line is an independent company not affiliated with National Union Fire Insurance Company of Pittsburgh, PA or BerkelyCare, Ltd. and has no liability whatsoever to the Insured for the terms and conditions of this coverage nor for the final disposition of damages claimed in connection with any loss covered by this plan.

#### **NOTICE TO FLORIDA RESIDENTS**

Your homeowner's policy, if any, may provide coverage for loss of personal effects provided by the baggage/personal effects coverage. This insurance is not required in connection with the purchase of tickets for Your NCL Vacation.

Baggage Claims Payment - Claims for damage, destruction, or loss will be paid within twenty (20) days of receipt of acceptable proof of loss.

Legal Actions - No legal action for a claim can be brought against the insurance company until sixty (60) days after receipt of proof of loss, nor beyond five years following that date.

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