



REGENTCARE GUEST TRAVEL PROTECTION PROGRAM

Designed for the guests of Regent Seven Seas Cruises

We want to ensure that your Regent Seven Seas Cruises vacation is not only exceptional, but also that you have coverage while traveling. That's why we make the RegentCare Guest Travel Protection Program available to our guests. It is designed to help you recoup your vacation investment should you need to cancel your trip for a covered reason and to mitigate losses due to unexpected occurrences and expenses while traveling. Coverage included in the plan, such as cancellation, medical, evacuation, delay and baggage benefits, is outlined below.

For a description of plan benefits and limitations, please refer to the RegentCare Guest Travel Protection Plan. For a list of frequently asked questions regarding the plan, view our RegentCare Guest Protection Plan FAQ's or call Aon Affinity, the plan administrator at 800.453.4023.

Plan Coverage	Maximum Benefit Limit Per Person
	RegentCare
Trip Cancellation	Up to Total Cruise Cost, \$50,000 Maximum
Trip Interruption	Up to Total Cruise Cost, \$50,000 Maximum
Travel Delay/Missed Connection	\$1,000
Emergency Evacuation/Repatriation of Remains	\$50,000
Accident Medical Expense	\$10,000
Sickness Medical Expense	\$10,000
Baggage and Personal Effects	\$2,500
Baggage Delay	\$1,000
Accidental Death & Dismemberment: Air Common Carrier Only	\$75,000
24-Hour Worldwide Emergency Assistance	Services provided by On Call International

PLAN AHEAD WITH THE..... REGENTCARE GUEST TRAVEL PROTECTION PROGRAM

Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This plan provides cancellation coverage for your trip and other insurance coverages that apply only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker.



RegentCare Guest Travel Protection Program

Frequently Asked Questions

General

- Why should I purchase RegentCare?
- What does it cover?
- Are my airline tickets covered?
- Is there help while I'm traveling?
- Where can I call for more information?

Enrollment

- When is payment for the plan due?
- How do I enroll in RegentCare?
- When does coverage go into effect and will it cover me for the entire length of my cruise?

Claims

- What happens if I need to cancel my cruise?
- What happens if my traveling companion cancels their cruise but I still want to travel?
- What happens if my flight is delayed or cancelled?
- How do I get reimbursement if my bags and/or personal items are damaged/stolen/lost while I am traveling?
- If I require medical care while on my cruise, are my medical bills covered?
- How do I file a claim?

Definitions/Exclusions

- Who is considered an "Immediate Family" member under the plan?
- Are there exclusions?
- What is the Pre-Existing Condition Exclusion?

See answers to these frequently asked questions below.

General Section Answers

Why should I purchase RegentCare?

You've saved, you've waited, and now you're all set to go on the vacation of your life – a Regent Seven Seas Cruises Vacation. Preparing for your vacation includes covering yourself against unfortunate occurrences that threaten to interfere with even your best-laid plans. By purchasing RegentCare, you may be eligible for coverage against cancellation penalties, medical costs, baggage loss, and delays, as well as gain access to a wide range of traveler's assistance services.

Did you know that RegentCare may cover you if:

- Someone in your immediate family has an illness or injury, even if they aren't scheduled to travel with you
- You become ill and can't travel because your child comes down with the chicken pox and you are quarantined
- Your house becomes flooded due to a hurricane
- A family member back home passes away and you must return from your vacation early
- Your luggage is lost by the airline
- You twist your ankle and must visit a doctor while traveling
- Many other unforeseeable events as listed in the RegentCare Guest Travel Protection Program.

What does it cover?

RegentCare includes pre and post-departure coverage for the following:

Trip Cancellation and Trip Interruption

If you must cancel or interrupt your cruise for a covered reason, the plan provides coverage up to your TOTAL CRUISE COST.

Covered reasons include illness, injury or death to you, a traveling companion or a covered family member. Additional covered reasons for cancellation include jury duty, subpoena, having a home made uninhabitable by a natural disaster, hijacking, being quarantined and being involved in a documented traffic accident en route to departure. Please refer to the RegentCare Guest Travel Protection Program for details.

Trip Delay/Missed Connection

If you should miss the departure of your cruise due to carrier-caused delays or other covered reasons, the plan reimburses up to \$1,000 for covered expenses such as accommodations, meals, and transportation expenses in order to catch up to the cruise or to return home.

Emergency Evacuation/Repatriation of Remains

If an injury or illness requires emergency medical transportation to the nearest appropriate medical facility, the plan will pre-pay up to \$50,000 for covered transportation expenses. In addition, in the event of your death, the plan pays up to \$50,000 toward the expenses associated with transporting your remains.

Medical Protection

If you become ill or injured while on your cruise, the plan will reimburse up to \$10,000 in medical expenses. Medical coverage while traveling overseas is particularly important as Medicare and HMO's may not cover medical expenses incurred outside the U.S.

Baggage Protection

If your baggage and/or personal effects should become lost, stolen or damaged during or while in transit to or from your cruise, the plan will reimburse up to \$2,500. The plan also includes baggage delay protection, covering you up to \$1,000 for the purchase of necessary items in the event your luggage is delayed by a common carrier for more than 24 hours during your cruise.

24-Hour Worldwide Emergency Assistance

24-hour emergency telephone assistance hotline provided by On Call to help with travel-related emergencies ranging from cash transfer, legal, dental, or medical referral, lost travel documents assistance as well as medical consultation and monitoring.

Are my airline tickets covered?

RegentCare covers your airfare regardless of whether or not your air was booked through Regent Seven Seas Cruises, as long as it is joining or departing your Regent Seven Seas travel arrangements. The total reimbursement amount would be your cruise penalty assessed by Regent Seven Seas Cruises plus the air cancellation penalty assessed by the airline. The maximum reimbursement amount would be the total cruise cost paid to Regent Seven Seas plus the cost of the airfare.

Is there help while I'm traveling?

One of the valued benefits offered in RegentCare is the 24-Hour Emergency Assistance Service. On Call International is a leader in this field. With On Call International, you have access to the services of a highly trained, multi-lingual staff around the clock to assist you with such emergencies as cash transfers, lost documents, medical or legal monitoring, or referrals. They are also equipped to respond in many unexpected circumstances, such as arranging for air ambulance transportation in medical emergencies. If an emergency should arise during your cruise, call On Call International immediately and give the details of your problem or medical emergency.

Where can I call for more information?

You may call Aon Affinity, the plan administrator, with any questions regarding RegentCare. Their CustomerCare representatives will be happy to assist you.

1.800.453.4023 or 1.516.342.2720

Office Hours: Monday-Friday - 8AM-10PM (EST), Saturday - 9AM-5PM (EST)

This plan was designed and is administered by Aon Affinity.

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Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As an MGA we are acting on behalf of our carrier partner.

Important: This is only a brief description of the program. For a summary of the terms, conditions and exclusions, please refer to the RegentCare Guest Travel Protection Program which you will receive with your travel documents.

Travel Insurance is underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, NH, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

This plan provides cancellation coverage for your trip and other insurance coverages that apply only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker.

Enrollment Section Answers

When is payment for the plan due?

The plan is available up to your final cruise payment date.

How do I enroll in RegentCare?

The cost of the coverage will be automatically added to the amount due on your invoice. Enrollment is made by simply paying this amount. If you do not wish to take advantage of this program, please deduct the cost of the coverage from your invoice.

When does coverage go into effect and will it cover me for the entire length of my cruise?

The Cruise Cancellation coverage takes effect upon receipt of the required plan cost by Regent Seven Seas Cruises. All other benefits will take effect at 12:01 A.M. on your scheduled departure date and location. Your coverage will remain valid until 11:59 P.M. on your scheduled completion date or your return to your origination point as stated on your tickets, whichever is earlier. Please see the RegentCare Guest Travel Protection Program for more information.

General Section Answers

What happens if I need to cancel my cruise?

Please contact your travel agent, Regent Seven Seas Cruises, and Aon Affinity as soon as possible in the event of a claim, as the plan will not pay benefits for any additional charges incurred due to a delay in notifying your agent or Regent Seven Seas Cruises of your cancellation. Aon Affinity will then forward you the appropriate claim form in order to file a claim.

What happens if my traveling companion cancels their cruise but I still want to travel?

If your traveling companion cancels for a covered reason under RegentCare and you must pay a "change in occupancy" fee (or single supplement charge), the plan will reimburse you for this expense. A traveling companion is defined as one person booked to share accommodations with you.

What happens if my flight is delayed or cancelled?

If your flight is cancelled due to inclement weather, mechanical breakdown or an organized labor strike, 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; being quarantined; hijacking; natural disaster, civil commotion or riot, you would be reimbursed for the following:

- the additional transportation expenses (less any refunds paid or payable for your original tickets) to join your cruise in progress. The cost cannot exceed the cost of a one-way economy airfare, or first class if your original tickets were first class) and for the cost of any unused prepaid sea or land arrangements; and/or
- you will be reimbursed up to \$100 per day for the cost of additional accommodations and travel expenses if your cruise is delayed 12 hours or more for a covered reason.

How do I get reimbursement if my bags and/or personal items are damaged/stolen/lost while I am traveling?

First, obtain verification from the appropriate authority to whom you reported the loss (for example, airline, hotel, transportation official, police, etc.). The baggage portion of the plan will reimburse the cost of repair or replacement for the luggage and covered contents inside the luggage. Upon your return home, simply request a claim form by visiting www.travelclaim.com.

If I require medical care while on my cruise, are my medical bills covered?

Yes. The plan reimburses up to \$10,000 for a covered accident and up to **\$10,000** for a covered illness that occurs during your cruise. In order to be reimbursed, save any receipts and statements from the treating physician. Upon your return home, request a claim form by calling Aon Affinity or visiting www.travelclaim.com. You will be asked to forward copies of your medical bills, as well as any explanation of benefit forms you may receive from your regular health insurer in regard to this loss. Please also note that should you require follow up care for your illness or injury once you return home, the plan continues to provide you with this medical coverage for up to 52 weeks from the onset of the illness or injury, or until you have exhausted the coverage limit. In the event of a medical emergency while traveling, the plan provides emergency assistance services through On Call International. Should your medical condition necessitate your medical evacuation to another facility or home, these arrangements are made and pre-paid by On Call.

How do I file a claim?

In the event of a claim, please visit www.travelclaim.com or call Aon Affinity, the plan administrator, at **1.800.453.4023** from 8:00 am to 10:00 pm EST Mon-Fri or 9:00 am to 5:00 pm EST Sat. Please note that you may want to have a copy of your Regent Seven Seas Cruises invoice handy when you call (or go online) as there are some details that will be needed in order to initiate your claim. This information includes your travel dates, date of cancellation, Regent Seven Seas Cruises booking number, and some brief information regarding your reason for cancellation, or other type of loss (i.e., cruise delays, baggage loss or delay, medical claims, etc.). Important: If you are canceling your vacation, be sure to also contact your travel agent and/or Regent Seven Seas Cruises to notify them of the cancellation, as well as to avoid additional expenses due to late reporting.

For covered emergencies during your cruise which require evacuation, interruption, or other travel-related emergencies, call On Call International at the telephone number provided with your travel documents and provide them with your policy number and emergency details.

Definitions/Exclusions Section Answers

Who is considered an “Immediate Family” member under the plan?

“Immediate Family” includes: parents, grandparents, siblings, siblings-in-law, children, grandchildren, aunts, uncles, nieces, and nephews, among others. See the Definitions section of the RegentCare Guest Travel Protection Program for a listing.

Are there exclusions?

In order to provide this package of benefits, certain restrictions do apply. For example, the plan does not provide duplicate payments if there are other sources of reimbursement available. Please see the RegentCare Guest Travel Protection Program for a list of exclusions.

What is the Pre-Existing Condition exclusion?

RegentCare does have a pre-existing condition exclusion. The pre-existing condition limitation precludes coverage only for those medical conditions that manifested themselves, became acute, or were being treated in the 60 days before coverage goes into effect (date coverage was purchased).

You may have a chronic condition that requires you to take medication and still be covered by the program. However, if the condition was unstable and/or if there had been a change in the required prescription during the 60 days before coverage was purchased, your condition would be considered pre-existing.

Unless you, your traveling companion or a family member has a new medical condition or one that has recently “flared-up” right before you enroll in the Plan, or you have had a change in your required medication, the policy should provide coverage. Please see the RegentCare Guest Travel Protection Program and the Pre-Existing Condition exclusion for further details.

Plan ahead with the

RegentCare Guest Travel Protection Program