

Cruise Cover

All Coverwise Travel Insurance policies provide cover for cruises as standard under the normal terms and conditions of the policy contract.

To ensure you are protected throughout your trip, make sure you include all of your cruise destinations when selecting the Travel Area of your cover, even if you're only visiting them for short periods (such as stop-overs and excursions).

You can find a list of all the countries included in each of our available Travel Areas under the Geographical areas sections of our [Travel Insurance policy wordings](#).

Please note that if your cruise is solely within the UK, we will still offer cover for the trip as per the normal policy terms and conditions. This means you'll still benefit from all relevant aspects of the insurance, but will not have cover for medical expenses if they are incurred on a UK-only cruise.

During your trip, all our policies include cover for any medical claim due to COVID-19 while travelling if there was no Foreign, Commonwealth and Development Office (FCDO) warning against all or all but essential travel due to COVID-19 when you departed.

This extends to reasonable additional transport and/or accommodation expenses up to the standard of your original booking (for example full or half-board, all inclusive, bed and breakfast, self-catering room only), if it is necessary for you to stay beyond your scheduled return date because you've failed a COVID-19 test and are required to self-isolate or quarantine at your trip destination.

If you choose to travel against FCDO advice (that is to a country, specific area, or event when the FCDO, or other regulatory authority in a country to/from which you are travelling, has advised against all or all but essential travel) our policies will continue to provide cover for any insured losses unrelated to the specific reasons for the travel advice/restrictions.

Emergency medical and other expenses (including COVID-19) up to £20,000,000 as per the policy contract terms and conditions

| What you are covered for | What you are not covered for |
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| <p>Medical claims while you are abroad subject to the normal terms of our insurance, including:</p> <ul style="list-style-type: none"> reasonable additional transport and accommodation expenses if it is necessary for you to stay beyond your scheduled return date because you've failed a COVID-19 test and are required to self-isolate or quarantine at your trip destination emergency medical treatment due to injury, illness, disease (including COVID-19), or unexpected complication of pregnancy compulsory quarantine due to COVID-19 or other infectious disease additional accommodation and repatriation expenses should you be unable to travel home as planned, due to an illness, injury, or unexpected complication of pregnancy (whilst abroad or on a valid UK trip) any other reason listed under 'What is covered' in 'Section B - Emergency medical and other expenses' of your policy wording | <p>Claims for emergency medical and other expenses where:</p> <ul style="list-style-type: none"> the Travel Advice Unit of the FCDO (or other regulatory authority) are advising against all or all but essential travel to your destination when you depart on your trip and your claim is related to the specific reasons for the travel advice for example, if the FCDO advice was issued: <ul style="list-style-type: none"> due to COVID-19 and you contract COVID-19 due to civil unrest and you are injured because of the civil unrest your claim is caused by another reason listed under 'What is not covered' in 'Section B - Emergency medical and other expenses' of your policy wording |

Please refer to the terms and conditions of your policy wording for full information.