

Total Payment Protection (topp) Policy

Provided by Travel & General Insurance Services Limited (t&g)

Certificate of Insurance

Policy number	MSC\topp\24\01
Date issued	22 Dec 2023
Policyholder	MSC Cruises Limited and all associated MSC Cruises Group Companies
Period of cover	01 Jan 2024 to 31 Dec 2024

In the unlikely event of the financial failure of the Policyholder this Policy subject to the terms and conditions of the Policy wordings will reimburse customers' prepayments or repatriation for holiday bookings as per the following:

- cruises and holiday / travel packages sold by MSC Cruises Limited and all associated MSC Cruises Group Companies to Republic of Ireland (ROI) customers with travel commencing / departing from the Republic of Ireland, United Kingdom and European Union. This includes cruises and holiday / travel packages sold via agents of the Policyholder in ROI where the principle in the sale contract is still MSC Cruises Limited and all associated MSC Cruises Group Companies. Holidays / travel packages put together (bundled) by the agent in ROI is not protected under this policy.

For definitions of the terms within this document and a copy of the topp Policy wording, please ask the Policyholder for a copy.

In the event of a financial failure please contact the claims helpline on 00 44 1702 811397 for assistance.



For and on behalf of Accelerant Insurance Europe SA



AQL Number A53930

This policy is provided by Travel & General Insurance Services Limited (t&g), registered number 02527363 and underwritten by Accelerant Insurance Europe SA.

Accelerant Insurance Europe SA is a company registered in Belgium (Company number 0758.632.842) with registered office at Bastion Tower, Place du Champ de Mars 5, 1050 Brussels.

Accelerant Insurance Europe SA is an insurance company authorised under code 3193 and regulated by the National Bank of Belgium (NBB) and the Financial Services and Markets Authority (FSMA). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms in the UK. Details of the Temporary Permissions Regime which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation are available on the Financial Conduct Authority's website.