

The Cruise international guide to insurance

We compare the main cruise insurers to help you find the right one

INSURANCE COMPANY		ONESTOP4 .CO.UK 01689 892 227	247CRUISE INSURANCE.COM 0845 2303526	HOLIDAY SAFE 0845 658 0570	STAYSURE 0844 692 8444
POLICY DETAILS	CANCELLATION	✓	SOMETIMES	✓	✓ COMP POLICY ONLY
	EXCURSION	✓	✓	✗	✓
	MISSED PORT	SOMETIMES	✗	✗	✗
	INSOLVENCY	✓	✗	✗	OPTIONAL
	EMERGENCY AIRLIFT	✓	✓	✓	✓
DURATION LIMIT SINGLE TRIP		183 DAYS	UP TO 6 MONTHS	UNLIMITED	CAN VARY FROM 90 DAYS TO 1 YEAR DEP. ON POLICY OPTIONS
CANCELLATION CLAIM LIMIT		UNLIMITED	£10,000	£10,000	£5,000
MEDICAL CONDITIONS COVERED		ANY, SUBJECT TO SCREENING	ANY, SUBJECT TO SCREENING	"WIDE RANGE", SUBJECT TO SCREENING	220 LISTED, SUBJECT TO SCREENING
UPPER AGE LIMIT		NONE	NONE	NONE	85
MAXIMUM EXCESS		£200 FOR MEDICAL EXPENSES IF AGED OVER 75	£150 FOR MEDICAL EXPENSES OR CURTAILMENT IF OVER 70	£125 FOR PERSONAL POSSESSIONS, PERSONAL MONEY, PERSONAL LIABILITY OR MEDICAL EXPENSES IF OVER 70	£65 ALL CLAIMS
PRICE: UNDER 65s 2 PEOPLE, NO MEDICAL CONDITIONS	SINGLE TRIP EUROPE	£124	from £81 CRUISE VALUE £1,000	from £57 CRUISE VALUE £1,000	from £10
	SINGLE TRIP WORLDWIDE	£165	from £194 CRUISE VALUE £2,500	from £97 CRUISE VALUE £2,500	from £36
	ANNUAL COVER EUROPE	£146	N/A	N/A	from £52
	ANNUAL COVER WORLDWIDE	£198	N/A	N/A	from £62
PRICE: OVER 65s 2 PEOPLE, NO MEDICAL CONDITIONS	SINGLE TRIP EUROPE	£159	from £164 CRUISE VALUE £1,000	from £114 CRUISE VALUE £1,000	from £33
	SINGLE TRIP WORLDWIDE	£274	from £388 CRUISE VALUE £2,500	from £193 CRUISE VALUE £2,500	from £81
	ANNUAL COVER EUROPE	£146	N/A	N/A	from £104
	ANNUAL COVER WORLDWIDE	£198	N/A	N/A	from £145



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INSURANCE COMPANY		AA 0800 975 5820	SAGA 0800 015 8055	INSURANCE CHOICE 0844 55 77 611	WORLD FIRST 0845 90 80 161
POLICY DETAILS	CANCELLATION	✓	✓	✓	✓
	EXCURSION	SOMETIMES	✓	✓	✗
	MISSED PORT	✗	SOMETIMES	✓	✗
	INSOLVENCY	✓	✓	✓	✗
	EMERGENCY AIRLIFT	✓	✓	✓	✓
DURATION LIMIT SINGLE TRIP		185 DAYS	90 DAYS (45 DAYS FOR TRIPS WITHIN US, CANADA, MEXICO & THE CARIBBEAN)	365 DAYS	186 DAYS
CANCELLATION CLAIM LIMIT		£5,000	£5,000	NONE	£3,000
MEDICAL CONDITIONS COVERED		20 CONDITIONS COVERED WITH NO SCREENING IF ONLY ONE SUFFERED. OTHERS COVERED	ANY, SUBJECT TO SCREENING	ANY	ANY, SUBJECT TO SCREENING
UPPER AGE LIMIT		79	NONE (MINIMUM AGE 50)	NONE	100
MAXIMUM EXCESS		£250 PERSONAL LIABILITY	£100 OPTIONAL EXCESS TO LOWER PREMIUM, FOR PERSONAL LIABILITY	from £0-£500	£200 PERSONAL LIABILITY
PRICE: UNDER 65s 2 PEOPLE, NO MEDICAL CONDITIONS	SINGLE TRIP EUROPE	from £20	from £30	from £22	from £38
	SINGLE TRIP WORLDWIDE	from £46	from £47	from £48	from £75
	ANNUAL COVER EUROPE	from £55	from £87	from £58	from £55
	ANNUAL COVER WORLDWIDE	from £117	from £110	from £88	from £70
PRICE: OVER 65s 2 PEOPLE, NO MEDICAL CONDITIONS	SINGLE TRIP EUROPE	from £28	from £44	from £34	from £85
	SINGLE TRIP WORLDWIDE	from £63	from £62	from £98	from £214
	ANNUAL COVER EUROPE	from £116	from £116	from £122	from £156
	ANNUAL COVER WORLDWIDE	from £249	from £166	from £238	from £199

Please note: We have done our best to ensure the accuracy of all prices quoted but sample premiums are offered as a rough guide only.