CRUISE
Contractor Coverage

Travel medical insurance for cruise ship entertainment and crew contractors

WHY CRUISE CONTRACTOR COVERAGE?

Working aboard a cruise ship offers a unique opportunity to travel the world while doing what you love. Performing and working at sea is an incredible experience but it also comes with specific risks and requirements. From unexpected illness or injury to liability exposures while working onboard, contractors must be prepared for the unexpected. In fact, many cruise lines now require proof of personal liability coverage of up to $1,000,000 as a condition of working onboard.

That's where IMG® (International Medical Group®), a SiriusPoint company, comes in. With over 30 years of experience serving millions of global members, IMG provides comprehensive, award-winning insurance solutions designed specifically for internationally mobile professionals. Our specialized coverage helps protect your health, your career, and your financial future, so you can focus on delivering your best performance at sea with total confidence and Global Peace of Mind®.

Plan Details	LITE	PLATINUM
Maximum Limits	Up to $1 million	Up to $8 million
Deductible	$0 to $2,500	$0 to $25,000
Extensions	Up to 24 continuous months	Up to 36 continuous months
Coinsurance (Plan Pays)	100% up to the maximum limit	100% up to the maximum limit
Incidental Emergency in the U.S.	Up to 2 weeks	Up to 2 weeks
Acute Onset of Pre-Existing Conditions	✓	✓
Travel Intelligence	✓	✓
Telehealth	Optional add-on available	✓

All coverage and benefits in the plan are in United States (U.S.) dollars. Benefits are subject to the exclusions and limitations and are payable only at Usual, Reasonable and Customary charges. This is a summary of a selection of plan benefits offered only as an illustration and does not supersede in anyway the Certificate of Insurance and governing policy documents (together the "Insurance Contract"). The Insurance Contract is the only source of the actual benefits provided.

The IMG® Advantage

Our focus on Service, Strength, and Safety Solutions provides you with the ultimate advantage: Global Peace of Mind.

SERVICE *Help when and where you need it.*

Nobody wants to experience an emergency while traveling the world, but if you do, you'll want a team you can trust to have your back. IMG's expert staff is here for you 24/7. We're accustomed to working in multiple time zones, languages, and currencies, so rest assured we have the training to assist you—even in remote and hazardous locations. Our international and U.S. provider networks include more than one million physicians and facilities across the globe, giving you access to quality care while away from your primary care team. Our innovative technology allows you to manage your claims, your account, and search for providers through our online portal and mobile app around the clock.

STRENGTH *A market leader you can trust.*

You can feel confident with IMG knowing our industry expertise has led us to serve millions of customers worldwide since 1990. Owned by SiriusPoint, a multi-billion-dollar insurance industry leader and rated "A" by A.M. Best, an independent analyst of the insurance industry, IMG has a strong financial backing and vision to become the preeminent provider of travel and health safety solutions. With loyal customers ranging from Fortune 500 companies, universities, to individuals and other insurance companies, our personalized offerings allow us to meet the needs of nearly anyone traveling internationally.

SAFETY SOLUTIONS *Products and services designed with your safety in mind.*

PHYSICAL HEALTH

You can't plan when you get sick, and unfortunately, it can happen anytime and anywhere. Medical bills can be expensive, and IMG plans provide the cross-border medical coverage you need for unexpected medical care.

CRISIS SUPPORT

Navigating an emergency in a foreign country is never easy. That's why IMG offers a multilingual staff of nurses, doctors, and case managers that provide 24/7 assistance services to facilitate a response to urgent and emergency situations, such as evacuations.

FINANCIAL PROTECTION

Costs can add up while seeking medical treatment. However, access to IMG's physician and provider networks and pharmacy discount programs can help you save on out-of-pocket medical expenses and prescription medications.

PERSONAL PROPERTY

There are some belongings you know you can't live without. IMG has you covered and can reimburse costs if your essential items like a phone, camera, luggage, or important travel documents are lost, stolen, or damaged during your travels abroad.

PREMIUM BENEFITS

The following benefits vary by Cruise Contractor Coverage plan level selected:

PHYSICAL HEALTH

COVID-19 Coverage

The COVID-19 pandemic has changed the way we think about travel. With COVID-19 coverage, charges for treatment resulting from COVID-19/SARS-CoV-2 are covered the same as any other illness covered under the policy.

PHYSICAL HEALTH

Telehealth

Telehealth provides access to a national network of board-certified doctors and pediatricians in the U.S. who are available 24/7/365 to help diagnose, treat, and prescribe medication (when necessary and available) for many non-emergent medical issues via virtual consultation. Telehealth does not replace existing primary care physician relationships, but supplements them as a convenient, affordable alternative for non-emergency medical care.

PHYSICAL HEALTH

Acute Onset of Pre-Existing Conditions

Should you experience a sudden and unexpected outbreak or recurrence of a pre-existing condition, this coverage provides necessary emergency care for any medical emergency that is life threatening or requires immediate medical treatment. Coverage is available for travelers under age 70, and maximum limits vary by plan and age.

CRISIS SUPPORT

Travel Intelligence

With IMG Travel Intelligence, you can get location-specific alerts across ten threat categories that span health, transportation, security, and weather. Leverage location-specific travel intelligence, like travel tips, tools, and key insights from local analysts through the IMG mobile app.

CRUISE
Contractor Coverage

SUMMARY OF BENEFITS

The following benefits and coverage levels are shared across both Cruise Contractor Coverage products:

All benefits subject to deductible and coinsurance unless otherwise noted.

PHYSICAL HEALTH

Benefit	Coverage
Inpatient or Outpatient Services	
Eligible Medical Expenses	100%
Physician Visits / Services	100%
Urgent Care Clinic	$25 copay. Copay is not applicable when the $0 deductible is selected. Not subject to deductible.
Walk-in Clinic	$15 copay. Copay is not applicable when the $0 deductible is selected. Not subject to deductible.
Hospital Emergency Room:	100%
Hospitalization / Room & Board	Average semi-private room rate up to the maximum limit. Includes nursing service.
Intensive Care	100%
Bedside Visit *Hospitalized in an Intensive Care Unit* *Refer to the BEDSIDE VISIT provision for further details*	$1,500 maximum limit. Not subject to deductible.
Supplemental Accident *Maximum Limit per covered Accident: $300*	100%
Outpatient Surgical / Hospital Facility	100%
Laboratory	100%
Radiology / X-ray	100%
Chemotherapy / Radiation Therapy	100%
Pre-Admission Testing	100%
Surgery	100%
Reconstructive Surgery *Surgery is incidental to and follows surgery that was covered under the plan*	100%
Assistant Surgeon *20% of the primary surgeon's eligible fee*	100%
Anesthesia	100%
Durable Medical Equipment	100%
Chiropractic Care *Medical order or treatment plan required*	100%
Physical Therapy *Medical order or treatment plan required*	100%
Extended Care Facility *Upon direct transfer from an acute care facility*	100%
Home Nursing Care *Upon direct transfer from an acute care facility*	100%
Non-emergency Medical Evacuation *Platinum only benefit* *Approved in advance and coordinated by the company*	Maximum limit: $50,000

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SUMMARY OF BENEFITS

The following benefits and coverage levels are shared across both Cruise Contractor Coverage products:

PHYSICAL HEALTH

CRISIS SUPPORT

Benefit	Coverage
Prescriptions	
Prescription Drugs and Medications *(Dispensing limit per prescription: 90 days)*	Up to the maximum limit Maximum Limit up to $250,000 per Period of Coverage
Emergency Services	
Remote Transportation *Must be approved in advance by the company*	$5,000 per period; $20,000 lifetime maximum. Not subject to deductible and coinsurance.
Emergency Medical Evacuation* **Platinum:** *Up to the Period of Coverage limit* *Approved in advance and coordinated by the Company* **Lite:** *Maximum Limit: $1,000,000* *Approved in advance and coordinated by the Company*	100%
Emergency Local Ambulance *Subject to Deductible and Coinsurance* *Injury or Illness resulting in an Inpatient Hospital admission*	100%
Emergency Reunion *Maximum Limit: $100,000* *Maximum days: 15* *Meal maximum per day: $25* *Reasonable and necessary travel costs and accommodations* *Approved in advance by the Company*	100%
Interfacility Ambulance Transfer *Transfer from one licensed health care facility to another licensed health care facility resulting in an inpatient hospital admission*	100%
Natural Disaster Evacuation *Must be approved in advance by the company*	$25,000 maximum limit. Not subject to deductible or coinsurance.
Political Evacuation & Repatriation *Must be approved in advance by the company*	$100,000 maximum limit. Not subject to deductible or coinsurance.
Return of Mortal Remains or Cremation/Burial *Must be approved in advance by the company*	Up to the maximum limit for return of mortal remains or ashes to country of residence, or $5,000 maximum limit for cremation or local burial at the place of death. Not subject to deductible or coinsurance.
Emergency Treatment While Traveling Through the United States	Maximum Limit: $50,000
Emergency Medical Evacuation to the United States and Associated Treatment	Maximum Limit: $50,000
Emergency Treatment During Incidental Trip to Country of Residence	Maximum Limit: $50,000

*Please refer to your Certificate of Insurance for coverage details if arising or resulting directly from a covered acute onset of a Pre-existing Condition

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SUMMARY OF BENEFITS

The following benefits and coverage levels are shared across both Cruise Contractor Coverage products:

	Benefit	Coverage
	Other Services	
FINANCIAL PROTECTION	Accidental Death & Dismemberment (AD&D) *Death must occur within 90 days of the accident*	$50,000 principal sum. Not subject to deductible or coinsurance.
FINANCIAL PROTECTION	Common Carrier Accidental Death	Maximum limit per insured person: $100,000
FINANCIAL PROTECTION	Identity Theft	$500 maximum limit. Not subject to deductible or coinsurance.
FINANCIAL PROTECTION	**Personal Liability** *Secondary to any other insurance* *Personal Injury to a third person* *Personal Damage to a third person's property*	Maximum Lifetime Aggregate: $1,000,000 *(in addition to the Period of Coverage limit)* Maximum per Incident: up to $1,000,000 Deductible per Incident: $5,000 *(in addition to the Period of Coverage Deductible)* Coinsurance: 100%
FINANCIAL PROTECTION	Return Travel	$10,000 maximum limit. Not subject to deductible or coinsurance.
PHYSICAL HEALTH	Dental Treatment	$300 maximum limit due to dental accident or unexpected pain to sound natural teeth.
PHYSICAL HEALTH	Traumatic Dental Injury *Treatment at a hospital due to an accident*	Up to the maximum limit. Additional treatment for the same injury rendered by a dental provider will be paid at 100%.
PHYSICAL HEALTH	Emergency Eye Examination *Loss or damage to prescription corrective lenses due to an accident*	$150 limit. $50 deductible per occurrence.
PHYSICAL HEALTH	Hospital Indemnity	$250 per overnight inpatient confinement, maximum limit of 10 overnights. Not subject to deductible or coinsurance.
CRISIS SUPPORT	Natural Disaster	$250 per day and maximum limit of five days for accommodations. Not subject to deductible or coinsurance.
CRISIS SUPPORT	Terrorism	$50,000 maximum limit. Not subject to deductible or coinsurance.
PERSONAL PROPERTY	Lost Luggage	$50 per item, $500 maximum limit. Not subject to deductible or coinsurance.

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INNOVATIVE TECHNOLOGY & MEMBER SERVICES

Self-Service Capabilities

MyIMG℠ provides service at your fingertips, giving you the information and tools to manage your IMG plans anytime, anywhere, through award-winning, easy-to-use technology. You'll have immediate access via our website and through IMG's mobile app to plan documents, claim management tools, Explanations of Benefits, and much more.

Pharmacy Discount Savings

Universal Rx is a discount savings program that allows you to purchase prescriptions from one of 35,000 participating pharmacies in the U.S. and receive the lower of **1)** Universal Rx contract price or **2)** the pharmacy regular retail price. This network offers a simplified claims process with minimal paperwork for the member if they visit an in-network provider.

This program is not insurance coverage; it is purely a discount program.

U.S. Network Access

UnitedHealthcare provides travelers in the U.S. with direct access to one of the largest networks of providers in the U.S. that includes:

- Over 1.4M physicians
- 6,797 hospitals
- Over 45,000 clinics
- 67,000 pharmacies
- 1,800 convenience clinics

International Provider Access℠

Travelers outside of the U.S. can also enjoy access to quality healthcare worldwide with our proprietary IPA network that includes:

- Over 18,550 physicians and facilities
- Direct billing arrangements that minimize time and upfront expense

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EXPAND YOUR COVERAGE

It's easy to customize your coverage to best meet your needs while away from home. When submitting your application, simply add the riders you need to the plan you've selected.

PHYSICAL HEALTH

Adventure Sports Rider

If you're a thrill-seeking traveler who enjoys life's more adventurous activities, you may want to consider adding supplemental coverage to your plan. The Adventure Sports Rider provides coverage for injuries sustained during certain extreme sports that would otherwise be excluded from your insurance policy.

Lifetime Maximum

Age 0-49: $50,000
Age 50-59: $30,000
Age 60-64: $15,000

Telehealth Rider

If you'd like the option of seeing a doctor virtually during your trip in case of a non-emergency medical issue, consider adding the Telehealth rider. With Telehealth you have access to board-certified doctors 24/7 without having to visit an office. Your provider can meet with you over the phone or via a video consultation, and can help diagnose and treat non-emergency medical problems.

PERSONAL PROPERTY

Mobile Device Protection Rider*

Cell phones are essential when traveling internationally to keep you safe, connect with friends and family back home, and to take photos of your travels. Device protection provides coverage for repair or replacement of your cell phone if it is lost, stolen, or accidentally damaged during your trip—so you can continue your trip uninterrupted and stay digitally connected wherever you are in the world.

**Rider option is available on individual plans only.*

FINANCIAL PROTECTION

Trip Cancellation, Interruption, & Travel Delay Rider**

Should something unexpected happen before or during your trip, this rider can protect you from financial losses with coverage for trip cancellation and interruption, travel delay benefits, and more. While both plans include benefits for return travel, the Trip Cancellation, Interruption, & Travel Delay Rider provides coverage for trip cancellation, travel delay, and trip interruption perils. If you are prevented from taking your trip for a covered, unforeseen reason, travel insurance can reimburse up to 100% of your prepaid, non-refundable payments or deposits that would otherwise be forfeited.

***Rider option is available to US residents only. Not available in all states.*

Enhanced Accidental Death & Dismemberment Rider (AD&D)***

Accidents can happen—wouldn't you rather be prepared, especially when you're away from home? The AD&D rider will pay you or your beneficiaries up to $400,000 if your death or dismemberment is the direct result of an accident.

***Note:** Available to the primary insured only. Available with a minimum purchase of three months of medical and AD&D rider coverage. Premium is charged in whole-month increments.*

****Rider option is available on individual plans only.*

Chaperone/Faculty Leader Replacement Rider****

If you are the designated chaperone/faculty leader and experience an unexpected death of a relative, a medical emergency, or the destruction of your residence that causes you to cancel or interrupt travel, this rider covers reimbursement for a round trip economy airline ticket up to $3,000 for a replacement chaperone/faculty leader.

*****Rider option is available on group plans only*

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HOW TO GET COVERED

1 **Step 1:**
Contact your producer or apply online.

2 **Step 2:**
Complete your online application: If applying as a family, you may include yourself, your spouse, and dependents on one application. Please complete a group application if you have two or more primary insureds.

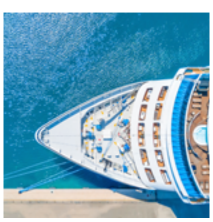
3 **Step 3:**
Receive a fulfillment kit that includes an identification card, declaration of insurance, and a Certificate of Insurance outlining the details of the plan. Welcome to the IMG family!

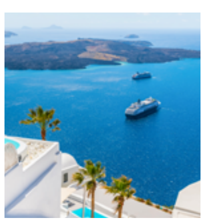
HOW TO EXTEND YOUR COVERAGE

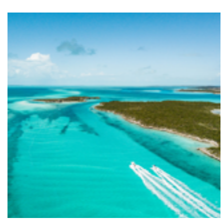
To meet the needs of our customers, Cruise Contractor Coverage plans can be purchased for up to a 12-month period. Lite plans can be extended up to 24 continuous months, Platinum plans can be extended up to a maximum of 36 continuous months. To renew your coverage, please visit our website.

IMPORTANT NOTICE REGARDING AFFORDABLE CARE ACT (ACA): This insurance is not subject to and does not provide minimum essential coverage as defined under the Affordable Care Act ("ACA") or under any similar state law. Individuals who are subject to such laws may be required to obtain separate health insurance coverage that complies with applicable requirements, and taxes, penalties, or other assessments may apply for failure to do so.

Eligibility to purchase or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including ACA. Please note that it is solely the Insured Person's responsibility to determine if any insurance coverage requirements apply to them, and the Company and its Administrator shall have no liability whatsoever, including for any penalties that the Insured Person may incur, for their failure to obtain coverage required by any applicable law, including without limitation ACA.







UNDERSTANDING YOUR NEEDS.
EXCEEDING YOUR EXPECTATIONS.

CRUISE
Contractor Coverage

Partner Contact Information

This invitation to inquire allows eligible applicants an opportunity to seek information about the insurance offered and is limited to a brief description of any loss for which benefits may be payable.

Benefits are offered as described in the Insurance Contract. Benefits are subject to all deductibles, coinsurance, provisions, terms, conditions, limitations and exclusions in the Insurance Contract. Certain contracts do contain a pre-existing condition exclusion and do not cover losses or expenses related to a pre-existing condition.