Terms of Use

1. Purpose

This insurance product (the "Extended Protection") is an optional coverage developed by Worldia allowing customers to secure travel services booked via Worldia in connection with a cruise (River or Ocean) booked outside of Worldia.

2. Scope of Coverage

The Extended Protection applies exclusively to travel services booked through Worldia (including but not limited to flights, hotels, transfers, and other ancillary services) that are linked to a cruise not booked through Worldia.

Coverage is valid only if:

COVERAGE IS VALID ONLY IF:

- The external cruise booking is clearly linked to the Worldia booking. A service (transfer, hotel or activity) needs to be booked in / to / from the same city where the cruise starts / finishes.
- The cruise reservation reference is provided in the Worldia booking (comment field or equivalent); this shall include booking number, port of departure, name of supplier, date of departure, port of return, and date of return.

3. Minimum Packaging Requirements

To benefit from the Extended Protection, the following conditions must be met:

- At least one (1) overnight stay before and after the cruise and it must be booked via Worldia
- Flights or trains must be booked via Worldia to reach the port of departure

Failure to meet these requirements will void coverage for disruption scenarios.

4. Covered Events

4.1 External Service Disruption (Cruise)

If the cruise (not booked via Worldia) is:

- Cancelled
- Modified (including itinerary changes, port changes, or schedule changes)

→ **Worldia will, under this insurance policy:**

- Modify, rebook, or cancel (and in that later case reimburse) the associated Worldia services
- Cover the related costs

4.2 Worldia Services Disruption (Flights, Hotels, etc.)

Flight cancellation or modification (Worldia-booked):

Should a flight booked with Worldia be modified or cancelled, Worldia commits to finding alternative solutions to ensure the client reaches the destination in time to board the cruise

Flight delays impacting the arrival to the cruise:

Should a flight booked through Worldia arrive later than scheduled, causing the traveler to miss the ship's departure, Worldia commits to arranging transportation to rejoin the vessel at the next available port

4.3 Shore Excursion Delays Affecting Ship Reboarding

Should a shore excursion booked through Worldia return later than scheduled, causing the traveler to miss the ship's departure, Worldia commits to arranging transportation to rejoin the vessel at the next available port

NB:

- All costs associated with the alternative solutions — including accommodation if required — shall be borne by Worldia under this insurance policy, provided that such solution falls within Worldia's standard product offering (i.e. scheduled flights or ferries, and hotels from the Worldia portfolio at a category consistent with those booked for the pre- and post-cruise program)
- Coverage applies only if minimum packaging requirements (Section 3) are fulfilled. Otherwise, no compensation or rebooking obligation applies
- Any days or services missed aboard the ship as a result of a late arrival or delayed return are not covered under this insurance policy

5. Customer Obligations

The customer must:

- Ensure logical consistency between Worldia services and external booking dates
- Inform Worldia immediately of any disruption (on the same day as information was passed on to customer)
- Contact Worldia directly (and not the insurance company) to invoke, should the need arises, the coverage of this insurance
- Make sure any relevant information is shared with the cruiseline and that any relevant information is shared with Worldia since Worldia is not entitled to have direct communication with the cruiseline
- When booking shore excursions through Worldia, provide cruise details at checkout — at minimum the vessel name, and the arrival and departure times at each port of call.

Failure to comply may result in denial of coverage.

6. Exclusions

This insurance does not cover:

- Services not booked via Worldia and/or not related to other than the cruise for which this insurance is purchased.
- Cases where minimum packaging requirements are not met
- Customer negligence or failure to provide required documentation

7. Liability

Worldia acts as an organizer of the protected services booked through its platform and is responsible for implementing alternative solutions within reasonable efforts and timelines.