

Total Payment Protection (topp) Policy

Provided by Arcus Solutions

Certificate of Insurance

Policy number	MSCC\topp\22\02
Date issued	01 Feb 2022
Policyholder	MSC Cruises SA and / or Explora SA
Period of cover	01 Jan 2022 to 31 Dec 2022

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 SA or Explora SA 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 SA or Explora SA. 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 Hiscox SA



AQL Number **MSCC\topp\22\02**

This policy is provided by

Arcus Solutions – 3 Cours Charlemagne, 69002 Lyon – SARL au capital de 1 000€ – Téléphone: +44 (0) 207 065 5300. www.arcus-solutions.fr

RCS de Lyon n°853 774 529 – Code APE n°6622Z – ORIAS n°19006898. Le registre des intermédiaires d'assurances est tenu à jour par l'ORIAS disponible sur www.orias.fr

Entreprise régie par le Code des Assurances et soumise au contrôle de l'ACPR – 4 place de Budapest, CS 92459, 75436 Paris Cedex 09
RC Professionnelle et Garantie Financière conformes aux articles L. 512-6 et L. 512-7 du Code des Assurances

This policy is underwritten by

Hiscox SA (Hiscox), an insurance company (reference number RCS Luxembourg B217018), which is subject to the supervision of the Commissariat aux Assurances with its branch in Ireland being registered with the Companies Registration Office (company number 908764) and regulated by the Central Bank of Ireland (reference C184313).