

## Confirmation of Cover – UK ‘Cruises to nowhere’

This document confirms that all policies sold by Cedartree provide cover for a ‘Cruise to nowhere’ as standard<sup>1</sup>.

Standard cover includes:

- on board emergency medical costs<sup>2</sup>
- the costs of repatriation (emergency evacuation) to the UK mainland where medically necessary<sup>3</sup>
- disruption due to Coronavirus<sup>4</sup>

The cover highlighted in this document is selected to clarify cover for customers taking a ‘Cruise to nowhere’. For a full overview of your cover including cancellation, curtailment, baggage and more please refer to the schedule of benefits in your policy wording. All cover is subject to the terms and conditions found in your policy wording, cover levels vary based on the cover level you have chosen.

<sup>1</sup> A ‘Cruise to nowhere’ is a cruise that departs from and returns to a UK port without calling at any additional ports. Cover is in force from the time you leave port in the UK to the time you return to port in the UK. This cover stems from the insured person being outside their Home Area while at sea as the territorial waters around the UK do not form part of the Home Area definition within our policy wording.

<sup>2</sup> The intention of your cover is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until your return to the UK mainland. All policies include £15 million of Emergency Medical expenses cover.

<sup>3</sup> With the prior authorisation of our Emergency Medical Assistance Service only. Cover under this policy will cease once you have been repatriated to either your home or an NHS facility on the UK mainland. There is no cover for private treatment on the UK mainland under this policy.

<sup>4</sup> Find further details of what we cover at [https://www.cedartreeinsurance.com/coronavirus\\_cover.php](https://www.cedartreeinsurance.com/coronavirus_cover.php)

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