

Thank you for contacting American Express Travel<sup>1</sup> and for your interest in booking a cruise or tour. As you review your travel plans, please find below some important information on the trip protection option(s) offered through your tour operator or cruise line.

### **Trip Cancellation Protection and Travel Insurance**

Tour operators and cruise lines typically bundle trip cancellation protection and travel insurance in their trip protection option(s).

Trip cancellation protection allows you to be reimbursed up to a certain percentage of the cost you paid if you cancel your trip. Once purchased, the cost of the trip cancellation protection is generally not refundable and the reimbursement you will receive from the tour operator/cruise line for your trip may be in cash or as a credit toward a future trip, which credit may be subject to limitations.

Travel insurance is intended to protect you and the other travelers against sudden or unforeseen events, such as travel interruption, baggage delay, medical or dental costs incurred in connection with your trip.

While trip cancellation protection and travel insurance are generally offered by tour operators and cruise lines as a package, you may be able to purchase them separately by directly calling the tour operator or cruise line or the insurance provider noted below.

The purchase of trip cancellation protection and travel insurance is not required in order to purchase any other product or service.

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

If you have any questions about the travel insurance policy, contact the insurance provider noted below. If you have any question about the trip cancellation protection coverage, contact the tour operator or cruise line.

American Express Travel counselors are permitted to provide general information about the insurance offered through the tour operator or cruise line but are not licensed or qualified to answer technical questions about the terms and conditions of the insurance offered through the tour operator or cruise line, or to evaluate the adequacy of your existing insurance coverage.

**American Express Travel provides the information above for quick reference only. It does not include or purport to include every piece of information that may be relevant to your assessment or decision to buy the trip protection option(s) offered through your tour operator**

---

<sup>1</sup>A division of American Express Travel Related Services, Inc. the Designated Responsible Person may be reached by mail at the offices of American Express Travel Related Services, Inc., .3 WFC New York, NY 10285 or by phone at 800.528.4800

or cruise line. We encourage you to carefully review the documentation of the tour operator/cruise line or insurer to understand what is covered, any applicable limitations and exclusions, and the requirements for filing a claim with the trip provider or insurer, and to make your final determination to purchase or not purchase the trip protection option based on that documentation.

This email is a servicing email meant to provide you with information to help you determine if you would like to purchase the trip protection option offered through your tour operator or cruise line in connection with your upcoming trip. This email is not sent to you for marketing purposes and you are under no obligation whatsoever to purchase any trip protection option. If you are not interested in any trip protection option(s) offered through your tour operator or cruise line, please disregard this email and its contents entirely.

Each state's department of insurance provides a way to file a complaint with the Commissioner of Insurance in your state of residence. Please visit <https://myamextravel.com/stateinsurance> for the state insurance department contact information for filing a complaint.

Should you choose to book with one of these suppliers, links to information to assist you in evaluating available trip cancellation protection and travel insurance options are listed below:

Cruise Line	Insurer	URL Link to Description of Coverage
Ama Waterways	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Ama Waterways Description of Coverage</a>
Avalon Waterways	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Avalon Waterways Description of Coverage</a>
Azamara Club Cruises	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Azamara Club Cruises Description of Coverage</a>
Celebrity Cruises	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Celebrity Cruises Description of Coverage</a>
Crystal Cruises	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215	<a href="#">Crystal Cruises Description of Coverage</a>

	(NAIC No. 10952) 800.797.2643	
Cunard Line	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Cunard Line Description of Coverage</a>
Disney Cruise Line	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Disney Cruise Line Description of Coverage</a>
Holland America Line	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Holland America Line Description of Coverage</a>
Norwegian Cruise Line	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Norwegian Cruise Line Description of Coverage</a>
Oceania Cruises	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Oceania Cruises Description of Coverage</a>
Princess Cruises	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Princess Cruises Description of Coverage</a> also can be accessed online in the download section of the Cruise Personalizer
Regent Seven Seas Cruises	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Regent Seven Seas Cruises Description of Coverage</a>
Royal Caribbean International	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Royal Caribbean International Description of Coverage</a>
Seabourn Cruise Line	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">SeabournShield Travel Insurance Program can be accessed at: Seabourn Cruise Line Description of Coverage</a> or by calling Aon Affinity at 800-828-2459 with any

		questions you may have
Silversea Cruises	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Silversea Cruises Description of Coverage</a>
Uniworld Boutique River Cruise Collection	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Uniworld Boutique River Cruise Collection Description of Coverage</a>
Viking Cruises	Arch Insurance Co 300 Plaza Three Jersey City, NJ 07311 (NAIC No. 11150) 866.413.5550	<a href="#">Viking Cruises Description of Coverage</a>
Windstar Cruises	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Windstar Cruises Description of Coverage</a>
<b>Tour Operator</b>	<b>Insurer</b>	<b>URL Link to Description of Coverage</b>
Abercrombie & Kent	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Abercrombie &amp; Kent Description of Coverage</a>
Backroads	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Backroads Description of Coverage</a>
Brendan Vacations	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Brendan Vacations Description of Coverage</a>
Classic Vacations	Arch Insurance Co 300 Plaza Three Jersey City, NJ 07311 (NAIC No. 11150) 866.413.5550	<a href="#">Classic Vacations Description of Coverage</a>
Delta Vacations	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724	<a href="#">Delta Vacations Description of Coverage</a>

	(NAIC No. 21113) 888.890.1500	
Disney Vacations	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Disney Vacations Description of Coverage</a>
Funjet Vacations	Stonebridge Casualty Insurance Company 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Funjet Vacations Description of Coverage</a>
Globus / Monograms / Cosmos	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Globus family of brands (includes Monograms and Cosmos) Description of Coverage</a>
Insight Vacations	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	For any specific questions, please call AON Affinity Travel Protection at 1-866-808-7161.
Isram World	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Isram World Description of Coverage</a>
Kensington Tours	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Kensington Tours Description of Coverage</a>
Lindblad Expeditions	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Lindblad Expeditions Description of Coverage</a>
Micato Safaris	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Micato Safaris Description of Coverage</a>
Pleasant Holidays / Journese	Arch Insurance Co 300 Plaza Three Jersey City, NJ 07311 (NAIC No. 11150)	<a href="#">Pleasant Holidays (and Journese) Description of Coverage</a>

	866.413.5550	
Rail Europe	NA (Travel Protection only provided by Rail Europe)	<a href="#">Rail Europe Description of Coverage</a>
Ski.com	Arch Insurance Co 300 Plaza Three Jersey City, NJ 07311 (NAIC No. 11150) 866.413.5550	<a href="#">Ski.com Description of Coverage</a>
Swain Destinations	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	To receive more information, ask your Travel Professional for a Description of Coverage, or call the program administrator of your chosen insurance, Aon Affinity, at (800) 453-4066; or Allianz, at 866-884-3556.
Tauk	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Tauk Description of Coverage</a>
Trafalgar	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Trafalgar Description of Coverage</a>
Travel Bound	United States Fire Insurance Co 5 Christopher Way Eatontown, NJ 07724 (NAIC No. 21113) 888.890.1500	<a href="#">Travel Bound Description of Coverage</a>
Travel Impressions	Transamerica Casualty Insurance Co 1650 Watermark Drive Columbus, OH 43215 (NAIC No. 10952) 800.797.2643	<a href="#">Travel Impressions Description of Coverage</a>

[Contact Customer Care](#) | [View Our Privacy Statement](#)

To learn more about e-mail security or report a suspicious e-mail, please visit us at [americanexpress.com/phishing](https://americanexpress.com/phishing). Please do not reply to this email, as we do not accept messages to this email address. If you need to contact us, you may do so via [Customer Care](#).

American Express Customer Service Department  
P.O. Box 297817 | Ft. Lauderdale, FL 33329-7817

© 2016 American Express. All rights reserved.