

## ASSIST CARD

Please see below for complete information regarding the new cruise vacation protection plan – ASSIST CARD.

### ABOUT ASSIST CARD

Introducing new and exclusive ASSIST-CARD global assistance service for Azamara Club Cruises, Celebrity Cruises and Royal Caribbean International

Assist Card will provide the following protection services:

1. **INSURANCE:** Protection against loss of cruise fare due to cancellations any time prior to sailing, as well as interruption of the cruise voyage itself, by insurance, if cancelled for a covered reason,
2. **ASSURANCE:** Protection against loss of cruise fare due to cancellations any time prior to sailing, as well as interruption of the cruise voyage itself, by future cruise credits, if cancelled for a non-covered reason.
3. **ASSISTANCE: Cashless Medical Services Onboard,** Covering luggage tracking, replacement of lost travel documents, concierge services, legal assistance, help with flight and/or hotel reservations all with 24/7 assistance

#### NOTE:

- Assist Card must be purchased for all guests on a given booking.
- The Assist Card plan cost maybe paid any time prior to final payment and trip cancellation protection takes effect only upon full receipt of the plan cost payment.
- Guests who purchase Assist Card after the final payment date are not eligible to receive the “Any Reason” cancellation coverage
- Assist Card can be purchased up to 3 days prior to the sail date.
- Assist Card is optional, albeit strongly recommended. Full plan description detailing the terms, conditions and exclusions, can be found on the web site, [www.assist-card.com/cruiseassist/](http://www.assist-card.com/cruiseassist/)
- Assist Card will be auto added to cruise bookings made through Cruise Match for a limited coverage. You have the option to remove it from the booking. However, once removed, it cannot be added to the booking through Cruise Match but via the URL [www.assist-card.com/cruiseassist](http://www.assist-card.com/cruiseassist)

### ASSIST CARD PRICING

For per person cruise coverage up to USD 3000, applicable premium amount is as under:

USD 8.00 per person per day for guest up to 74 years of age inclusive

USD 12.00 per person per day for guests 75 years up to 90 years of age.

Eg:

If Guest is up to 74 years of age inclusive and takes a 7-night cruise, the rate will be calculated USD 8.00 x 8 days = USD 64 per person

If Guest is between 75 - 90 years of age inclusive and takes a 7-night cruise, the rate will be calculated USD 12.00 x 8 days = USD 96 per person

For optional per person cruise coverage of up to USD 10,000, additional coverage can be purchased in increments of USD 1000 as per premium amounts listed below.

Extra Premium	Enhanced Cruise Portion Coverage
USD 40	USD 4,000
USD 50	USD 5,000
USD 60	USD 6,000
USD 70	USD 7,000
USD 80	USD 8,000
USD 90	USD 9,000
USD 100	USD 10,000

To calculate the AC plan cost:

1. Calculate amount payable for cruise coverage of up to USD 3000 - USD 8 per person per day i.e.,  
 $\text{USD } 8 \times 13 = \text{USD } 104.00$
2. Calculate extra premium for enhanced cruise portion coverage in increments of USD 1000 i.e.,  
for USD 4000. The extra premium as per the above grid is USD 40

Therefore, total plan cost is  $\text{USD } 104 + \text{USD } 40 = \text{USD } 144$  per person

**NOTE: Guest above the age of 74 years cannot purchase excess premium, they will get the Coverage only up to USD 3000**

#### ASSIST CARD BOOKING

- Cruise coverage up to USD 3000 will be auto added to a reservation created through cruise match reservation system. Once removed from the reservation, the only way it can be added to a reservation is through the URL – [www.assistcard.com/cruiseassist/](http://www.assistcard.com/cruiseassist/)
- For cruise coverage exceeding USD 3000, Assist Card to be booked online at [www.assistcard.com/cruiseassist/](http://www.assistcard.com/cruiseassist/)

#### ASSIST CARD PAYMENTS

- For coverage booked online at [www.assistcard.com/cruiseassist/](http://www.assistcard.com/cruiseassist/), payment can only be accepted via a **credit card**.
- Guests will need to complete and sign a credit card authorisation form to enable us to book and pay for Assist Card – Shall forward this form separately as this will also include guest's contact information and some personal details.

#### GLOBAL CRUISE COVERAGE CLAIMS

##### Covered Reasons

Provided and administered by Assist card directly through an online claim process which will be initiated by the guest.

Payment for covered claims will be mailed directly to each guest.

#### Any Reason Cancellation

Provided and administered by Azamara Club Cruises, Celebrity Cruises and Royal Caribbean International  
Guests will get a future cruise credit up to 75% of the cruise vacation cost towards a future cruise

#### ASSIST CARD REFUNDS

- If a trip is cancelled outside of cruise penalty cancellation period, as per applicable policies of the cruise lines, the amount paid for Assist Card insurance coverage will be refunded to the original form of payment.
- No refunds of insurance premium inside of cruise penalty cancellation period as per applicable policies of the cruise line.

Also, attached is the general information including terms and conditions document updated with information on Assist Card. Please discard previous versions and use this with immediate effect. Send the attached document (Assist Card Global Cruise Protection Plan) which includes highlights of the program along with the terms and conditions document.

#### Cruise Cancellation Claim with Assist Card:

	Days	Penalty	Refund	Refund through Assist Card
<b>Medical Reason</b>	59-45 Days	Deposit Amount	Balance after the Deposit Amount	Claim shall be filed by <b>the guest</b> the same will be assessed by Assist Card and based on their investigation Refund (if any) will be done by Assist Card direct to the guest's Bank Account or else Future Cruise Certificate for 75% of the penalty amount will be issued
	44-15 Days	50% of the Cruise Fare (Cruise Cost + NCCF )	Taxes and Gratuities + 50% of (Fare + NCCF )	Claim shall be filed by <b>the guest</b> the same will be assessed by Assist Card and based on their investigation Refund (if any) will be done by Assist Card direct to the guest's Bank Account or else Future Cruise Certificate for 75% of the penalty amount will be issued
	14-0 Days	100% of the Cruise Fare ( Cruise Cost +NCCF)	Taxes and Gratuities	Claim shall be filed by <b>the guest</b> the same will be assessed by Assist Card and based on their investigation Refund (if any) will be done by Assist Card direct to the guest's Bank Account or else Future Cruise Certificate for 75% of the penalty amount will be issued

	Days	Penalty	Refund	Refund through Assist Card
<b>Any Other Reason</b>	59-45 Days	Deposit Amount	Balance after the Deposit Amount	Claim shall be filed by <b>the guest</b> the same will be assessed by Assist Card and Future Cruise Certificate for 75% of the penalty amount will be issued
	44-15 Days	50% of the Cruise Fare (Cruise Cost + NCCF )	Taxes and Gratuities + 50% of (Fare + NCCF )	Claim shall be filed by <b>the guest</b> the same will be assessed by Assist Card and Future Cruise Certificate for 75% of the penalty amount will be issued
	14-0 Days	100% of the Cruise Fare ( Cruise Cost +NCCF)	Taxes and Gratuities	Claim shall be filed by <b>the guest</b> the same will be assessed by Assist Card and Future Cruise Certificate for 75% of the penalty amount will be issued

- Claim has to be filed with Assist Card Directly.
- The Refund amount is entirely based on the assessment done by Assist Card
- The refund Process may take upto 90 days from the time claim is filed
- Assist Card is Third Party Arrangement to safeguard guests against Cancellation Penalty