



Product details

MSC EXTRA COVID-19





SECTION I - DESCRIPTION OF COVER



WHAT IS INSURED?

SUBJECT OF THE INSURANCE

A) COVID-19 CANCELLATION COVER

You can request travel cancellation costs cover when needing to cancel travel booked upon testing positive to COVID-19, ascertained by positive tests for

- you and/or your live-in family members directly;
- your travel companion directly.

You can request this cover even if, before the first embarking, you test positive at the MSC CRUISES S.A. triage and you are therefore prevented access to the cruise ship.

Europ Assistance will indemnify the penalty, applied contractually by the Tour Operator:

- to you
- and, if they are insured and registered in the same file as you:
- to your family members;
 - to one of your travel companions.

If several Insured Parties are registered to travel together at the same time, in the absence of any other persons of the same nuclear family, you shall specify only one person as “travel companion”.

Even if bookings are made separately, they will still be considered as part of the same file if the penalty document states “Travels with”.

Europ Assistance reimburses the full penalty charged up to the limit to liability envisaged in the contract with the Travel Organisation, which shall never exceed **Euro 3,000.00 per Insured Party and Euro 10,000.00 per booking.**

Europ Assistance does not reimburse:

- port services, booking management and duties;
- agency fees and insurance premiums;
- in the event of the purchase of air tickets, airport taxes that can be reimbursed by the air carrier.





Please note!

This cover envisages a Percentage Excess charge. See Article “*Limitations of Cover*” of *Section II*.

The Percentage Excess does not apply:

- in the event of a change and/or forced renunciation of travel due to hospitalisation (excluding day hospital and accident and emergency)
- in the event of death.

B) TRAVEL ASSISTANCE COVER

THESE COVERS APPLIE AS SECONDARY RISK TO ANY OTHER INSURANCE COVER IN PLACE.

Europ Assistance provides the following services in the event of COVID-19 epidemics/pandemics, striking:

- you
 - one of your family members travelling with you, as long as insured and registered on the same booking
 - a travel companion, as long as insured
- or if the consequences are experienced at the place in which you find yourself during your Travel.

The assistance services are supplied up to once per Insured Party, per type within the period of policy duration.

1. RETURN TO THE RESIDENCE

If you, your family members registered on the same travel file and a potential travel companion do not manage to return to the place of residence using the vehicles you had booked at the start of travel, call the Organisational Structure.

The medical platform helps you book the tickets necessary for your return home (if it is technically-practically feasible to proceed).

Air tickets will always be economy class.

Europ Assistance pays the cost of the return ticket up to a **maximum of Euro 500.00 per insured party and Euro 2,000.00 per Claim.**

Europ Assistance may ask for the tickets you were unable to use to return home, to be returned to it.

2. MEDICAL TRANSFER COVER

If you and your family, registered in the same travel file and a potential travel companion should be transferred to the “COVID-19 Structure” made available by MSC CRUISES S.A. by the local authorities or at your place of residence, call the Organisational Structure.

Europ Assistance refunds the cost of transfer up to a **maximum of Euro 500.00 per insured party and Euro 2,000.00 per Claim.**





3. COVID MEDICAL EXPENSES COVER

Europ Assistance pays (if it is technically-practically feasible to proceed) or refunds you for any urgent medical/pharmaceutical/hospital expenses that cannot be deferred, incurred at the place of the claim, as follows:

CASE A) during the period for which your travel extends in the event of sudden illness or injury not connected with a COVID-19 epidemic/pandemic. **The limit to liability is Euro 5,000.00.**

CASE B) during travel in the event of illness relating to COVID-19 epidemic/pandemic, ascertained by positive testing. **The limit to liability is Euro 5.000.00.**

Limits of liability are per Insured Party and per period of Cover duration.

4. INDEMNITY COVER FROM HOSPITALISATION IN QUARANTINE

If you are hospitalised in a “COVID-19 Structure” made available by MSC CRUISES S.A. insofar as you are found positive at the triage performed by MSC before embarking, Europ Assistance will pay you an indemnity of up to **Euro 150.00 per day for up to 15 days.**

Limits of liability are per Insured Party, per claim and per period of Cover duration.

5. TRAVEL QUOTA REIMBURSEMENT COVER

If you, your family member travelling with you or your travel companion, registered simultaneously, are forced to interrupt travel in the event of:

- hospitalisation for COVID-19 epidemic/pandemic;
- forced quarantine due to COVID-19;
- rules/orders issued by your country of origin that force you to return to your place of residence early;

Europ Assistance will pay you the pro-quota of the cruise days lost until completion of travel, starting from the day on which travel is interrupted.

6. INDEMNITY COVER FOR HOSPITALISATION

If, within 15 days of returning from Travel you were hospitalised for at least 7 consecutive days for COVID-19, Europ Assistance pays you an **Indemnity of Euro 1,000.00** per Insured Party, per claim and per period of duration of Cover.





WHERE IS THE COVER VALID?

TERRITORIAL SCOPE

All Countries throughout the world.



WHEN DOES COVER START AND END?

EFFECTIVE DATE AND DURATION OF COVER

Cover is effective from the travel start date to the travel end date.

The COVID-19 Travel Cancellation Cover runs from 24:00 on the day on which the cruise is booked until the date on which it starts. Start of Travel means: the time of the first check-in and in any case until the MSC CRUISES S.A. triage at first embarkation on the ship.

The HOSPITALISATION INDEMNITY Cover is effective from the date on which you return and ends 15 days later.

SECTION II - EXCLUSIONS AND LIMITATIONS OF COVER



WHAT IS NOT INSURED?

EXCLUSIONS

• GENERAL EXCLUSIONS FOR ALL COVER

All cover excludes claims caused by:

- a) fraud;
- b) flooding, deluge, volcanic eruptions, earthquakes, atmospheric phenomena classed as natural disasters, atom nucleus transmutation, radiation caused by the artificial acceleration of atomic particles;
- c) wars, strikes, revolutions, popular turmoil or movements, looting, acts of terrorism and vandalism.

The cover also excludes:





- **EXCLUSIONS FROM INDIVIDUAL COVER**

A) COVID-19 CANCELLATION COVER

You are also not insured if cancellation depends on or is caused by:

- a) theft, robbery, loss of identification and/or travel documents;
- b) bankruptcy of the Carrier or Tour Operator/Travel Agency/MSC CRUISES S.A.;
- c) cancellation by the Tour Operator/Travel Agency/MSC CRUISES S.A.;
- d) deposits and/or advances that are not justified by penalty tax documents;
- e) failure to send the communication (pursuant to the section “OBLIGATIONS OF THE INSURED PARTY IN THE EVENT OF A CLAIM”) before the travel/stay start date, except for cases of cancellation caused by death or hospitalisation of at least 24 consecutive hours (excluding day hospital and accident & emergency) of a family member;
- f) epidemics and pandemics except for that due to COVID-19;
- g) all else not indicated under the Art. entitled “Subject of the Insurance”.

B) TRAVEL ASSISTANCE COVER :

2) medical transfer cover; 4) indemnity cover from hospitalisation in quarantine; 5) travel quota reimbursement cover; 6) indemnity cover for hospitalisation.

Moreover, claims are excluded as caused by:

- a) bankruptcy of the Carrier or Tour Operator/Travel Agency/MSC CRUISES S.A.;
- b) cancellation by the Tour Operator/Travel Agency/MSC CRUISES S.A.;
- c) epidemics and pandemics except for that due to COVID-19;
- d) all else not indicated under the Art. entitled “Subject of the Insurance”.

The following cases are also excluded:

- Failure to comply with orders/rules issued by the supervisory bodies/host countries or countries of origin;
- events for which MSC CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code.
-

3) MEDICAL EXPENSES REIMBURSEMENT COVER

Claims depending on the following are also excluded:

- a) mental diseases and psychological disturbances in general, including cerebral organic syndromes, schizophrenia, paranoia, manic-depressive forms and related consequences/complications;
- b) voluntary termination of pregnancy, non-premature delivery, assisted reproduction and their complications;
- c) illnesses that are the expression or direct consequence of chronic pathological situations or situations in place at the time the travel began, except for unexpected worsening of pre-existing illnesses at the time of departure;
- d) injuries deriving from the following activities: practice of air sports and activities in the air in general, extreme sports if practised outside sports organisations and without the envisaged safety criteria, acts of bravado and all injuries suffered as a consequence of professional sports or in any case sports activities not on an amateur level (including races, trials and training);
- e) removal and/or transplant of organs;





- f) automotive, motorcycle or motor boat races and related tests and training;
- g) abuse of alcohol or psychological drugs;
- h) use of mind-altering and hallucinogenic substances;
- i) attempted suicide or suicide;
- j) all else not indicated under the Art. entitled "Subject of the Insurance".

The following cases are also excluded:

- Failure to comply with orders/rules issued by host countries or countries of origin;
- events for which MSC CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code.

Europ Assistance will also not pay you for:

- all the expenses incurred by you if no declaration has been made to Europ Assistance, directly or through third parties, of the hospitalisation or emergency treatment;
- expenses to treat or eliminate physical defects or congenital malformations, aesthetic applications, nursing care, physical therapy, spa or weight-loss treatments;
- dental care expenses following sudden illness;
- costs for the purchase and repair of spectacles and contact lenses;
- orthopaedic and/or prosthetic device expenses following sudden illness;
- check-ups at home for situations consequent to illnesses that began during travel;
- transport and/or transfer expenses to the Healthcare Institute and/or the place of your accommodation.



ARE THERE LIMITS TO COVER?

INTERNATIONAL SANCTIONS

Europ Assistance. is not required to guarantee insurance cover and is not obligated to pay the Compensation, nor to pay any benefit under these Insurance Conditions, if the provision of such cover or the payment of such Compensation or benefit exposes Europ Assistance Italia S.p.A. to sanctions, bans or restrictions under resolutions of the United Nations or to trade or economic sanctions or revocatory orders under the laws of regulations of the European Union or USA. This clause will prevail over any conflicting condition set out in these Insurance Conditions.

The link below gives an updated list of the Countries subject to sanctions

<https://www.europ-assistance.com/en/who-we-are/international-regulatory-information>

The policy shall not apply in the following Countries: Syria, North Korea, Iran, Venezuela and Crimea.

Please note!

If you are a "United States Person" and you are in Cuba, in order to receive the assistance and compensation under the Policy, you must provide evidence to Europ Assistance that you were in Cuba in compliance with US laws.





If you were not authorised to travel to Cuba, Europ Assistance may not provide assistance nor pay compensation.

LIMITS TO THE COVER

- **CONTINUED STAY ABROAD**

Maximum cover duration in the period of validity of the Insurance is 60 consecutive days.

- **LIMITS TO INTERVENTION**

The services/cover are not provided in Countries in a state of declared or of de facto war. Such Countries are those given on the website <https://www.europassistance.it/paesi-in-stato-di-belligeranza>, which have a risk level declared as equal to or above 4.0.

Countries whose state of war has been made publicly known are considered to be in a state of declared or of de facto war.

Services are also not supplied in any Countries in which, at the time the claim is declared and/or assistance requested, there is a state of popular tumult.

It is also not possible to provide services in kind (and therefore assistance) where the local or international authorities do not allow private individuals to provide direct assistance, regardless of whether or not there is a war risk applicable at the time.

A) COVID-19 TRAVEL CANCELLATION COVER

- **PERCENTAGE EXCESS CHARGES**

The cover includes a 15% excess charge of the amount of the penalty, in the event of renunciation and/or change of travel for any reason other than hospitalisation or death.

If the penalty exceeds the limit to liability indicated in the policy, the percentage excess charge is calculated on the latter.

B) TRAVEL ASSISTANCE COVER

- **LIMIT TO LIABILITY**

Europ Assistance will not compensate damages:

- caused by the intervention of the authorities of the Country in which assistance is given,
- consequent to any other random and unforeseeable circumstances.

It is also specified that the application of the services is in any case subject to the limits and provisions imposed by the local, medical and government authorities.





SECTION III - OBLIGATIONS OF THE INSURED PARTY AND OF EUROP ASSISTANCE



WHAT ARE YOUR OBLIGATIONS? WHAT ARE YOUR INSURER'S OBLIGATIONS?

ADDITIONALLY, FOR EACH COVER, YOU WILL NEED TO PROVIDE US WITH ADDITIONAL INFORMATION/DOCUMENTS, AS SPECIFIED BELOW:

A) COVID-19 TRAVEL CANCELLATION COVER

In the event of cancellation of the travel, you must open a claim: within five calendar days of the onset of the cause of the renunciation and in any case before the travel start date, specifying:

- the reason for the cancellation or change;
- statement of account of the penalty issued by MSC CRUISES S.A.;
- statement of account of the penalty issued by the Travel Agency.

The report must also include:

- results of the positive COVID-19 tests (swab and blood test);
- certificate of the hospital at which you were hospitalised for COVID-19;
- travel registration card or similar document;
- receipts (deposit, balance, penalty) of payment of the travel or rental;
- billing statement of confirmation as issued by the Travel Agency/Organisation;
- invoice relating to the penalty charged, issued by the Contracting Party and Travel Agency/Organisation;
- copy of the cancelled ticket;
- travel regulation and programme;
- travel documents (visas, etc.);
- travel confirmation contract.

B) TRAVEL ASSISTANCE COVER

*Always call the Europ Assistance medical platform at MSC dedicated phone number. The medical platform operates 365 days a year, 24 hours a day.
Do not do anything until you have contacted the medical platform*

In the event of an emergency, call the Emergency Service.
If you do not contact Europ Assistance, it cannot guarantee you cover.

2) MEDICAL TRANSFER COVER

You must open the claim within sixty days of when the claim took place.

You must send the following data/documents:

- original copies of invoices, receipts or tax receipts for the expenses incurred, complete with tax data (VAT no. or tax code) of the issuers and parties to whom the receipts are made out;





- results of the positive COVID-19 tests (swab and blood test);
- certificate of the hospital at which you were hospitalised for COVID-19;

3) MEDICAL EXPENSES COVER

In case of a claim *you must call the medical platform immediately, at MSC dedicated phone number,*

In case of reimbursement you must open a claim no more than sixty days after the claim occurred.

You must send the following data/documents:

- the Emergency certificate written on the place of the claim indicating the pathology suffered or medical diagnosis certifying the type of injury suffered and how it took place;
- a true copy of the original medical record, if hospitalised;
- original copies of invoices, receipts or tax receipts for the expenses incurred, complete with tax data (VAT no. or tax code) of the issuers and parties to whom the receipts are made out;
- medical prescription for purchase of medicinal products with original receipts of the medicinal products purchased.
- results of the positive COVID-19 tests (swab and blood test);

4) INDEMNITY COVER FROM HOSPITALISATION IN QUARANTINE

Open a claim within sixty days of when the claim took place.

You must send the following documentation:

- results of the positive COVID-19 tests (swab and blood test);
- certificate of start and end of time spent in the “COVID-19 Structure”
- original copies of invoices, receipts or tax receipts for the expenses incurred, complete with tax data (VAT no. or Tax Code) of the issuers and parties to whom the receipts are made out.

5) TRAVEL QUOTA REIMBURSEMENT COVER

Open a claim within sixty days of when the claim took place.

You must send the following documentation:

- statement of registration;
- hospitalisation certificate;
- medical certificate attesting to the mandatory nature of the quarantine;
- documentation certifying the obligation to return to the country of origin;

6) INDEMNITY COVER FOR HOSPITALISATION

Open a claim within sixty days of when the claim took place.

You must send the following documentation:

- certificate of discharge from the Hospital in which you were hospitalised for COVID-19, stating the reason and duration of hospitalisation.

For the claims management of all cover:

Europ Assistance may ask you for other documents if necessary to assessing the claim.

You are obliged to provide them.

If you fail to fulfil your obligations in the event of a claim, Europ Assistance may decide not to reimburse you.





CRITERIA FOR LIQUIDATION OF THE DAMAGES

6) INDEMNITY COVER FOR HOSPITALISATION

In the event of death, before Europ Assistance has paid the indemnity as per Cover 4) **HOSPITALISATION INDEMNITY**, your heirs will be entitled to receive the payment that would have been due to you, merely by showing their entitlement to indemnity/per diem by providing Europ Assistance with the documentation required under the Art. entitled “Obligations of the Insured Party in the event of a Claim”.

5) TRAVEL QUOTA REIMBURSEMENT COVER

Europ Assistance will refund you on the basis of the individual cost of the cruise only, divided by the number of days of duration and multiplied by the number of days left to completion of the cruise (pro-rata temporis) excluding the day of leaving the ship.





GLOSSARY

Insured Party: the natural person who resides/is domiciled in XXX, who has purchased a tour package from the Contracting Party (to whom we also refer as “you”).

Insurance Conditions: Policy clauses containing: the General Insurance Conditions for the Insured Party, a description of the Cover, exclusions and limitations of Cover and the obligations of the Insured Party and Europ Assistance.

Contracting Party: MSC CRUISES S.A. that stipulated the policy with Europ Assistance in favour of its clients.

Travel Companion: the insured person with the same policy and registered for travel together with and at the same time as you.

COVID-19: acronym for COronaVirus Disease 19.

Domicile: the place in which the natural person has established their main place of business.

EUROP ASSISTANCE SA, a "société anonyme" incorporated in France with a share capital of 46,926,941 €, registered with the Nanterre Trade and Companies Register under No. 451 366 405, having its registered office at 1 promenade de la Bonnette – 92230 Gennevilliers, France, regulated by the French Insurance Code and acting through its Irish branch EUROP ASSISTANCE S.A., IRISH BRANCH, registered with the Irish Companies Registration Office under No. 907 089, having its registered office at 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland.

Event: the damaging event that gives rise to one or more claims.

Family member: husband/wife, live-in companion more uxorio, civil union partner, children, parents, siblings, sons/daughters-in-law, grandparents, grandchildren, nieces/nephews, mothers/fathers-in-law, aunts/uncles, brothers/sisters-in-law, first cousins and all others living with you as long as such is proven by a valid personal data certificate.

Cover: insurance cover not included in the definition of “Assistance” for which Europ Assistance proceeds directly to refund the damage suffered by you, as long as the related premium has been regularly paid.

Indemnity/Compensation: the amount paid to you by Europ Assistance in the event of a claim.

Injury: the event caused by pure bad, external luck resulting in bodily injury that can objectively be noted and with the consequence of: death, permanent invalidity or temporary incapacity.





Healthcare Institute: the public hospital, clinic or care home, whether in an agreement with the National Health Service or private ones, duly authorised to provide medical surgical assistance. Thermal spa facilities, convalescence and residential care facilities and dietary and beauty clinics are excluded.

Illness: a change in health not caused by an injury.

Chronic Illness: illness that is pre-existing as at the start date of the individual insured travel and which has, in the last 12 months, involved diagnostic investigations, hospital stays or treatment/therapy.

Sudden illness: an illness of acute onset of which the Insured Party was not aware and which in any case has not been a manifestation, even if sudden, of a pathology known to the Insured Party and which arose prior to the start of travel.

Pre-existing illness: illness that is the expression or direct consequence of chronic or pre-existing pathological situations in place at the start of the insured travel.

Maximum Cover/Amount Insured: the maximum amount, established in the Policy, for which Europ Assistance undertakes to provide the Cover and/or Assistance in your favour, for one or more claims made during travel.

Service: the assistance to be supplied in kind and, therefore, the aid that must be provided when required, by Europ Assistance, through the medical platform.

Residence: the place in which the natural person has his/her habitual place of residence.

Hospitalisation: an overnight stay in a Healthcare Institute.

Risk: the probability that the event covered, namely the claim, will occur.

Claim: the individual event that may occur while the Insurance is valid and which results in the request for Cover, indemnity of the damage suffered or compensation for damages caused and which comes under the terms of the Policy.

Medical/Pharmaceutical/Hospital Expenses: these are the expenses of surgery (fees of the surgeon, aide, assistance, anaesthetist, operating theatre fees and surgical materials) and healthcare expenses (hospitalisation fees, specialised medical consultancies, medicinal products, examinations and diagnostic tests).

COVID-19 Structure: hospitalisation or quarantine structure identified by MSC CRUISES S.A., by the local health authorities and/or by the Organisational Structure.

Travel: the transport, stay or lease, in accordance with the relevant contract or other valid travel instrument or document, which starts when you begin to use the first contractually agreed service and ends upon the completion of the final service provided for in the said contract..





Guarantees Table

The amounts below are subject to the exclusions and the terms and conditions stipulated in the General Conditions and the Special Conditions.

Guarantee	Maximum Coverage	FRANCHISE
CRUISE CANCELLATION		
➤ Covid -19	3.000 € per person and Euro 10.000 € per booking.	➤ 15%
RETURN TO THE RESIDENCE		
➤ Europ Assistance pays the cost of the return ticket	➤ 500 € / per person – 2.0000 € per booking	
MEDICAL TRANSFER COVER		
➤ If you and your family, registered in the same booking and a potential travel companion should be transferred to the “COVID-19 Structure” made available by MSC CRUISES S.A. by the local authorities or at your place of residence, Europ Assistance refunds the cost of transfer	➤ 500 € / per persn – 2.000 € per booking	
MEDICAL EXPENSES COVER		
➤ during the period for which your travel extends in the event of sudden illness or injury not connected with a COVID-19 epidemic/pandemic	➤ 5 000 €	
➤ during the period for which your travel extends in the event of sudden illness or injury not connected with a COVID-19 epidemic/pandemic	➤ 5.000 €	
INDEMNITY COVER FROM HOSPITALISATION IN QUARANTINE		
➤ If you are hospitalised in a “COVID-19 Structure” made available by MSC CRUISES S.A. insofar as you are found positive at the triage performed by MSC before embarking, Europ Assistance will pay you an indemnity	➤ 150 €/day maximum 15 days	
INDEMNITY COVER FOR HOSPITALISATION		
➤ If, within 15 days of returning from Travel you were hospitalised for at least 7 consecutive days for COVID 19, Europ Assistance pays you an Indemnity	➤ 1.000 € per person	





TRAVEL QUOTA REIMBURSEMENT
COVER

- Europ Assistance will pay you the pro-quota of the cruise days lost until completion of travel, starting from the day on which travel is interrupted.
-

