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Princess Cruises

INTRODUCTION

Thank you for trusting Sand & C Travel with booking your upcoming cruise. We understand that your vacation is precious, and want to work with you to make the preparation process as easy as possible. We have prepared this guide to walk you through the process, address many of your questions and make sure you understand the important terms and conditions related to your cruise. Please call your Sand & C Travel consultant if you have any questions or concerns about the information provided in this guide. Note that it was current as of the time of printing in June 2016 and is subject to change.

CONTACT INFORMATION

Before anything else, we want to make sure that you give us all of your contact information (addresses, phone numbers, e-mails, emergency contact information). There are all kinds of things that can happen when planning a trip, and we may need to notify you even if you are out of town or there is a storm that knocks out phones. Please provide us with as many methods as possible to contact you, especially if you are a snowbird and have more than one home. We also want to have your cell phone numbers and e-mail addresses to contact you while on your cruise, if necessary.

Note that we do send out promotional e-mails to our clients. While many of our clients enjoy receiving these updates, we understand that some people are overwhelmed. If you would prefer not to receive our promotions, please tell your Sand & C Travel consultant. We can update our system to only send messages related to your trip, and not marketing pieces.

REQUIRED PROOF OF CITIZENSHIP

One of the most important steps you can take as early as possible is to make sure that you have proper proof of citizenship for your trip. Check your passport and make sure it will be valid until at least 6 months after your return from your cruise. Make sure it is in a safe place and accessible so you can get to it when you need it. (For example, if you are a snow bird and leaving on your cruise from your Florida home, make sure you don't leave your passport up north!)

FOR U.S. CITIZENS, A VALID PASSPORT IS REQUIRED FOR ALL INTERNATIONAL AIR TRAVEL AND VIRTUALLY ALL LAND AND SEA TRAVEL (this includes travel to/from Canada, Mexico, the Caribbean and Bermuda). Though not recommended (passports are strongly suggested), exceptions have been made by the U.S. Government to the passport requirement for some land and sea travel. A U.S. Passport Card, the Enhanced Driver's License (may not be available in all states) and the Trusted Traveler Program Cards are forms of documentation valid for certain, limited situations - inquire for details. Additionally, U.S. citizens who board a cruise ship at a port within the United States, travel only within the Western Hemisphere, and return to the same U.S. port on the same ship ("Closed-Loop" cruises) may present a government issued photo identification, along with proof of citizenship (an original or copy of his or her birth certificate, a Consular report of Birth Abroad, or a Certificate of Naturalization). Please be aware that you may still be required to present a passport to enter the foreign countries your cruise ship is visiting. Also be aware that your particular supplier may require a passport regardless of your itinerary. Check with your cruise line to ensure you have the appropriate documents.

Non-U.S. citizens must contact the appropriate consular office for entry requirements pertaining to your trip.

Current information regarding re-entry into the United States can be found on the Western Hemisphere Travel Initiative website, www.getyouhome.gov. Any visa(s) or other documentation required for a particular itinerary is the sole responsibility of the guest. Sand & C Travel will not be responsible for advising and/or obtaining required documents for any clients, or for any delays, damages, and/or losses, including missed portions of your trip, related to improper travel documentation. As a courtesy, Sand & C Travel may relay documentation information (including the documentation requirements indicated here) that we receive from travel suppliers or passport/visa services. Sand & C Travel is not responsible for any information pertaining to documentation requirements provided by any third party. Sand & C Travel recommends that you independently verify all of this information, as obtaining and carrying proper documents is solely your responsibility. You are responsible for obtaining valid Passports and Visas. Contact the U. S. Department of State for details (visit <http://www.travel.state.gov/passport/> for details).

MAKE SURE that your names, as they appear on your invoice from Sand & C Travel, match your passport. MOST CRUISE LINES AND AIRLINES WILL CHARGE A FEE FOR ANY CHANGES TO THE NAME ON THE RECORD, SO IT IS IMPERATIVE THAT YOUR NAME MATCHES CORRECTLY AT THE TIME OF BOOKING. Contact your Sand & C Travel consultant IMMEDIATELY if any changes or corrections need to be made to the names as shown on your confirmation. If corrections are NOT made PRIOR TO TIME OF TRAVEL, BOARDING MAY BE DENIED WITHOUT FINANCIAL COMPENSATION. Keep in mind that for U.S. Citizens on closed-loop sailings originating in the United States only, if your name as indicated on your travel documents does not match the name on your proof of citizenship as a result of a name change, you must present the legal certification for the name change (e.g., marriage license, etc.). Due to government imposed security/immigration measures, passport information and emergency contact information is required to be provided to most travel suppliers prior to departure.

Various countries outside North America require U.S. citizens to obtain visas prior arriving in the country. Costs for the visas are almost never included in the costs of the cruise. Sand & C Travel can assist you with completing visas forms for a fee and/or recommend services to process your visa applications. Note that certain countries also collect fees upon entry or departure.

HEALTH INFORMATION

Certain countries may require proof that you have the required vaccinations prior to arriving in the country. The cruise line usually provides information about such requirements. In addition, the Center for Disease Control may recommend that you get certain vaccinations, medications or take other steps to protect your health when traveling. We recommend that you consult your doctor and visit the CDC's website, www.cdc.gov/travel to prepare for your trip. In addition, Passport Health is a company with expertise on travel health, and can be contacted at (888) 499-7277. Note that the CDC also issues health warnings or advisories for certain areas of the world. This information is available on the CDC's website as well at www.cdc.gov/travel.

The US State Department issues periodic alerts and warnings on travel abroad. We recommend that you review these notices (which are constantly changing and updated) at <http://www.travel.state.gov/content/passports/en/alertswarnings.html>. Note that Sand & C Travel does not have and special knowledge regarding unsafe conditions, health hazards, weather hazards or climate extremes throughout the world. We also suggest that you register with the State Department under the Smart Traveler Enrollment Program when traveling overseas, at <https://step.state.gov/step/>.

CRUISE PAYMENT TERMS

Cruising is truly a great value. There are not many land vacations where so much is included for the same price. And the good news is that with most cruise lines, you only have to put down a deposit to hold your space and then pay the balance a few months prior to departure. Note that the cruise line determines the payment terms for the cruises and your credit card payment for the cruise is charged by the cruise line (not by Sand & C Travel, we just provide the cruise line with the card information to charge). While most major cruise lines don't require the balance until a few months before your cruise, some do require payment earlier. And, sometimes there are lines that provide discounts for paying early. Review the brochure or website for the cruise line that you are booked with for the exact terms of when your payment is due.

It is really important that you pay for your cruise prior to the due date. Some cruise lines will cancel your cabin if not paid on a timely basis, and you could lose the deposit that you posted if the cabin is canceled! We certainly don't want that to happen, so if you are going away at the time your payment is due, please call us ahead of time to authorize your payment. We don't want you to lose out on that great vacation you are planning because you are unreachable when your balance has to be paid!

CRUISE CANCELLATION TERMS

So, you are planning this wonderful vacation and have every intention of going, right? Of course! But unfortunately, once in a while things happen that do cause you to have to cancel your trip. You should review the cruise line's cancellation terms in detail at the time that you book your cruise. While most major cruise lines usually allow you to cancel up to a few months prior to departure and get your deposit back, this policy varies considerably by cruise line. And all cruise lines have significant penalties as the cruise gets closer to departure. Each line does set and enforce their own rules, and penalties can begin immediately upon booking, even if more than a year out. Also, note that various lines that don't normally don't have such policies have recently introduced promotions with reduced cruise rates but with cancellation penalties beginning as soon as the deposit is posted. It is extremely important to understand not just the cruise lines terms, but if there are any special terms associated with your booking.

We strongly recommend that you purchase travel insurance once you are in a penalty period, which could reimburse you if the cancellation is for a covered reason. (See "Travel Insurance" below)

TRAVEL INSURANCE

All too often, we have seen clients make large investments in a wonderful vacation, only to skimp on the insurance. At Sand & C Travel, we believe that is not the place to look to save money. When you are overseas and an emergency happens, you are going to want the best coverage available, not the cheapest. Most people won't buy the cheapest health insurance on the market, so why would anyone do that for when you are thousands of miles from home?

Travel insurance can provide coverage for many different types of losses, but there are three major items that we believe are the most important coverages:

- Trip Cancellation/Interruption (to recover funds lost due to penalties if you have any to cancel your trip prior to departure or costs incurred for having to cut your short due to covered reasons)
- Emergency Medical (to cover medical expenses while overseas usually not covered by Medicare or many personal insurance plans)
- Emergency Transportation (to cover medical evacuation or costs of transportation in an emergency)

Other items that may be included in your insurance are baggage coverage, rental insurance, lost passport replacement and/or concierge services. Every policy is different, so you should always review what coverage is included and the amount covered for each type.

Sand & C Travel has various different choices when it comes to insurance. Almost all cruise lines offer their own policy. While these policies may be less costly, they often do not provide as effective coverage as insurance offered by third party (independent) insurance companies. As a result, you could incur significant out of pocket expenses for expenditures in excess of the cruise line plan's limits. **WE STRONGLY RECOMMEND THAT YOU CAREFULLY REVIEW THE DIFFERENT POLICIES THAT WE OFFER AND PURCHASE A POLICY THAT YOU ARE COMFORTABLE WILL MEET YOUR NEEDS.**

Here are some important items to consider when purchasing travel insurance (Note that to the best of our knowledge, this information is current as of June 27, 2016):

- **Pre-Existing Medical Conditions:** There are various policies that provide the ability to cover pre-existing conditions. Independent Insurance policies that we offer usually require you to purchase the coverage within 13 days of making **the** initial deposit on your trip to be covered for pre-existing medical conditions. Certain policies, including insurance that we offer through CSA and the Travel Insured Group Policy (requires ten or more affiliated travelers to purchase the policy, see

back of this guide), will cover pre-existing conditions if the policy is purchased before final payment. Others, including most cruise lines, will not ever cover pre-existing medical conditions. And make sure you read the terms of the pre-existing coverage; for example, we are not aware of any insurance company that will cover a person who is not in a condition to travel at the time they purchase the insurance, even if purchased at time of deposit. Also, make sure you consider the pre-existing conditions of any family members, including those not traveling with you, when purchasing your insurance. Finally, you should understand the insurance company's definition of a pre-existing medical condition and how far the company looks back to determine a pre-existing condition.

- **Default of Supplier:** You usually need to purchase independent insurance to be protected for default of your travel supplier. (Cruise line and tour operator insurance usually don't offer this coverage.) Those that do cover default usually require that you purchase the insurance at time of deposit to obtain this coverage and that the supplier not be in bankruptcy at the time the insurance is purchased. Some insurance companies also maintain list of those suppliers that they will or will not cover for default. This coverage varies significantly between carriers, so read the fine print!
- **Terrorism:** Many policies do offer coverage in the event of terrorism, in the event that it takes place within 30 days of your canceled departure and it is in a city that you are traveling to or through. There can be significant restrictions on this coverage, including that the travel insurance must be purchased within 13 days of making your initial deposit. Again, terrorism coverage varies between carriers, so make sure that you understand the complete terms.
- **Weather or Natural Disasters:** Review your policy carefully for the terms for cancellation due to weather. Does the airport have to be closed, and for how long? If the airport is open but there is a significant problem at your hotel or destination can you still cancel? What if your home is destroyed due to bad weather? Policies vary significantly on this coverage, so make sure you understand what you are purchasing.
- **Cancel for Any Reason Coverage:** Certain policies either include this coverage or offer it as an upgrade for an additional cost. A few of the major cruise lines, for example, will only provide a credit for a future trip in the event you cancel for a reason not covered under the policy. There are many things that can happen that can cause people to want to cancel that are not covered under regular cancellation insurance, such as threats of hurricanes, terrorist attacks in locations not directly traveling to, or threats of illness in an area that you are scheduled to visit.
- **Medical/Emergency Evacuation Coverage/Trip Interruption:** The amount of coverage for these items can vary significantly between policies. Most independent insurance companies offer different policies, with the less expensive ones providing less coverage. The buyer should consider your own personal insurance (that may provide some of this coverage while traveling), your personal medical condition and needs, as well as the destination and length of trip, when reviewing this coverage. Medical evacuation costs can also be very expensive. Make sure that the coverage under the policy is adequate. (Independent policies usually offer superior coverage for medical and evacuation expenses compared to supplier, in particular cruise line policies.)
- **Travel Delay/Baggage:** Most policies provide minimal coverage for lost or delayed baggage. Coverage for significant trip delays can vary, so review the policies for the amount of coverage as well as the circumstances required to obtain reimbursement for delays. If you are taking a trip overseas and have connecting flights, make sure that you carefully review the policy to see when, and for what you are covered in the event of delays.

We are providing this information to you to ensure that you will think carefully about purchasing the right travel insurance policy to meet your needs for your trip. This information is not all-encompassing, and we **STRONGLY RECOMMEND** that you carefully review any travel insurance policy in detail before purchasing it. All of the independent companies that we offer (CSA & Travel Insured) offer multiple policies with different levels & types of coverage. Obviously, the longer, more involved and expensive the trip you are taking, the more extensive the insurance policy that you should purchase. Your Sand & C Travel consultant can assist you in selecting the right policy to meet your needs, or in contacting the respective insurance company to get your questions answered. We do recommend that you speak directly with the insurance company, to ensure that there are no mis-understandings as to what is and is not covered. ***Note that we consider travel insurance so important that we do require any clients not purchasing travel insurance to sign a waiver acknowledging that insurance was offered and refused.***

We also offer a group policy through Travel Insured for groups of 10 or more affiliated people traveling together on the same itinerary. This policy has very competitive pricing, and even covers pre-existing conditions if purchased up until final payment (provided you are in a condition to be able to travel at time of purchase). We have included details about this policy in the back of this guide.

Sand & C Travel is providing the information above as a service to our clients. It is accurate, to the best of our knowledge as of June 27, 2016. However, it is the client's responsibility to review the individual policy in detail for all current coverage and restrictions. Sand & C Travel is acting merely as an agent to the insurance purchase transaction. Any disputes, claims, or questions regarding the policy including but not limited to premiums, refunds, claims, coverage, etc. are between the insurance company and the insured and Sand & C Travel, Inc. is not a party to the transaction.



Celebrity Cruises



Oceania Cruises



Princess Cruises

INSURANCE INFORMATION FOR EMERGENCIES DURING YOUR CRUISE

As discussed above, travel insurance is there to protect you if an unexpected emergency takes place during your cruise. Remember, you should ***never incur any significant emergency expenses without consulting with your travel insurance company first. If you do incur major emergency expenses without prior approval, the insurance company could deny your claim.***

If you have a minor illness or injury, you can see the doctor on-board without consulting the insurance company. Just make sure you bring home all documentation of services provided and fees incurred to file your claim.

However, if you have something more serious, such as the need to come home due to a family emergency or needing hospitalization or emergency medical transportation, you must contact your insurance company. The insurance company's contact information will be provided with your final documentation package, if you bought the insurance through our office (note that if it is the cruise line's insurance package, on-board personnel will have the contact information). You can also see the list of insurance company contacts in the back of this guide. You can call insurance companies' emergency lines collect, 24 hours a day, from anywhere in the world. Make sure you review your insurance policy before departing, so you understand what needs to be done in the event something happens during your cruise.

TRAVEL INSURANCE CLAIMS

Nobody enjoys dealing with insurance companies when it comes to collecting claims. When you do have to file a claim, it will involve some patience and paperwork. The good news is that Sand & C Travel is here to help you! You will need to collect all of the required information, but we will be happy to assist you with completing the forms and coordinating with the insurance company. Just understand that it is a process and depending on the type of claim, amount, and insurance company involved, can take months to get fully resolved.

While each insurance company may have its own specifics, here is an overview of what you will generally need to file the most common travel insurance claims. Please review the documents provided by the insurance company for the exact items that they require.

Cancellation Claims:

- Claim Form
- Copies of all invoices from Sand & C Travel
- Credit Card statements with all charges and refunds from the cruise line and other travel suppliers or canceled checks
- Physician's Statement Form (the doctor will have to fill out the form, not just provide a letter), if canceling for medical reasons

Medical Claims:

- Claim Form
- Receipts and other documentation of medical expenses incurred during trip
- Credit Card statements with charges of the medical expenses or canceled checks
- Proof that the claimed items were not covered under your personal medical insurance (usually will have to file with your insurance company and show the claim was rejected or not paid in full)

For other types of claims, see the insurance company's claim form for the required documentation.

Once you have gathered all of the required documents, you can make an appointment with a member of our staff to assist you completing the forms. *Please do not make an appointment until you have gathered all of the information shown above. We cannot complete the forms without all of the documents.*



Royal Caribbean

CRUISE PRICING

Cruise lines change pricing for cruises all of the time. Just like on airplanes, it is not uncommon for many guests on-board to be paying different prices for similar cabins. Pricing and amenities can vary for many reasons, including but not limited to promotions available at the time the cabin is booked, past passenger status, your state of residence, eligibility for special fares such as seniors, military or public service, or if a future booking was made on a prior cruise. Some cruise lines even do targeted marketing, where the line selects certain people from their mailing lists to be eligible for promotional fares. Only those people that receive the promotion may be eligible for it.

As travel agents, we always try to find you the lowest price that you are eligible for. Note that if you book a fare for which you are not eligible, (for example a Georgia resident's fare when you live in Florida) you could be required to pay the difference in fare at the pier, or even be denied boarding. Documentation of eligibility for special fares may need to be presented at time of booking.

Generally speaking, once you book your cruise and post the deposit, the cruise fare is locked in. You do not have to worry about the fare increasing. However, other items such as taxes and fees are always subject to change right up until your cruise. And most cruise lines also have provisions that allow them to add fuel surcharges, which could be significant, so make sure your review those terms before you book and go into the penalty period.

But what if the price comes down after you book? We certainly want you to get the best value you can for your cruise. So if the rate comes down under a promotion that you should qualify for, and we become aware of it, we will request a rate reduction (or additional amenities). If you do find what appears to be a lower rate, just make sure that you read all of the fine print, and that it truly it applies for your category cabin on the ship and departure date that you are booked in. Then contact our office and we will request the promotion from the cruise line. However, note that the application of the lower rate (or additional amenities) is at the discretion of the cruise line. Certain new promotions will not be applied to existing bookings, particularly after final payment has been made. Also, note that some promotions are not combinable, such as with group bookings. Sand & C Travel has no control over whether the cruise line will allow the new promotion to be applied to the booking. If the rate reduction or other promotion is applied, note that it likely will result in a corresponding reduction in any discount or other amenities being provided by Sand & C Travel. See Sand & C Travel discounts, amenities and fees below for more information.

GROUP PRICING & AMENITIES

At Sand & C Travel, we realize that there are many options for booking your travel needs. We also believe that most people are not just looking for the best price, but quality, personal service as well. Our philosophy has always been to provide the best of both. With experienced, professional travel consultants working directly with you in person, not just through a computer, we work hard to put together memorable trips for the best value.

Most of our groups are priced based on the expectation that we will have multiple cabins, so we will be willing to provide extra value. If the cruise line allows us to sell the cruise at a discounted fare below the contract rates, then your Sand & Travel consultant will usually provide you with a rate that has already been discounted by our agency. However, various cruise lines do not permit this discounting. For those cruise lines, we will usually provide shipboard credit or other permissible amenities. Note that any discounting, shipboard credit or other amenities will be determined by our agency based on the commission received on the booking. Not all rates will qualify for such added value, and in certain situations we may need to add fees to the price to make it financially viable for our agency to handle it.

In addition to amenities being provided by Sand & C Travel, many group departures include amenities being offered by the cruise line. Examples of such amenities include shipboard credits or gifts to the cabin such as wine, chocolate covered strawberries or complimentary meals in specialty restaurants. These amenities are provided based on guidelines set by the cruise and are subject to the cruise lines terms and conditions, which may include minimum or maximum number of passengers in a group. For example, most cruise lines require a minimum of 16 passengers to be considered a group, and amenities are subject to withdrawal if less than 16 passengers travel. Also, for logistical reasons, we have seen where specialty restaurant amenities or chocolate covered strawberries can only be provided to groups with less than a certain number of guests. In the event the group is over the maximum, the cruise line will usually substitute another amenity. Note that the minimum and maximum usually apply to all of the bookings from Sand & C Travel in total. Sand & C Travel receives written confirmation of cruise line amenities, and our sole obligation is to request these amenities. It is the cruise line's responsibility to apply these amenities to the booking and Sand & C Travel is not liable for items confirmed yet not delivered by the cruise line.

If your booking includes shipboard credit from Sand & C Travel, you will see this shipboard credit on your onboard account. While each cruise line has their own policies regarding shipboard credit, this credit is usually offset against the balance on your shipboard account which is used for such items as on-board purchases, spa treatments, shore excursions (purchased on-board) and gratuities. Also, note that if the cruise line permits shipboard credit to be ordered only in rounded amounts, the amount ordered will be rounded down to the closest permissible amount to the shipboard credit indicated on this invoice. Shipboard credits are subject to cruise line policies. Sand & C Travel will attempt to order a shipboard credit on your behalf, but if the order cannot be fulfilled by the cruise line, Sand & C Travel reserves the right to substitute another amenity of approximately equal value. Note that in the event that Sand & C Travel orders, and is charged for the shipboard credit, it is the cruise line's responsibility to apply the credit to your shipboard account. Sand & C Travel has no further liability for this shipboard credit.

In the event that you cancel your cruise prior to the ship departure, any shipboard credit or other amenities will not apply. Also, in the event of a price reduction for any reason (including but not limited to promotions introduced by the cruise line, coupons being applied to the booking or future cruise certificates applied resulting in price reductions) on your cruise, the amount of Sand & C discount, shipboard credit or other amenities will be subject to reduction or elimination as well. Fare reductions may also result in Sand & C fees being applied to the booking.

When you book your cruise, we quote your group rate, shipboard credit, or other amenities based upon the commission level that the agency has with the cruise line at the time of booking. In the event that the cruise line cuts the commission for any reason on your booking prior to departure, Sand & C Travel reserves the right to reduce the discount, shipboard credit or other amenities in tandem with the commission reduction.

In order to provide you with the quality service that you deserve in booking your cruise, there may be times that we need to charge a fee for that service. For example, on low priced cruises we do have a fee for handling your booking. Also, we do charge fees for services that we provide on items that are not commissionable, including items such as airline tickets (whether booked by Sand & C Travel or through the cruise line), booking of cruise line shore excursions and processing of visas. Many of the fees can be offset against any applicable Sand & C Travel discounts or shipboard credit, to minimize your cash outlay. Your Sand & C Travel consultant can provide a copy of our fee schedule upon request.



Oceania Cruises



Celebrity Cruises



Princess Cruises

CABIN ASSIGNMENTS

The cruise line will usually assign a particular cabin at the time you make the booking. With a cabin assignment, you will immediately know where you will be on the ship as the cruise line confirms the cabin number. Your cabin number will be shown on your Sand & C Travel invoice, as confirmed to us by the cruise line. It's your responsibility to review the ship's deck plans so that you are satisfied with the location of your cabin.

At times, the cruise line may offer to book your cabin on a "guarantee" basis. A guarantee means that the cruise line is guaranteeing you a cabin on the ship in any location at no lower than the category that you have booked. When eventually assigned, your cabin could be in the category that you booked or higher. However, Sand & C Travel and you have no control over which cabin will be assigned. It will be based on the availability on the ship as solely determined by the cruise line. Also, the cabin can be assigned at any time from the day you booked until the day you depart.

If you are particular about your location on the ship, then we strongly advise against booking a guarantee. Chances are that you will not be able to change the cabin once it has been assigned by the cruise line. What's more, if you are traveling with friends or family, your cabin assignment will probably NOT be near their cabin. Guarantees are a form of gambling. If you are willing to risk and accept any cabin the cruise line gives you (in the category you picked or above), no matter the location on the ship (forward, aft, mid-ship, down low or up high), for the chance that you might get an upgrade, then take the risk. But if you are particular and will not sail in a cabin in certain locations, then a guarantee is definitely not for you.

If you need a handicapped accessible cabin, make sure that you discuss that matter with your Sand & C Travel Consultant at time of booking. Cruise ships do have cabins specially equipped with bars in showers, no lips in the floor and large enough to accommodate special equipment. There are a limited number of these cabins on board, and most cruise lines do require documentation proving that you require such a cabin. Because these cabins are limited in number, they are reserved only for those guests that require them.

The best way to get the cabin that you want is to book early. At Sand & C Travel, we recommend that you book your cabin about a year before the cruise. That way you should be able to secure the cabin type in the location that you desire to make your vacation just right!

Note that most cruise lines do have minimum age requirements for guests in cabins (at least one passenger must be of a certain age). Sand & C Travel can check the requirements for you by cruise line. Also smoking is not permitted in most cabins. Smoking is becoming more restricted on most vessels, with a few designated areas where it is permissible on board.

UPGRADES

Our experience is that cruise lines do not just give out complimentary upgrades upon request. If you wish to sail in a particular cabin type, you should book that cabin from the beginning. This way you can enjoy your vacation as you want.

Some cruise lines have "auto-upgrade" programs (examples include Princess and Holland America). Under these programs, your booking can be tagged for an upgrade, if available. Your Sand & C Travel consultant will ask you if you would like to be eligible for the auto-upgrade when you book your cabin. Note that these upgrades are unlikely, and are usually done electronically by the cruise line's computer system. Also, when you are upgraded, the cruise line releases your prior booked cabin so unless it happens to be still available, you will not be able to get that cabin back if you are not satisfied with the upgraded cabin.

As with guarantees (discussed above), we advise that you be cautious about participating in an auto-upgrade program. If you are particular about the location that you sail in or want to be near friends or family, you do not want to take the risk of being unhappy with your upgrade. We can let the cruise line know that you do not want such an upgrade and to leave you in the cabin that you originally booked.



Celebrity Cruises

DINING INFORMATION

Dining is usually one of the most important components of your cruise experience. Today's ships offer numerous choices for dining from the main dining room and buffets to casual dining alternatives and fine restaurants. Generally speaking, the main dining room, buffet and certain other venues are complimentary, while various other alternatives may have service charges. Some of the deluxe cruise lines include all of the alternative restaurants at no extra charge.

Most ships offer open seating in the main dining room for breakfast and lunch. While some cruise lines now have open seating for dinner in the main dining room as well, most still require that you select your dining time in advance. For those lines, there are usually fixed times for seating (early seating, usually between 5:30PM and 6:30PM and late seating usually between 8:00PM and 9:00PM). In addition, most cruise lines now offer an open seating alternative, where you can go into the dining room at your leisure. With open seating, you can just walk-in and be subject to a wait time or make advance reservations to avoid the wait. Each cruise line has their own policies, so you should consult with your Sand & C Travel consultant to set up the dining time that best suits your needs. If the dining time that you request is not available you may be able to request to wait-list that time, but we cannot guarantee that it will clear. You may have to dine at another time or take the open seating if available.

Note that the only thing that the cruise line will confirm in advance is your dining time in the main dining room. Table sizes, dining companions and locations are on a request basis only and are not confirmed in advance. The cruise lines make every effort to honor these requests. We recommend that you compare your table assignment shown on your cruise card with those guests that you want to dine with. (You will receive your cruise card when you check in at the pier.) In the event that your table numbers do not match or something is not as you prefer it, see the maître d at the appointed time on-board.

Please be aware that most ships have a limited number of large tables available in the dining room. Table sizes larger than 8 are usually very difficult to secure. For such large table requests, we strongly recommend that you book your cruise as early as possible and submit the request to your travel consultant at least 6 months prior to sailing (the earlier, the better). All of the guests that want to sit at the table need to be booked and deposited on the cruise before we can submit the large table request. Even when submitted early, this request may not be honored by the cruise line, and large table availability does vary by cruise line. We can request that if a large table will not be available for your group that the line split the table into two tables close to each other with the same waiter, making it easier to switch around during your cruise. Note that table sizes can only be requested in a confirmed dining seating time, not for any form of open seating.

If you have any special dining needs or requests, let your Sand & C Travel consultant know so that we can put the request in your records and inquire if the cruise line can accommodate. Also, discuss your needs with your waiter and maitre d on board.

Some cruise lines provide the opportunity to make advance reservations in the alternative restaurants on-board. This can usually be done on the cruise line's website or by phone. We have included a list of cruise lines with their on-board reservation number in the back of this guide, for your convenience.

GRATUITIES

On-board gratuities are usually not included in your cruise fare (certain deluxe lines do include the gratuities, but they are the exception). Typically, gratuities are expected for the dining staff (waiter, assistant, maitre d) and your cabin steward. Total gratuities for a standard cabin typically run about \$12-\$18 per guest per day, with suites being a little higher. Most cruise lines now automatically add the gratuity charge to your shipboard account. If you wish to adjust the gratuity amount, you can usually do that at the front desk on board. However, please note that many of the staff members depend on the gratuities for their compensation, so please tip fairly for the service provided. Also, be aware that if you select open seating on Royal Caribbean or Celebrity you will be required to pre-pay your gratuities with your final payment on your cruise. If you have questions about the gratuity policy on your particular cruise, see the cruise line brochure or website, or ask your Sand & C Travel consultant.

SHORE EXCURSIONS

The whole idea of booking a cruise is to go see new places. Therefore, shore excursions are another really important component of making your cruise experience memorable. If you are going to the Caribbean to relax, shore excursions may not be that important to you. Unless you have specific activities that are interested in, you can probably book tours on board for your cruise. But if you are going to a new destination that you truly want to experience (such as Europe, Alaska, the Orient, Australia or South America) you will probably want to book your excursions in advance to make the most of these places you may only visit once. And remember, the earlier you book the more likely it will be that the tour that you desire will be available.

Many clients book the excursions directly through the cruise line. While that is easy, we have found that the cruise lines tend to be less personal than excursions that you can book elsewhere. Sand & C Travel works with independent excursion companies that can provide you similar or more personalized experiences at competitive pricing. We can even set you up with private tours, for the ultimate personal experience. And since these companies work with cruise passengers all of the time, they understand the importance of getting you back to the ship in time before it sails. You can feel comfortable that won't be an issue.

Note that we do not receive commission for excursions booked through most cruise lines, so a fee does apply for Sand & C Travel assistance in booking those tours. You can usually review the tours on your own and book them directly on the cruise line's website (our fee would not apply). We have links on our website, www.sandctravel.com, to shore excursion operators that we work with.

We do recommend that you be very careful about booking independent excursions from companies or individuals that you do not know. Being in a foreign country far from home, you want to have confidence in the people who are driving you around and taking you to remote locations. Be wary of individuals selling their services at the pier on the spur of the moment as you arrive. We recommend that you book either the operators that we work with or through the cruise line.

ON-BOARD ACTIVITY RESERVATIONS

Today's floating resorts offer so many fun activities that many people don't even get off the ship during their vacation. With all of these choices, some activities may require advance reservations such as spa treatments or shows. You should review your cruise documents for activities that may be available for advance reservation. This can usually be done through the cruise line's website or a special phone number. See the table in the back of this guide for contact information for on-board reservations for various cruise lines.

TRANSPORTATION INFORMATION

Sand & C Travel does not offer transportation for group cruises. You should review your cruise documents for the time to arrive at the pier. You don't want to be too early, or you will just have to sit around and wait for the boarding process to begin. Obviously, you don't want to be too late, or you could miss the boat, literally!

Your cruise documents should also have directions to the pier. Here are directions to the two piers in South Florida:

Port Everglades: Take either Florida's Turnpike or I-95 to I-595 East in Ft. Lauderdale. Just follow I-595 to the end, and follow signs straight through to Port Everglades. Note that you will go through security prior to entering the port area, and will need to show your passport, and possibly your cruise documents. Security will tell you how to get to your ship.

Port of Miami: Take I-95 to Exit 2D and exit to the left to I-395/Miami Beach. Stay to the right, and take Exit 2B toward US1/Biscayne Boulevard. Merge onto NE 11th Terrace. Turn right onto Biscayne Boulevard. Turn left onto Miamarina Parkway Drive. Go straight and follow signs to the cruise piers. As of September 2013 there is no security check point to enter the cruise ports at the Port of Miami.

Parking is available at all of the piers for a charge. At Port Everglades there are also off-airport lots that can be used for the port with complimentary shuttles, such as Park N Fly (954) 779-1776 (www.pnf.com) and Park N Go (888) 764-7275 (<http://www.offairportparking.com/portevgb/>). These lots are usually less expensive than those offered at the port itself.

If you are flying to get to your cruise, we recommend that you arrive at the airport 2 hours prior to departure for domestic flights and 3 hours prior for international flights.

You may wish to hire one of our reputable transportation companies on your own. While we will have no responsibility for bookings you make with the transportation companies, as a service we are providing their contact information:

Finest Transportation (561) 477-6222 www.finesttransport.com. N&T Shuttle (561) 641-6285. Pat Sintura Transportation (561) 281-9076



AIR FOR YOUR CRUISE (IF APPLICABLE)

Depending on where you live and where the ship is departing from, you may need to secure air flights for your cruise. You can make your own flight arrangements independent of the cruise line and Sand & C Travel, you can have us book your air independent of the cruise line or you can book the air through the cruise line.

No matter how you book your air, ***Sand & C Travel always recommends that you arrive in the city that the cruise is departing from at least one day in advance of the cruise.*** With so many variables resulting in delays in air travel, the last thing you want is for the ship to sail without you due to a flight delay. Planning to arrive at least a day ahead of time can mitigate this risk.

If you are planning on arriving on the same day as the flight, the preferred method of booking the air is through the cruise line. By doing this, the cruise line is more likely to assist you in the event of delays in either finding alternative flights or making arrangements to connect with the ship at another port. Some cruise lines even guarantee next port protection when the air is booked through them. This depends on the cruise line's policy.

Each cruise line also has its own method for booking air. Your Sand & C Travel consultant can assist you in understanding the method available for your cruise. For example, some cruise lines, such as Princess, Royal Caribbean, Celebrity and Holland America offer their own on-line systems for booking air flights. Flights can be selected immediately upon booking the cruise (if within 11 months of the flight date) on these systems. Rules regarding cancellation and changes of these tickets can vary significantly, so it is important that you understand the rules before paying for your air arrangements. Certain other cruise lines will assign flights to you from the requested city. ***For those cruise lines, you will have no choice in routing, airline, times, etc. unless you are willing to pay an additional, non-refundable deviation fee for making your own request.*** Again, make sure that you review the cruise line's brochure or website to thoroughly understand the terms regarding air. Also, note that Sand & C Travel charges a non-refundable fee for booking air through the cruise line. This fee applies even if you book the air directly with the cruise line, as Sand & C Travel will still be involved with schedule changes, seats and other issues that may come arise. This fee can be offset against any discount or shipboard credit that Sand & C Travel is providing on the cruise.

If you are booking your own air and will arrive on the day of the cruise, make sure that you do not book your flights until we provide you with the latest time that the cruise line recommends your flight can arrive in order to make the ship. You will also want to find out the earliest time that the cruise line says you can book a departing flight after your cruise. It is imperative that your flight arrangements are consistent with the cruise line's guidelines. Please make sure that you provide your Sand & C Travel consultant with your flight arrangements in the event you want our agency to book transfers or transportation.

Sand & Travel also has full access to all of the major airlines and can assist you with booking air independent of the cruise line. Note that we do charge fees for booking of airline tickets (this fee must be paid at the time the ticket is issued, and is non-refundable).

Make sure that you understand the terms and conditions related to the airline tickets that you have purchased. If they are non-refundable or subject to significant penalties for cancellation, we strongly recommend that you include the cost of the airline tickets in the amount of trip cancellation coverage that you purchase with your travel insurance policy.

If you travel often, you may want to enroll in the TSA pre-check program. This expedites the security process at the airport. Fees and restrictions apply. Visit www.tsa.gov/tsaprecheck for more information.

IMPORTANT NOTICES ABOUT AIRLINES: Some countries require insecticide spraying of aircraft prior to a flight or while you are on the aircraft. Federal law requires that we refer you to <http://airconsumer.dot.gov/spray.htm>. Also remember that most airlines charge for baggage and other services regarding your flights. Contact your Sand & C Travel consultant or visit www.sandctravel.com for an ancillary fee schedule (under "resources" on our website).

Federal law forbids the carriage of hazardous materials aboard aircraft in your luggage or on your person. A violation can

result in 5 years' imprisonment and penalties of \$250,000 or more (49 U.S.C 5124). Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Examples include paints, lighter fluid, fireworks, tear gases, oxygen bottles, and radio-pharmaceuticals. There are special exceptions for small quantities (up to 70 ounces total) of medicinal and toilet articles carried in your luggage and certain smoking materials carried on your person. For further information contact your airline representative.

At times, air reservations are booked under a "code share" agreement. This means that the tickets are issued by an airline that purchases the seats on flights operated by another airline. You should review your airline confirmation, and if you see an airline and a flight number, followed by "operated by" another airline, than this is a code share. The confirmation should also indicate the actual flight number from the airline operating the flight. If your tickets are issued under a code share agreement, you should check-in at the airport with the airline that is operating the flight. For example, if the tickets are issued by American for a flight operated by British Airways, you should check-in at the British Airways ticket counter.

As a reminder, most airlines now have additional charges for amenities and services on your flight such as baggage, early check-in, extra leg room, wifi service and more, Certain airlines even charge for carry-on luggage and/or printing of boarding passes, Make sure you inquire or check with the airline at time of booking to understand all fees that apply to your ticket.

If you fly regularly, you may wish to sign up for the TSA pre-check program. This will expedite the security process at the airport. You can get more information on this program at www.tsa.gov. And if you fly internationally on a frequent basis, you may wish to sign up for the Global Entry program, which expedites the immigration process into the United States. More information on this program can be found at <http://www.cbp.gov/travel/trusted-traveler-programs/global-entry>,

WHAT SHOULD I BRING?

When packing, remember that less is always better! Storage space in many cabins is often very limited. And if you are flying, you will be limited by the airline's restrictions. Most airlines are now charging for checking baggage, and some even charge for carry-ons. Space for carry-on bags is also becoming more limited as the overhead compartments get tighter all of the time. Most ships do have laundry services available (for a fee), so you can get your clothes washed while on vacation.

Almost all cruise ships have standard voltage available compatible with American electric systems, so you should not need any type of converter to use your electrical equipment. However, if you are staying in an overseas hotel before or after your cruise, you will probably need converters to use your electronics. Sand & C Travel has a limited number of complimentary converters available for use by our clients. You will have to post a deposit to borrow the converters, which will be returned to you when you return the converters in working order. Details can be provided by the receptionist in our office.

Most modern ships also have safes in all of the staterooms, to protect your valuables. We strongly recommend that you leave expensive jewelry, excessive cash and heirlooms at home. It is too easy for items to get mis-placed, lost, or even stolen when traveling.

Since on-board gratuities can usually be charged to your shipboard account, you should not need a lot of cash while on board. The only reasons you usually need cash would be for gambling, local transportation, small purchases off the ship and gratuities (such as for porters and shore excursions). You should think about what you are planning on doing during vacation, and plan your cash accordingly. Note that you should be able to convert cash to local currencies at the purser's desk.

Make sure that you thoroughly clean out your safe at the end of the cruise! We have seen too many instances of clients leaving family heirlooms in their safe after dis-embarking, which could not be recovered. Read the cruise line's terms and conditions, as they usually will not be responsible for your valuables.

Once in a while, especially if you are flying to get to your cruise, a piece of luggage gets lost along the way. Preparation for such an experience can make this a little less traumatic. We recommend that you do NOT pack "his and hers" bags. By sharing your suitcases (instead of separating) you will both have some clothes if a bag goes astray. Otherwise, one of you could end up with nothing. Also, you should consider having the following items in your carry-on, in the event of travel or baggage delays:

- Cruise Documents & Proof of Citizenship
- Medications
- Money, Credit Cards & Valuables
- Toothbrush & Toothpaste
- Emergency First Aid Kit
- Hairbrush/comb
- Deodorant
- Air/Train/Ship Tickets and other travel documents
- Travel Insurance Policy (if purchased)
- Medical Insurance Information
- House Keys
- Underwear
- Change of Clothes
- Cell phone or long distance phone card
- Reading material or music
- A bottle of water and snack
- Sand & C Travel phone number
- Transportation Information (phone numbers)



Celebrity Cruises

COMMUNICATION DURING YOUR CRUISE

Thanks to today's technology, it is easier than ever to stay in touch while you are away from home. Today's ships usually offer internet and e-mail services (fees usually apply). We have found this is usually the most cost-effective manner for communicating with people back home. Many vessels also have cell phone towers, so depending on your phone carrier your cell phone may work while at sea. However, these services can be expensive, so check with your carrier for fees. Most cell phones also work in most foreign countries, but roaming charges will probably apply. If you expect to need to use your phone while away, we recommend that you contact your carrier in advance of your cruise, and see if there are any packages available to save money on your service. Also, note that use of data services while out of the country can be very expensive, so be careful about texting, checking e-mails, viewing websites, and exchanging photos on your phone or tablet while you are away. Remember to bring your phone charger on your trip, so your phone will work if you need it.

Most cruise ships do offer ship-to-shore phone service, but this tends to be very expensive. We recommend you only use that service in an emergency.

You should have your cellphone available on the day you depart and day you return, so you can be notified of any issues that may arise.

SPECIAL NEEDS

We want to make sure that any special needs such as dietary requirements, handicapped needs or other special requests are honored during your cruise. Make sure that you communicate those to your travel consultant when you book. Please see the "Cabin Assignments" section of this guide for information on handicapped cabins and the "Dining Information" section for dietary needs.

Note that most cruise lines will not provide wheel chairs or handicapped assistance throughout your cruise. You can usually request wheelchair assistance for embarkation at the beginning of your cruise and disembarkation at the end of the cruise. Have your Sand & C Travel consultant request that this service is documented in your record. Then, upon arrival at the port, tell the porter that you had requested a wheelchair and they will provide instructions to obtain a representative with the necessary equipment.

You may bring your own wheelchair or scooter to the ship, provided it can be stored in your cabin. Also, we work with companies that offer wheelchairs and other special needs equipment for rental. They can have the equipment delivered to the ship, and will pick it up after the cruise. Ask your Sand & C Travel consultant for more information.

Also, let your Sand & C Travel consultant know if you will have other special needs, such as bringing oxygen, medical equipment or medications that need special handling. We will provide the necessary information to the cruise line, and let you know what needs to be done to accommodate your needs. Please note that most sailings cannot accommodate guests who require dialysis. There is a company, Dialysis at Sea, that offers select cruises with those services. You would need to contact them directly, as they do not work with travel agents. Finally, tell your travel consultant if anyone in your party is pregnant. Cruise lines do not allow guests on board once they reach a certain point of the pregnancy, which can vary by cruise line.



Princess Cruises

REGISTRATION AND CRUISE DOCUMENTATION

Cruise lines are required by the U.S. Department of Homeland Security to provide information about passengers on board prior to departure. As a result, all guests must register in advance for the cruise. This is usually done on the cruise line's website, with such information as legal names, passport information, emergency contacts, and contact information including addresses and phone numbers. We recommend that this information be completed at least a month prior to departure. It is imperative that all information be completed accurately, or you can be denied boarding by the cruise line. Note that when completing the registration, it is imperative that your name appears exactly as on your passport, including middle names or middle initials.

For those clients who do not have access to a computer, or are not comfortable with submitting this data on-line, Sand & C Travel will be happy to complete it for you. However, we do require a completed On-Line Check-In form for each guest that we complete the process for. This form **MUST** be completely filled out and signed prior to our agency processing the form. Note that as part of the on-line check-in process, we will be agreeing to the cruise line's contract of carriage and terms & conditions on your behalf. You need to acknowledge that you have read and agree to all of those terms, and authorize us to sign on your behalf, or we cannot process your registration.

Most cruise lines no longer provide paper cruise documentation for their guests. Documents are usually available from the cruise line on their website in a "PDF" format that you can print out. While it is usually not necessary to print out the entire document package, you should review it to make sure everything is accurate (spelling of names, cabin assignment, dining information, etc.) and to understand the valuable information about your cruise. There are usually 2 items that you will need to print out:

- A boarding pass confirming that the cruise line has all of the required payments and information for you to board the ship (each cruise line has their own name for this document, for example Princess calls it a Boarding Pass, Celebrity calls it an Xpress Pass and Royal Caribbean calls it a Set Sail Pass).
- Luggage Tags, which most cruise lines have you print at home. Ask your Sand & C Travel consultant for our special plastic tag holders made to accommodate these print at home tags. Please put your cruise line tags on your bags on the day you go to the pier. (If flying, you may want to carry an extra set in case the tags are lost during flight.)

You should review the cruise line's information for any other particular items that they require or recommend that you print out. Of course, don't forget to bring your passport with you! That is the most important document you will need to board your cruise.

These documents are usually available sometime between final payment and approximately 2 weeks prior to your cruise.

Please see the table in the back of this guide with the websites for the major cruise lines where you can complete your on-line check-in.

GROUP DELUXE

GROUP TRAVEL PROTECTION PLAN



SCHEDULE OF INSURANCE COVERAGE AND OTHER NON-INSURANCE SERVICE

Trip Cancellation**	Trip Cost*
Cancel for Work Reasons	
Coverage for cancellation due to work-related reasons in addition to job loss	
Trip Interruption**	150% of Trip Cost*
Trip Delay - 6-hours	\$750 (\$150/day)
Missed Connection - 3 hours	\$500
Baggage/Personal Effects	\$1,500
Baggage Delay - 24 hours	\$400
Accident & Sickness Medical Expense	\$50,000
Emergency Evacuation & Repatriation	\$250,000
Non-Insurance Worldwide Emergency Assistance Services	Included
Cancel for Any Reason (CFAR)**	Optional

* Up to the lesser of the Trip Cost paid or the limit of Coverage for which benefits are requested and the appropriate plan cost has been paid. Maximum limit of \$20,000

** For \$0 Trip Cost, there is no Trip Cancellation and Trip Interruption is limited to \$500 return air only

*** CFAR coverage is 75% of the nonrefundable trip cost, CFAR is optional and available for individuals or your entire group. Trip cancellation must be 48 hours or more prior to scheduled departure. CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. **This benefit is not available to residents of New York State.**

PER PERSON RATES

Cost of Trip	Rates	With CFAR*	Cost of Trip	Rates	With CFAR*
\$0	\$21	\$31.50	\$4,501-\$5,000	\$319	\$478.50
\$1-\$300	\$33	\$49.50	\$5,001-\$5,500	\$353	\$529.50
\$301-\$500	\$39	\$58.50	\$5,501-\$6,000	\$388	\$582.00
\$500-\$1,000	\$58	\$87.00	\$6,001-\$6,500	\$422	\$633.00
\$1,001-\$1,500	\$93	\$139.50	\$6,501-\$7,000	\$485	\$727.50
\$1,501-\$2,000	\$115	\$172.50	\$7,001-\$7,500	\$519	\$778.50
\$2,001-\$2,500	\$145	\$217.50	\$7,501-\$8,000	\$537	\$805.50
\$2,501-\$3,000	\$172	\$258.00	\$8,001-\$8,500	\$561	\$841.50
\$3,001-\$3,500	\$194	\$291.00	\$8,501-\$9,000	\$595	\$892.50
\$3,501-\$4,000	\$242	\$363.00	\$9,001-\$9,500	\$623	\$934.50
\$4,001-\$4,500	\$276	\$414.00	\$9,501-\$10,000	\$665	\$997.50

The above rates are for trips up to 30 days - for each day over 30 add \$5.00 per person per day.

All of the above rates are for the plan which includes insurance and non-insurance services.

*Cancel For Any Reason (CFAR) benefit not available to residents of New York State.

Travel Insured International

P: 800-243-3174

www.travelinsured.com

T-19056

SAND & C TRAVEL

PAYMENT INFO:

To purchase the Travel Insured Group Deluxe Protection Plan with or without Cancel for Any Reason please mail this form with a check to:

Sand & C Travel
12393 Hagen Ranch Road
Boynton Beach, FL 33437
(561)736-3880

The Group Deluxe Travel Protection plan is only available to Groups of 10 or more affiliated passengers traveling together.

GENERAL LIMITATIONS AND EXCLUSIONS

Insurance benefits are not payable for any loss due to, arising or resulting from: 1, suicide, attempted suicide or any intentionally self-inflicted injury of You, a Traveling Companion, Family Member or Business Partner booked to travel with You, while sane or insane; 2, an act of declared or undeclared war; 3, participating in maneuvers or training exercises of an armed service, except while participating in weekend or summer training for the reserve forces of the United States, including the National Guard; 4, riding or driving in races, or speed or endurance competitions or events; 5, mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes, or other special equipment); 6, participating as a member of a team in an organized sporting competition; 7, participating in bodily contact sports, skydiving or parachuting, hang gliding or bungee cord jumping; 8, piloting or learning to pilot or acting as a member of the crew of any aircraft; 9, being Intoxicated, or under the influence of any controlled substance unless as administered or prescribed by a Legally Qualified Physician; 10, the commission of or attempt to commit a felony or being engaged in an illegal occupation; 11, normal childbirth or pregnancy (except Complications of Pregnancy) or voluntarily induced abortion; 12, dental treatment (except as coverage is otherwise specifically provided); 13, amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits; 14, due to a Pre-Existing Condition, as defined in the Policy, The Pre-Existing Condition Limitation does not apply to the Emergency Medical Evacuation or return of remains coverage; 15, medical treatment during or arising from a Trip undertaken for the purpose or intent of securing medical treatment; 16, a mental or nervous condition, unless hospitalized for that condition while the Policy is in effect for You; 17, due to loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto.

The following limitation applies to Trip Cancellation: All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible. If the cancellation is not reported within the specified 72 hour period, the Company will not pay for additional charges, which would not have, been incurred had You notified the Travel Supplier in the specified period. If the event prevents You from reporting the cancellation, the 72-hour notice requirement does not apply; however, You must, if requested, provide proof that said event prevented him or her from reporting the cancellation within the specified period.

Additional Limitations and Exclusions Specific to Baggage and Personal Effects: Benefits are not payable for any loss caused by or resulting from: breakage of brittle or fragile articles; wear and tear or gradual deterioration; confiscation or appropriation by order of any government or custom's rule; theft or pilferage while left in any unlocked or unattended vehicle; property illegally acquired, kept, stored or transported; Your negligent acts or omissions; or property shipped as freight or shipped prior to the Scheduled Departure Date; or electrical current, including electric arcing that damages or destroys electrical devices or appliances,

Purchase up to final Trip Payment for Pre-Existing Condition Waiver!

The Pre-Existing Condition Exclusion will be waived if the protection plan is purchased before final trip payment for the trip, for the full non-refundable cost of the trip and the booking for the covered trip is the first and only booking for this travel period and you are not disabled from travel at the time you pay the premium.

This document contains highlights of the plan. The Plan contains insurance benefits underwritten by the United States Fire Insurance Company, Fairmont Specialty and Crum &Forster are registered trademarks of United States Fire Insurance Company, The Crum &Forster group of companies is rated A(Excellent) by AM Best Company 2015, The Plan also contains non insurance Travel Assistance Services that are provided by an independent organization, OnCall International, and not by United States Fire Insurance Company or Travel Insured International. Review the Plan Document for complete terms, including benefits, conditions, limitations and exclusions that apply. The Plan Document will be provided to you by your travel supplier upon purchase of the plan. Coverages may vary and not all coverage is available in all jurisdictions.

DETAILS OF COVERAGE

Insurance benefits will be paid up to the Maximum Benefit Amount purchased to cover You for the Published Penalties and unused non-refundable prepaid expenses for Travel Arrangements when You are prevented from taking or completing Your Covered Trip due to:

- a) Your or a Family Member's or a Traveling Companion's or a Business Partner's death, which occurs before departure on Your Trip;
- b) Your or a Family Member's or a Traveling Companion's or a Business Partner's covered Sickness or Injury, which: a) occurs before departure on Your Trip, b) requires Medical Treatment at the time of cancellation resulting in medically imposed restrictions, as certified by a Legally Qualified Physician, and c) and prevents Your participation in the Trip;
- c) You or Your Traveling Companion being hijacked, quarantined, required to serve on a jury (notice of jury duty must be received after Your Effective Date), served with a court order to appear as a witness in a legal action in which You or Your Traveling Companion is not a party (except law enforcement officers);
- d) Your or Your Traveling Companion's primary place of residence or destination being rendered uninhabitable by fire, flood, burglary or other Natural Disaster. The Company will only pay benefits for losses occurring within 30 calendar days after the Natural Disaster makes your destination accommodations uninhabitable. Your destination is uninhabitable if: the building structure itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail, or flood; (iii) immediate safety hazards have yet to be cleared such as debris on roofs or downed electrical lines; or (iv) the rental property is without electricity or water, Benefits are not payable if a storm, snow storm, blizzard or hurricane is named on or

- before the Effective Date of Your Trip Cancellation coverage;
- e) a documented theft of passports or visas
- f) You or Your Traveling Companion being directly involved in a traffic accident, substantiated by a police report, while en route to Your scheduled point of departure;
- g) Bankruptcy or Default of an airline, cruise line, tour operator or other travel provider (other than the Travel Supplier, tour operator or travel agency, from whom You purchased Your Travel Arrangements causing a complete cessation of travel services more than 14 days following Your Effective Date. Benefits will be paid due to Bankruptcy or Default of an airline only if no alternate transportation is available. If alternate transportation is available, benefits will be limited to the change fee charged to allow You to transfer to another airline in order to get to Your intended destination. This benefit only applies if the Certificate has been purchased within 14 days of the date Your initial deposit / payment for Your Trip is received; and You insure the full cost of Your Trip subject to penalties or restrictions;
- h) unannounced Strike that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- i) Inclement Weather that causes complete cessation of services for at least 18 consecutive hours of the Common Carrier on which You are scheduled to travel;
- j) felonious assault of You or Your Traveling Companion within 10 days of the Scheduled Departure Date;
- k) You or Your Traveling Companion is in the military and called to emergency duty for a national disaster other than war;
- l) involuntary employer termination or layoff affecting You or a Traveling Companion. Employment must have been with the same employer for at least 1 continuous year,
- m) a Terrorist Incident that occurs within 30 days of Your Scheduled Departure Date in a city listed on the itinerary of Your Trip. This same city must not have experienced a Terrorist Incident within the 90 days prior to the Terrorist Incident that is causing Your cancellation of Your Trip. Benefits are not provided if the Travel Supplier offers a substitute itinerary;
- n) Your family or friends living abroad with whom You were planning to stay are unable to provide accommodations due to life threatening illness, life threatening injury or death of one of them;
- o) Your normal pregnancy or attending the childbirth of Your Family Member. The pregnancy must occur after the Plan Effective Date and be verified by medical records;
- p) the primary or secondary school that You, Your Family Member or Traveling Companion attends continues classes beyond the predefined school year, due to unforeseeable events which: 1) occur after Your Effective Date for Trip Cancellation; and 2) cause the classes to extend beyond the Scheduled Departure Date of Your Trip. Extensions due to extra-curricular or athletic events are not covered;
- q) Mandatory evacuation ordered by local government authorities at Your Trip Destination (or official public evacuation notices or recommendations without a mandatory evacuation order issued) due to adverse weather or Natural Disaster;
- r) A transfer of You or Your Traveling Companion by the employer by whom You or Your Traveling Companion are employed on Your Effective Date which requires their principal residence to be relocated;
- s) You, Your Traveling Companion or a Family Member traveling with You is required to work during the Trip. A written statement by an unrelated company official and/or the human resources department demonstrating revocation of previously approved time off will be required;
- t) You, Your Traveling Companion or Family Member traveling with You are directly involved in the merger of Your employer or the acquisition of Your employer by another company. You, Your Traveling Companion or Family Member cannot be a company owner or partner;
- u) Your or Your Traveling Companion's place of employment is rendered unsuitable for business due to fire, flood, burglary or other Natural Disaster and You and/or Your Traveling Companion are required to work as a result.

All cancellations must be reported directly to the Travel Supplier within 72 hours of the event causing the need to cancel, unless the event prevents it, and then as soon as is reasonably possible.

Trip Delay: The Insurer will reimburse You for covered expenses on a one time basis, up to the maximum shown in the Schedule of insurance and other coverages, if You are delayed en route to or from the Covered Trip for 6 or more hours due to a covered reason.

Baggage/Personal Effects: The Insurer will reimburse You up to the maximum shown on the Schedule of insurance and other coverages for loss, theft, or damage to Baggage and Personal Effects. The Insurer will pay the lesser of the following; Actual Cash Value at the time of the loss, less depreciation as determined by the Insurer, or the cost of repair or replacement.

Emergency Accident and Sickness Medical Expense: The Insurer will pay benefits up to the maximum shown on the Schedule of insurance and other coverages, if You incur Covered Medical Expenses for Emergency Medical Treatment as a result of an Accidental Injury which occurs on the Covered Trip or a Sickness which first manifests itself during the Covered Trip.

Emergency Medical Evacuation: The Insurer will pay, Subject to the limitations set out herein, up to the maximum shown on the Schedule of insurance and other coverages, for Covered Emergency Evacuation Expenses reasonably incurred if the Insured suffers an Injury or Emergency Sickness that warrants the Insured's Emergency Evacuation while on a Trip.

Cancel For Any Reason Protection: Optional Coverage applies only when requested on the application and the appropriate additional plan cost has been paid, CFAR must be purchased at the time of plan purchase and within 14 days of your initial trip deposit. If You purchase the Cancel For Any Reason protection and You cancel Your Trip for any reason not otherwise covered by this plan, the Insurer will reimburse You for up to 75% of the prepaid, forfeited, non-refundable payments or deposits You paid for Your Trip provided You cancel Your Trip more than 48 hours prior to your Scheduled Departure Date. This benefit is not available to residents of New York State.

CRUISE LINE CONTACT INFORMATION

Please do not call the cruise line to make any changes to your booking. Sand & C Travel will handle all changes, such as cabin assignment, pricing and dining. It is imperative that our agency handles these changes so that we are aware of the changes and can make sure the booking is maintained in the matter you need. If you have questions please call Sand & C first!.

Cruise Line	Phone Number	Website	Check-in assistance	On-Board Services	Travel Assistance	Past Passenger club	Lost & Found
Azamara Club Cruises	877-999-9553	www.azamarclubcruises.com				888-532-5828	azamaraguestrelations@azamarclubcruises.com
Carnival Cruise Lines	888-227-6482	www.carnival.com					
Celebrity Cruise Lines		www.celebritycruises.com	877-200-2897	800-647-2251	800-256-6649	800-760-0654	800-256-6649
Crystal Cruises	866-446-6625	www.crystalcruises.com	cruisequestions@crystalcruises.com				
Cunard Line	800-728-6273	www.cunard.com					
Disney Cruise Line	800-951-3532	www.disneycruiseline.com					
Holland America Line	877-932-4259	www.hollandamerica.com		800-541-1576	206-281-3535 or 888-361-8803	800-547-9139	
MSC Cruises	877-665-4655	www.msccruisesusa.com					
Norwegian Cruise Lines	866-234-7350	www.ncl.com			800-456-7179	866-234-0292	866-625-1164
Oceania Cruises	800-531-5619	www.oceaniacruises.com					
Princess Cruises	800-774-6237	www.princess.com					800-243-7342 x22019 or lostandfound@princesscruises.com
Regent 7 Seas	877-505-5370	www.rssc.com					
Royal Caribbean		www.royalcaribbean.com		800-398-9819	800-256-6649	800-526-9723	800-256-6649
Seabourn Cruises	866-755-5619	www.seabourn.com					
Silversea Cruises	800-276-6816 or 800-722-9955	www.silversea.com					

INSURANCE COMPANY CONTACT INFORMATION

Insurance Company	Website	Main Phone Number	Emergency Number	Claims Phone Number	Claims E-Mail Address/ Website
CSA Travel Protection	www.csatravelprotection.com	800-348-9505	877-243-4135 or 240-330-1529	800-541-3522	claims@csatravelprotection.com
Travel Insured	www.travelinsured.com	800-243-3174	800-494-9907 or 603-328-1707	800-243-2440 or 860-528-7663	claims@travelinsured.com
Princess Cruise Care		877-846-8833 or 516-342-2720			www.travelclaim.com
Carnival Cruise Vacation Protection		800-331-2796 or 516-342-2720			www.travelclaim.com
Celebrity Cruise Care		800-797-4516 or 516-342-2720			
Holland America Cruise Vacation Protection		800-453-4047 or 516-342-2720			www.travelclaim.com
Royal Caribbean Cruise Care		800-453-4022 or 516-342-2720			

OTHER TERMS & CONDITIONS

Now for the “fine print”. While it may be dry and boring, it is imperative that you read this information, as it is binding and important that you understand all of the details.

- The client consent form must be signed and returned to Sand & C Travel at time of booking, acknowledging the terms and conditions of your cruise booking. You are agreeing to all of the terms and conditions in this guide, as well as those on your cruise invoice and on the consent form. Sand & C Travel will not process final payment without a signed consent form.
- BY MAKING FINAL PAYMENT FOR YOUR TRAVEL, YOU CONSENT TO THE SUPPLIER’S TERMS AND CONDITIONS. YOUR INVOICE IS A BINDING AGREEMENT. You acknowledge all terms and conditions for all travelers in your party. Sand & C Travel, Inc. is not responsible for unsafe conditions and dangers during travel. Contact the Centers for Disease Control for health concerns regarding your trip. You agree to present claims within thirty (30) days of your return and file any lawsuits within one (1) year of return in Palm Beach County, Florida only. All invoice notes are based upon terms and conditions at time of payment(s). Due to computer system limitations, IMPORTANT NOTES on your invoice can only be updated for any reservation changes at times of payment.
- Sand & C Travel, Inc. has acted solely as an agent to your transaction. The actual contract for carriage or transportation is between the guests and the suppliers. The information provided in your confirmation is based solely on information provided by the supplier, sometimes verbally, but by written confirmation whenever possible. See specific supplier documents, website and/or brochure for complete terms and conditions. If you require a copy of the supplier brochure, please contact your Sand & C Travel Consultant. Sand & C Travel is not responsible for misinformation provided to us by any supplier. Additionally, Sand & C Travel is not responsible for any changes made by the supplier without the prior consent of Sand & C Travel. All itineraries are subject to change at any time at the total discretion of the cruise line, tour operator or other supplier. Sand & C Travel, Inc. is not responsible for any actions related to the booking or during travel by any suppliers, including but not limited to cruise lines, tour operators, airlines, bus companies, hotels, shuttle services, etc.
- All information in this guide was accurate and timely to the best of the knowledge of Sand & C Travel at the time of printing. Sand & C Travel is not responsible for mis-prints or changes made by cruise lines, insurance companies or any other suppliers that may impact of the accuracy of the information contained herein. Sand & C Travel reserves the right to change any policies. Contact your Sand & C Travel consultant for updates that may have taken place after printing.
- See cruise line brochure for ship registration information.

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Visit us at – www.sandctravel.com or e-mail us at info@sandctravel.com.

For more information, contact your Sand & C Travel® consultant at 561-736-3880 or 877-736-3880.

Appointments are suggested before visiting our office to avoid long wait times.

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