



Cruises

Dreaming of setting sail on the high seas? Travellers are covered for travelling on a cruise as part of our standard cover. Whether they're cruising through the South Pacific or embarking on an Alaskan adventure, we've got them covered if their trip heads into choppy waters!

Missed shore excursion

Bob's Mediterranean cruise has been delayed at its port in Barcelona for almost a full day, due to some urgent repairs to the onboard plumbing.

He has a shore excursion at the next port (Valencia), booked through an external operator, that he will now miss. Unfortunately, we don't cover the costs of this missed excursion.

Because he is delayed by more than six hours, we will pay Bob for reasonable additional accommodation and meals, up to the policy limit, keeping him happy until the ship sets sail again.

Domestic or International?

Even when cruising just off the coast of Australia, for example, to Norfolk Island which is outside Australian coastal waters, travellers will need one of our international plans in order to have cover on board for medical treatment.

Norfolk Island and other land destinations visited by cruises do not accept Medicare.



Some of the events we cover:

- ✓ You get sick with gastro on your cruise
- ✓ You're made redundant before you embark on your cruise
- ✓ Your flight is delayed and you need to get to your cruise on time
- ✓ You miss a shore excursion because your cruise is delayed due to severe weather
- ✓ Your cruise formal wear is accidentally lost, stolen or damaged
- ✓ You need medical evacuation from your ship

Emergency on the high seas

Halfway through their Norwegian Fjord cruise, Heather's ten-year old son starts feeling sick and complaining of stomach pain. His condition worsens, until a visit to the ship's doctor confirms he has appendicitis and needs surgery urgently.

The family disembarks at the next port, and her son is taken by ambulance to the local hospital where he stays for four days recovering.

Thankfully, Heather is able to secure a refund from the cruise provider for the unused portion of their cruise.

Meanwhile, we cover the cost of her son's medical treatment, including the ambulance costs. We also cover the cost of the pre-booked non-refundable shore excursions the family can't use, as well as paying an in-hospital allowance while her son is recovering, to cover incidental costs.