

PASSENGER & BAGGAGE PROTECTION

Travel Care-Free

Sometimes even the best-made plans can go wrong. An emergency can force you to cancel your cruise, your baggage could be delayed or lost, or you could have a medical crisis during your cruise. That's why Norwegian Cruise Line offers Travel Care Free, a travel protection program designed especially for NCL guests. From trip cancellation to baggage protection, Travel Care Free offers a wide range of travel protection and assistance services so that you can plan and enjoy your vacation with total peace of mind.

If you cancel your cruise or cruisetour for a covered reason, you are protected by insurance. If you cancel for any other non-insured reason, NCL will give you 75% (90% with Travel Care Free Platinum) of the normally non-refundable cancellation charges in future cruise credits. In the event of a medical emergency, whether you become ill or have an accident, Travel Care Free covers most medical expenses, including the cost of emergency evacuation. It also provides for delayed or lost baggage reimbursement.

TRAVEL CARE FREE PLATINUM

For \$50 more, Travel Care Free Platinum doubles your medical, lost baggage and emergency evacuation coverage limits. This is an important consideration if you are traveling to remote destinations where the costs of hospital and emergency medical evacuation can be expensive, particularly for air ambulance service.

You may also breathe easier having higher coverage for lost or delayed baggage considering the value of their content. Also remember that Travel Care Free Platinum increases your cruise credit to 90% when you cancel your cruise for any reason not covered by the Plan.

For complete details, ask your travel professional for a Description of Coverage. It will outline all the terms, conditions and exclusions of both Travel Care Free and Travel Care Free Platinum.

Travel Care Free Coverage

Trip Cancellation/Interruption Protection

Reimbursement of any non-refundable NCL cancellation charges incurred if you must cancel or interrupt your vacation due to covered medical conditions or other specified causes affecting you, your immediate family members or your traveling companions.

Trip Delay Protection

Up to \$500 reimbursement to cover accommodations, meals and transportation to the ship should you miss your departure due to covered airline delays or other specified causes.

Baggage Protection

Up to \$1,500 to replace baggage and personal property that is lost, stolen or damaged. If luggage is delayed by the airline for more than 24 hours, you'll be reimbursed up to \$750 for covered personal expenses.

Medical Coverage

Up to \$10,000 for medical expenses, among the highest limits available, if you become sick or injured during your trip. Medicare and many private insurance policies generally do not cover you outside of the U.S. And many HMOs do not cover you outside of their provider district.

Emergency Evacuation

Up to \$25,000 for emergency air or ground transportation due to a serious illness or injury. Private policies, HMOs and Medicare do not generally offer this coverage.

Emergency Assistance

Should you need help with lost documents, cash transfers and other travel problems, we offer a 24-hour hotline for worldwide assistance.



NCL Faxback Service
1-800-FAX-NCL1/(1-800-329-6251)
www.ncl.com

Document #1300 Revised 1/11/05
Page 1 of 2

PASSENGER & BAGGAGE PROTECTION

NCL Special Features

Cancellations for a non-insured reason

Should you cancel your cruise or tour for any other reason not covered by Travel Care Free, you'll receive a cruise credit applicable toward future travel with Norwegian Cruise Line equal to 75% of the non-refundable cancellation charges.

Air/Pre- & Post-Package Protection Coverage

Coverage for air and Pre- and Post-Packages arranged by NCL are also included if Travel Care Free or Travel Care Free Platinum is purchased.

Travel Care Free Platinum Added Coverage

For only \$50 more, you can increase your lost baggage coverage from \$1,500 to \$3,000; your medical coverage from \$10,000 to \$20,000; and your emergency evacuation coverage from \$25,000 to \$50,000. Also increased is your cruise credit from 75% to 90% for cancellations due to non-covered reasons.

Fare Paid	Travel Care Free Cost	Travel Care Free Platinum Cost
\$0 to \$250	\$29	\$79
\$251 to \$500	\$59	\$109
\$501 to \$1,000	\$89	\$139
\$1,001 to \$1,500	\$99	\$149
\$1,501 to \$2,000	\$129	\$179
\$2,001 to \$2,500	\$169	\$219
\$2,501 to \$3,000	\$189	\$239
\$3,001 to \$3,500	\$209	\$259
\$3,501 to \$4,000	\$239	\$289
\$4,001 to \$4,500	\$269	\$319
\$4,501 to \$5,000	\$289	\$339
\$5,001 to \$5,500	\$309	\$359
\$5,501 to \$6,000	\$329	\$379
\$6,001 to \$6,500	\$349	\$399

Above \$6,500, the cost is an additional \$20 for each \$500 of fare or fraction of \$500. Rates are per person based upon each passenger's share of the total fare paid. Should you cancel your reservation before the cancellation period begins, the plan cost will be completely refunded. Note: Rates are subject to change; however, once a rate is quoted with passenger's booking, that rate will not change unless as a result of changes made to a passenger's total fare paid.

Important note: This is just a summary of coverage. Please refer to the Description of Coverage in the Travel Care Free information booklet available from your travel agent or Norwegian Cruise Line, which contains the complete details of the policy terms, conditions, and exclusions, including pre-existing condition exclusion and other applicable limitations. If you have any questions, call our Travel Care Free Information number: 1.800.722.5672. The policy provides limited-benefits health insurance only. It doesn't provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The insurance coverage provided by Norwegian Cruise Line is underwritten by the National Union Fire Insurance Company of Pittsburgh, PA, Policy No. 9500222. Travel Care Free is provided in addition to other applicable insurance or indemnity programs, where permitted by law and shall apply only after benefits have been paid. The Travel Care Free plan cost may be paid at any time from deposit up to and including final payment; however, trip cancellation coverage takes effect only upon payment of your Travel Care Free cost. All other coverage is effective upon your departure for your trip. Payment of your cruise fare deposit without Travel Care Free will not activate your coverage.



NCL Faxback Service
1-800-FAX-NCL1/(1-800-329-6251)
www.ncl.com

Document #1300 Revised 1/11/05
 Page 2 of 2