

**IMPORTANT!**  
**Only passenger resident in Finland can be insured**

# Travel Insurance For Your Cruise

## Why Buy Travel Insurance?

Even the best-planned travel can be impacted by unexpected illness medical emergencies, delayed arrival, loss or damage of luggage. Buying travel insurance is therefore important, even if you already have one, for example your home insurance or through your credit card, which may not cover all the needs and expenses related to a trip or may not have sufficient limits. In addition, Europ Assistance travel insurance offers greater serenity during the cruise, ensuring direct medical assistance 24 hours a day and direct payment of medical expenses as well as organising any transfers or returns by bearing the costs directly. It is therefore worth buying travel insurance to get the maximum possible cover and enjoy a worry-free travel experience.

## Here are 3 real-life scenarios to think about:



You or your partner have an accident or develop an illness just a few days before your holiday. Your planned trip has been paid for in advance and may need to be cancelled due to a medical reason. With Cancellation Coverage you can be reimbursed for the penalty you have been charged.



Your luggage never showed up at baggage claim at your destination and it's been more than 6 hours. Now you have to buy personal items and clothing you'll need until it's returned to you. With Baggage Coverage the cost of necessary items that you purchase can be reimbursed.



You're on the cruise ship and broken your leg. You require emergency medical transport to get to the nearest hospital for the care and medical attention you need. Assistance, Transportation and Medical Coverages can be the solution arranging and paying directly all the costs.

## Why Choose Europ Assistance?

With Europ Assistance, you're covered by a company with 60 years of experience and backed by one of the world's largest insurance providers. Our success is built on our reputation for assisting travelers in the most difficult of circumstances and delivering travel protection solutions designed to meet your needs.

Note: All insurance coverages are subject to per person and per plan benefit limits.



# MSC Travel Cancellation Coverage

## Premiums

Price up to	Gross Premium (EUR)
EUR 700	56,00
EUR 1.200	100,00
EUR 1.500	133,00
EUR 3.100	155,00
EUR 4.500	177,00
EUR 6.500	199,00
EUR 80.000	200,00

For "World Tour Cruises"

Price up to	Gross Premium (EUR)
EUR 80.000	200,00

MSC TRAVEL CANCELLATION COVERAGE has the purpose to cover you against the cost of cancelling for events that occur to you before the Trip starts, subject to the applicable exclusions and limitations set out in the Schedule of Benefits.

Europ Assistance will refund you the penalty charged to you by MSC. E.g. for an acute illness, accident or death that affects you, the travelling companion, or a family member.

## MSC Travel Coverage \*

### Premiums

#### Europewide

Days	Gross Premium (EUR)
Day 1	19,00
Per additional day	9,00

#### Worldwide

Days	Gross Premium (EUR)
Day 1	29,00
Per additional day	10,00

MSC TRAVEL COVERAGE is for those who already have a basic annual travel insurance or travel insurance through a credit card. This insurance is a supplement for travel coverage found in certain credit card insurances and annual travel insurances.

### Main Coverages

- ☐ Extra for personal belongings
- ☐ Unused Cruise Days
- ☐ Insurance cover for travel documents
- ☐ Insurance cover for crisis assistance
- ☐ In case of evacuation
- ☐ Delay compensations

*\*(only to be added to MSC Travel Cancellation Coverage and for cruises up to 15 nights)*

## MSC Travel Coverage Total \*

### Premiums

#### Europewide

Days	Gross Premium (EUR)
Day 1	37,00
Per additional day	10,00

#### Worldwide

Days	Gross Premium (EUR)
Day 1	47,00
Per additional day	11,00

MSC TRAVEL COVERAGE TOTAL is for those who do not have any other basic annual travel insurance or travel insurance through a credit card.

### Main Coverages

- ☐ Illness/Accident Assistance
- ☐ Baggage Cover
- ☐ Family member travel
- ☐ Repatriation
- ☐ Unused Cruise Days
- ☐ Death and Disability compensation
- ☐ Deductible Coverage
- ☐ Property Damage and Legal aid
- ☐ Assault protection
- ☐ Delay compensations

*\*(only to be added to MSC Travel Cancellation Coverage and for cruises up to 15 nights)*

