

This Document Has Been Prepared For

DONALD TYLER	Crown & Anchor Membership
MARY TYLER	-----

GROUP NUMBER:	Not Applicable
RESERVATION ID:	454
PACKAGE TYPE:	Cruise Only
SHIP NAME:	NAVIGATOR OF THE SEAS
SAILING DATE:	09 DEC 2006
SAILING FROM:	MIAMI, FLORIDA

Vacation Assistance Provided By

XYZ TRAVEL

For general information regarding your cruise vacation, or to correct the spelling of your name above, please call your travel professional or us at +1.800.327.6700.



If you are a Crown & Anchor Society member (past guest program) and your membership number and tier level does not appear next to your name above, call +1.800.526.9723 to ensure you're provided with your members-only benefits. If you have sailed with Royal Caribbean before and would like information about the Crown & Anchor Society and it's benefits, visit www.royalcaribbean.com.

IMPORTANT NOTICE TO GUESTS

Your Cruise Ticket Contract is contained in this booklet. The Contract contains important limitations on the rights of passengers. It is important that you carefully read all the terms of the Contract, paying particular attention to Sections 11 and 12, and retain it for future reference. Fill out guest information, including mandatory information at www.royalcaribbean.com/onlinecheckin.

Guest Vacation Documents

13 NOV 2006

Dear DONALD and MARY,

Soon you'll be embarking on an amazing Royal Caribbean cruise vacation. One that's filled with beautiful scenery, intriguing people and, of course, exciting adventures.

But first, please print and review your cruise itinerary and other important information in the attached electronic document (eDoc). You will need to present this information at the pier, where you will also receive your luggage tags upon arrival.

As our Royal Caribbean International fleet grows, so does our commitment to identifying what our guests want in a cruise vacation. And we're committed to ensuring that you continue to find it with Royal Caribbean.

Thank you for joining us and Get out thereSM.

Yours in travel,

Royal Caribbean International

Cruise Summary

7 NIGHT WESTERN CARIBBEAN CRUISE



GROUP NUMBER: Not Applicable
 RESERVATION ID: 454
 SHIP NAME: NAVIGATOR OF THE SEAS
 SAILING DATE: 09 DEC 2006
 SAILING FROM: MIAMI, FLORIDA
 BOARDING AT: 02:00 p
 SAILING AT: 05:00 p
 DINING SEATING: Second
 DINING TIME:

STATEROOM NUMBER: 6522
 DECK: DECK SIX
 CATEGORY: D3

If this symbol * is indicated next to your Dining Seating assignment, your primary request for dining has NOT been accommodated. While we will make every effort to accommodate your request up to the day of sailing, your desired seating may not become available due to high demand. When you check-in, please check your SeaPass card, it will indicate the final outcome of your seating request.

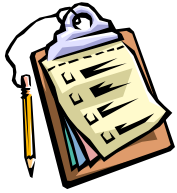
We request that all guests check-in no later than 60 minutes prior to the scheduled sailing time to ensure luggage and security screening. Guests will not be allowed to board after check-in has been closed. Late arriving guests will need to join the cruise at an approved downline port of call.

Travel Itinerary

		Arrive	Depart
Pre-Cruise Arrangements:			
DEC 7	A FONTAINEBLEAU RESORT	12:00p	
DEC 9	A FONTAINEBLEAU RESORT		03:00p
DEC 9	TRANSFER, HOTEL TO PIER		
Cruise Itinerary:			
DEC 9	MIAMI, FLORIDA		05:00p
DEC 10	AT SEA		
DEC 11	LABADEE, HAITI	08:00a	04:00p
DEC 12	OCHO RIOS, JAMAICA	09:00a	05:00p
DEC 13	GEORGE TOWN, GRAND CAYMAN	08:00a	04:00p
DEC 14	COZUMEL, MEXICO	10:00a	07:00p
DEC 15	AT SEA		
DEC 16	MIAMI, FLORIDA	07:00a	
Post Cruise Arrangements:			
DEC 16	TRANSFER, PIER TO HOTEL		
DEC 16	A FONTAINEBLEAU RESORT	12:00p	
DEC 17	A FONTAINEBLEAU RESORT		03:00p

Cruise itinerary may change without notice as conditions warrant. For questions regarding itinerary changes due to weather or other current events, guests may call our Customer Relations Department at +1.800.327.6700 or visit the "Before You Board" section of our website at www.royalcaribbean.com.

Pre-Cruise Checklist



- Verify your name on page 1 of this booklet to ensure it matches the appropriate form of identification (see the Travel Documents pages in this booklet) that you will need to present during ship check-in formalities. Contact your travel agent or our Customer Service department at +1.800.327.6700 if a spelling correction is required. Please note, new documents are not required as your name will be correct on the ships' guest manifest.

Under a provision of the "Border Security Act" that was adopted by the U. S. government, we must now provide the government with key information on our guests in advance of sailing. The advance collection of this information will enable various U.S. government agencies, and the Customs and Immigration authorities of the countries our ships visit, to take appropriate measures

to ensure that our guests and our ships are secure and safe. Failure to provide this information in timely manner will result is delayed or denied boarding.

- Ensure you have all required proof of citizenship and/or travel documents appropriate to your travel itinerary as indicated in the Travel Documents pages of this booklet.
- Complete online check-in at www.royalcaribbean.com/onlinecheckin then print your Boarding Pass, which will be collected during ship check-in formalities.
- If you are unable to check-in online, please complete the Guest Clearance Information Form below and the enclosed Charge Account & Cruise Ticket page(s) which will be collected during ship check-in formalities.
- Attach any personal ID in the form of a nametag to each piece of luggage before you leave home. Ship baggage tags are available from our Porters at the pier.
- Ensure that you hand carry all medication, proof of citizenship, travel documents, valuables and any other items that will meet your needs until your luggage is delivered to your stateroom.
- Be prepared during ship check-in formalities to show qualifying proof of a restricted fare purchase (if applicable).
- Plan your ground transfers to and/or from the pier. Contact your travel agent or our reservations department at +1.800.327.6700 at least two (2) weeks prior to your cruise.

Guest Clearance Information Form				
Ship: NV	Sail Date: 09 DEC 2006	Reservation #: 454	Stateroom: 6522	
Last Name/Surname	TYLER	DONALD		
First Name	TYLER	MARY		
Middle Name				
Date of Birth ex: Jan 04 1965				
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Single <input type="checkbox"/> Married
Is This Your First Cruise Vacation? If No, How Many Times Have You Cruised?	<input type="checkbox"/> Single <input type="checkbox"/> No #__	<input type="checkbox"/> Single <input type="checkbox"/> No #__	<input type="checkbox"/> Single <input type="checkbox"/> No #__	<input type="checkbox"/> Single <input type="checkbox"/> No #__
Have You Cruised With Us Before? How Many Times Have You Cruised With Us?	<input type="checkbox"/> Yes #__ <input type="checkbox"/> No	<input type="checkbox"/> Yes #__ <input type="checkbox"/> No	<input type="checkbox"/> Yes #__ <input type="checkbox"/> No	<input type="checkbox"/> Yes #__ <input type="checkbox"/> No
Enter Your EMail Address To Receive Updates & Special Offers	@	@	@	@
Mailing Address				
City:				
State/Province				
Zip/Postal Code:				
Country:			Telephone:	
In Case Of Emergency Notify: Name:			Telephone:	

You can provide this information online at www.royalcaribbean.com/onlinecheckin

Travel Documents



Before leaving home, please take a few minutes to familiarize yourself with the required travel documents you will be asked to provide prior to boarding the ship. Caution: The requirements described below are required by government regulations and policies. They are subject to change without notice.

It is the sole responsibility of the guest to identify and obtain all required travel documents and have them available when necessary. These appropriate valid travel documents such as passports, visas, inoculation certificate and family legal documents are required for boarding and re-entry into the United States and other countries.

Guests who do not possess the proper documentation may be prevented from boarding their flight or ship or from entering a country and may be subject to fines. No refunds will be given to individuals who fail to bring proper documentation.

Consecutive Sailings

Guests on consecutive sailings must ensure they have the proper Travel Documents for their entire cruise vacation.

U.S. Citizen Passport Requirement

Air Travel

Effective January 8, 2007, passports will be required for all U.S. citizens flying to or from all international destinations. This includes all areas of the world in which our ships sail, such as the Bahamas, Bermuda, Canada, the Caribbean, Mexico, Europe, Asia, Central and South America.

Cruise Travel

As early as January 1, 2008, subject to U.S. Government amendment, passports will be required for all U.S. citizens cruising to or from all international destinations. This includes all areas of the world in which our ships sail, such as the Bahamas, Bermuda, Canada, the Caribbean, Mexico, Europe, Asia, Central and South America.

Until that time, the following travel document requirements apply:

International Travel

A valid passport is required; visas are required where they apply. This includes Europe, Asia, Central and South America.

Domestic Travel

For domestic travel which includes: the Bahamas, Bermuda, Canada, the Caribbean and Mexico, a passport (valid or expired) is highly recommended.

In the absence of a passport, a birth certificate (original or a certified copy), plus a picture ID card issued by a federal, state or local government agency is required.

A voter registration card or Social Security Card are not considered to be proof of citizenship.

Children under 16 years of age do not require a picture ID.

U.S. Naturalized Citizens

A U.S. passport (valid or expired) is highly recommended.

In the absence of a passport, Naturalization papers (either original or notarized copy) plus a picture ID card issued by a federal, state or local government agency is required.

Our Recommendation

Royal Caribbean International strongly recommends that all guests travel with a valid passport during their cruise. This greatly assists guests who may need to fly out of the United States to meet their ship at the next available port should they miss their scheduled embarkation in a U.S. port; guests entering the U.S. at the end of their cruise; and guests needing to fly to the U.S. before their cruise ends, because of medical, family, personal or business emergencies, missing a ship's departure from a port of call, dismissal from a ship due to conduct, or other reasons.

Guests who cruise after January 8, 2007, and need to fly to the United States before their cruise ends will likely experience significant delays and complications related to booking airline tickets and entering the United States if they do not have a valid U.S. passport with them.

For additional passport information visit www.travel.state.gov. Or if you prefer, contact Passport Express at 1.800.858.8579 for applications and assistance.

Non-U.S. Citizens

You will need a valid passport and, in some cases, a visa. If you live in the U.S., you will also need the original copy of your Alien Registration Card (ARC or "Green Card") and any other documentation the countries on your itinerary require due to your alien status.

Canadian Citizens

A passport (valid or expired) is highly recommended.

In the absence of a passport, a birth certificate (original or a certified copy), plus a picture ID card issued by a federal or provincial government agency.

Children under 16 years of age do not require a picture ID.

Visas

Not required for Canadian citizens.

Canadian Landed Immigrants

All Canadian Landed Immigrants (inclusive of those who are citizens of the British Commonwealth countries) who reside in Canada must have valid passports and US visas. Also required is the original copy of your Permanent Resident Card (PR Card) formally the IMM 1000 or with respect to any country on the itinerary any other travel documentation required because of alien status

Visa Waiver Program

Citizens from the Visa Waiver Program countries of: Andorra, Australia, Austria, Belgium, Brunei, Denmark, Finland, France, Germany, Iceland, Ireland, Italy, Japan, Liechtenstein, Luxembourg, Monaco, the Netherlands, New Zealand, Norway, Portugal, San Marino, Singapore, Spain, Sweden, Switzerland, and the United Kingdom seeking to enter the United States will be required to have in their possession a machine readable passport valid for the duration of the voyage.

A machine readable passport is one having an alpha-numeric code on

royal caribbean onlineSM

Did you know that you could stay connected to friends and family from all over the world while enjoying your Royal Caribbean vacation?

royal caribbean onlineSM provides easy to use internet access for you to send and receive e-mail 24 hours a day through your own Internet Service Provider such as AOL, Hotmail, Yahoo or any Web based Internet Service Provider.

If you don't have an e-mail account, setting one up onboard is easy. You can also surf the web or send a personalized postcard to friends and family.

A nominal fee will be added to your onboard charge account. royal caribbean onlineSM is located on deck 8. Don't forget to bring your e-mail addresses.

Wi-fi services

Stay in touch from selected areas on the ship with our wireless computer network. Check e-mail and stocks over a cup of coffee from Café Latitudes, or instant message a friend from the pool deck while taking in the sun.

Our wi-fi service provides easy to use internet access for you to surf the net and send or receive e-mail 24 hours a day through your own Internet Service Provider such as AOL, Hotmail, Yahoo or any Web based Internet Service Provider.

This service is available at a nominal charge. More information available at your Guest Relations Desk or at royal caribbean onlineSM where registration for wi-fi service is needed.

CYBERCABIN

Attention Laptop Users

Unlimited Internet access from the privacy of your own stateroom using your laptop. Please inquire on Deck 5, Guest Relations, for prices and availability.

Other Services

Explorations! Information

Shore Excursions may be purchased online.



We urge you to experience our pre-booking Explorations! System by visiting our web site at www.royalcaribbean.com and clicking on the Before You Board button and selecting Shore & Land Excursions.

For your convenience it is now possible to pre-book your shore excursion(s) up to 10 days prior to your sailing date. To book an excursion, you will need your cruise Reservation ID, ship name, and sailing date. Once you have completed your purchase, an immediate recap of the selected tours will be offered. A final e-mail confirmation will also be delivered to your e-mail address once your credit card is approved.

Within 10-days prior of your sailing date, the Internet system is closed and no further shore excursion pre-sales are possible. At this point, any additional shore excursions you may wish to purchase are available only onboard the ship on a first-come first-served basis.

Once onboard, shore excursion booking forms can be found in your stateroom or at the shore excursion desk.

Some of our ships offer an interactive system, which also allows you to book shore excursions from the convenience of your stateroom TV. This system is very user friendly and will book and debit shore excursion(s) through your onboard charge account.

Confirmation of any excursion (s) pre-purchased prior to the production of this ticket booklet is enclosed.

All shore excursion ticket(s) pre-booked or purchased onboard will be delivered to your stateroom.

Special Occasion Gifts

Royal Caribbean offers an extensive array of gift items as a significant way to say Bon Voyage onboard ship to clients, family, friends, (or yourself). See our online Gift Catalog at www.royalcaribbean.com/giftcatalog/home.do



Tuxedo Services

Why miss out on so many elegant evenings by not planning ahead?



Cruiseline Formalwear will deliver formal wear directly to your stateroom. Perfect style, perfect fit...ready to wear. To reserve a tuxedo, call +1.800.722.5443 press option 2 or contact us at www.cruiselineformal.com

Port Directions



PORT: Miami, Florida

PIER TERMINAL: Port of Miami, Dodge Island

SHIP BOARDING TIME: For your comfort and convenience we recommend you arrive at the pier no earlier than 02:00 p.

AIRPORTS: Miami International Airport

Travel time to pier terminal - approximately 30 minutes

Fort Lauderdale International Airport

Travel Time to pier terminal - approximately 45 minutes

DRIVING:

From: Miami International Airport to Port of Miami

Take 836 East through the toll. Exit at US1 N.E. 2nd Avenue/Biscayne Boulevard, proceed straight through one light, and then turn right at the second light onto Biscayne Boulevard (US1). Stay in your left-hand lane and turn left into the Port of Miami on N.E. 5th Street. Drive across the bridge and follow signs to your pier terminal.

From: Fort Lauderdale International Airport to Port of Miami

Take I-95 South to Exit 3B, N.W. 8th Street. Turn left onto 5th Street and continue straight until you reach the Port of Miami bridge. Drive across the bridge and follow signs to your pier terminal.

PIER LONG TERM PARKING: A parking garage is across the street from the pier terminal and takes Visa, MasterCard, Travelers Checks or cash. For parking fees and RV size restrictions please call +1.305.347.932.

SECURITY AT THE PIER: Please expect delays related to security and immigration procedures when arriving at the pier to board the ship. These procedures have been designed for your safety and all attempts will be made to expedite you through the process as quickly as possible.

For any day of travel concerns you may have, please contact us at +1.800.256.6649 or +1.305.539.4107.

Hotel Voucher



DONALD TYLER

MARY TYLER

RESERVATION ID: 454

SHIP NAME: NAVIGATOR OF THE SEAS

SAILING DATE: 09 DEC 2006

TOUR CODE: AC2BXR

NO. OF ROOMS: 1

CHECK-IN: 07 DEC 2006 12:00p

CHECK-OUT: 09 DEC 2006 03:00p

A FONTAINEBLEAU RESORT
4441 COLLINS AVENUE
MIAMI BEACH , FL - 33140
USA
TEL: (305) 538-2000

Please present this voucher upon check-in at the hotel registration desk.

The Reservation ID noted above, refers to the Cruise Line Booking Number.

*Voucher good for room, tax, and portorage.

AC2BX|11-13-10.11

Transfer Voucher



HOTEL TO PIER

DONALD TYLER

MARY TYLER

RESERVATION ID: 454

SHIP NAME: NAVIGATOR OF THE SEAS

SAILING DATE: 09 DEC 2006

TOUR CODE: AC2BXR

- Transportation to the pier has been pre-arranged on the day you are scheduled to board the ship.
- Please refer to the Welcome Letter you receive upon hotel check-in with regard to your meeting time, location and baggage handling arrangements.
- For any day of travel concerns you may have, please contact us at +1.800.256.6649 or +1.305.539.4107.
- This transfer is not valid for independent car or taxi service.
- Unused transfers are non-refundable.

Transfer Voucher



PIER TO HOTEL

DONALD TYLER

MARY TYLER

RESERVATION ID: 454

SHIP NAME: NAVIGATOR OF THE SEAS

SAILING DATE: 09 DEC 2006

TOUR CODE: AC1AXR

- Transportation to your post-cruise hotel has been pre-arranged on the day you are scheduled to depart the ship
- Ship departure information will be provided during your cruise.
- When your departure group is announced, based on the departure bag tag color/number issued to you onboard, proceed to the gangway. Leaving prior to your groups announcement may lead to increased and inconvenient waiting time on the pier.
- After claiming your luggage in the terminal, a cruise line representative will direct you to transportation to your post-cruise hotel.
- You may wish to pack a day bag for your convenience, until your hotel room becomes available.
- Unused transfers are non-refundable.

Explorations! Confirmation

The following Shore Excursions have been confirmed in your name.

CODE	DESCRIPTION	TICKETS
GC11A	Seven Mile Beach Blast by Heli	02
ZL02A	SeaTrek Floating Beach Mat	02

Shore Excursions are subject to cancellation as conditions warrant.

Royal Caribbean - CruiseCare

We want this to be the best vacation of your life. So to make sure you have nothing to think about except having a good time, we offer the CruiseCare package of benefits to our valued guests. We encourage you to review these programs and ask your travel agent for details, or feel free to call us or the Program Administrator, with questions.

Royal Caribbean CruiseCare Package of Benefits:

The CruiseCare Cancellation Penalty Waiver Program waives the non-refundable cancellation provision of your cruise ticket contract and pays you the value of the unused portion of your prepaid cruise vacation in the event that you or your traveling companion need to cancel your cruise vacation (for specified reasons). In addition, should you or your traveling companion need to cancel your cruise for "any other reason", you may be eligible for Cruise Credits. Brought to you by Royal Caribbean International.

The CruiseCare Travel Insurance Program provides coverage for independently booked air, accident and sickness medical benefits, evacuation, baggage protection and much more. Underwritten by Stonebridge Casualty Insurance Company.

The CruiseCare Worldwide Emergency Assistance Program provides 24-hour assistance services, including: pre-trip health, safety and weather information; assistance with travel changes; lost luggage assistance; emergency cash transfer assistance; medical consultation and monitoring; emergency legal assistance; emergency medical and dental assistance; lost travel document assistance; and emergency medical payment assistance. Provided by On Call International.

For peace of mind before – and during – your trip, consider CruiseCare.

Important: CruiseCare benefits are valid only if the appropriate program costs have been received by Royal Caribbean International. Please keep these documents for your records.

CruiseCare

CruiseCare Cancellation Penalty Waiver Program
Cruise Ticket Contract Addendum

PROVIDED BY ROYAL CARIBBEAN INTERNATIONAL

The CruiseCare Cancellation Penalty Waiver Program offers our valued guests the opportunity to receive a refund from Royal Caribbean International (beyond the standard refund policy published in our cruise brochure) for those otherwise non-refundable cruise vacation-related costs prepaid to Royal Caribbean International, should you cancel or interrupt your cruise vacation for the reasons stated below.

CRUISECARE CRUISE VACATION CANCELLATION & INTERRUPTION PENALTY WAIVER.....Cash Refund Up To Total Cruise Vacation Cost

This Cancellation Penalty Waiver is an addendum to your cruise ticket contract. Through the CruiseCare program, Royal Caribbean International will waive their standard cancellation provision and refund to you IN CASH the otherwise non-refundable value of the unused portion of your prepaid cruise vacation, should you or your traveling companion need to cancel or interrupt your cruise vacation for any one of the following reasons (subject to the restrictions noted below*):

1. sickness, injury, or death of yourself, a traveling companion or members of either of your immediate families, which is diagnosed and treated by a physician at the time your cruise vacation is terminated;
2. involvement in a traffic accident, en route to departure, that causes you to miss your cruise;
3. your home is made uninhabitable by a natural disaster such as fire, flood, earthquake, hurricane or volcano;
4. you are called into active duty by the military to provide aid or relief as a result of a natural disaster;
5. subpoena or being called to serve for jury duty;
6. quarantine.

CruiseCare Cancellation Penalty Waiver refunds are also provided if you are charged a change in occupancy/single supplement charge as a result of your traveling companion's cancellation due to one of the reasons cited above.

Please advise your travel agent, Royal Caribbean International or the Program Administrator as soon as possible in the event of cancellation. Refunds will not be provided for additional charges incurred that would not have been charged had you notified these parties as soon as reasonably possible.

*Please note the following restrictions:
Royal Caribbean International will not waive their cancellation penalty and provide a cash refund, should you cancel or interrupt your cruise vacation for any of the following reasons:

- a condition that first presents, worsens, becomes acute or has symptoms causing a person to seek diagnosis, care or treatment, or prompts a change in medication, during the 60 days before you purchased this waiver; mental, nervous or psychological disorders, or pregnancy, unless hospitalized; elective abortion; drugs or intoxicants, unless prescribed by a Physician;
- business, contractual or educational obligations of you, an immediate family member, or traveling companion;

- declared or undeclared war, or any act of war; service in the armed forces of any country;
- any unlawful acts, committed by you or a traveling companion;
- other condition, event or circumstance occurring prior to your purchase of CruiseCare.

SPECIAL CRUISECARE CRUISE VACATION
CANCELLATION ENHANCEMENT
CRUISECARE "ANY REASON" CRUISE CREDITS
Up To 75% of the non-refundable pre-paid Cruise Vacation Cost

Provided EXCLUSIVELY by
Royal Caribbean International

In the event that you choose to cancel for a reason not authorized above or for a reason that is otherwise restricted, at any time up until departure, and you have purchased CruiseCare, Royal Caribbean International will provide you a cruise credit equal to 75% of the non-refundable value of your Cruise Vacation prepaid to Royal Caribbean International, for your use toward a future cruise. This additional enhancement is offered exclusively by Royal Caribbean International as a special service to guests that purchase this cruise ticket Cancellation Penalty Waiver Addendum. Certain restrictions on the use of these cruise credits (such as blackout periods) may apply. Credits are valid for one year from issue date, are not transferable, and have no cash value. To be eligible for credits, notification of cancellation must be given to Royal Caribbean International prior to the ship's departure. Once you've cancelled with Royal Caribbean International, please contact the CruiseCare Help Line at 1-800-453-4022 regarding cruise credits.

**WHERE TO REPORT CRUISE VACATION
CANCELLATIONS and/or INTERRUPTIONS**

Contact your travel agent, Royal Caribbean International or the Program Administrator IMMEDIATELY to notify them of your cancellation (or interruption) and to avoid any non-covered expenses due to late reporting. The Administrator will then forward the appropriate form(s) that must be completed by you and the attending physician (if applicable). The Administrator can be contacted at 1-800-453-4022 or 516-294-0220.

CRUISECARE TRAVEL INSURANCE PROGRAM

PROVIDED BY
STONEBRIDGE CASUALTY INSURANCECOMPANY
Policy Number: MZ0911036H0000A

DESCRIPTION OF COVERAGES

Maximum Benefit Amount	
PART A. TRAVEL ARRANGEMENT PROTECTION	
Trip Cancellation for Independently Booked Air	
Up To Total Original Airfare Cost	
Trip Interruption for Independently Booked Air	
Up To 150% of Total Original Airfare Cost	
Trip Delay	\$500
PART B. MEDICAL PROTECTION	
Emergency Evacuation	\$25,000
Repatriation	\$25,000
Accident Medical Expense	\$10,000



Sickness Medical Expense \$10,000

PART C. BAGGAGE PROTECTION

Baggage and Personal Effects \$1,500
 Baggage Delay \$500

The benefits provided in this program are subject to certain restrictions and exclusions, including the Pre-Existing Condition Exclusion. Please read this brochure in its entirety for a complete description of all coverage terms and conditions. Note: Words beginning with capital letters are defined in this text. In this Description of Coverages, "you", "your," and "yours" refer to the Plan Participant and "we", "us," and "our" refer to the company providing the coverage:

PART A. TRAVEL ARRANGEMENT PROTECTION

Pre-Departure Trip Cancellation For Independently Booked Air
 We will pay a Pre-Departure Trip Cancellation Benefit, up to the amount in the Schedule, if you are prevented from taking your Covered Cruise Vacation due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death or Other Covered Events as defined, that occur(s) before departure on your Covered Cruise Vacation. The Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) require the examination and treatment by a Physician at the time the Covered Cruise Vacation is canceled; and c) in the written opinion of the treating Physician, be so disabling as to prevent you from taking your Covered Cruise Vacation.

Pre-Departure Trip Cancellation Benefits For Independently Booked Air
 We will reimburse you, up to the amount in the Schedule for the amount of prepaid, non-refundable, and unused Payments or Deposits

Post-Departure Trip Interruption For Independently Booked Air
 We will pay a Post-Departure Trip Interruption Benefit, up to the amount in the Schedule, if: 1) your arrival on your Covered Cruise Vacation is delayed; or 2) you are unable to continue on your Covered Cruise Vacation after you have departed on your Covered Cruise Vacation due to your, an Immediate Family Member's, Traveling Companion's, or Business Partner's Sickness, Injury, or death or Other Covered Events as defined. For item 1) above, the Sickness or Injury must: a) commence while your coverage is in effect under the plan; b) for item 2) above, commence while you are on your Covered Cruise Vacation and your coverage is in effect under the plan; and c) for both items 1) and 2) above, require the examination and treatment by a Physician at the time the Covered Cruise Vacation is interrupted or delayed; and d) in the written opinion of the treating Physician, be so disabling as to delay your arrival on your Covered Cruise Vacation or to prevent you from continuing your Covered Cruise Vacation.

Post-Departure Trip Interruption Benefits For Independently Booked Air
 We will reimburse you, up to the amount in the Schedule, for the following: 1) the additional transportation expenses by the most direct route from the point you interrupted your Covered Cruise Vacation: (a) to the next scheduled destination where you can catch up to your Covered Cruise Vacation; or (b) to the final destination of your Covered Cruise Vacation; 2) the additional transportation expenses incurred by you by the most direct route to reach your original Covered Cruise Vacation destination if you are delayed and leave after the Scheduled Departure Date. However, the benefit payable under 1) and 2) above will not exceed the cost of a one-way economy air fare by the most direct route, less any refunds paid or payable for your unused original tickets; 3) your additional cost as a result of a change in the per person

occupancy rate for prepaid travel arrangements if a Traveling Companion's Covered Cruise Vacation is interrupted and your Covered Cruise Vacation is continued; 4) reasonable additional accommodation and transportation expenses (up to \$100 per day) incurred to remain near a covered traveling Immediate Family Member or Traveling Companion who is hospitalized during your Cruise Vacation.

Important: You must be medically capable of travel on the day you purchase this coverage. The covered reason for cancellation or interruption of your Cruise Vacation must occur after your effective date of Trip Cancellation coverage.

Please note: Benefits will not be paid for expenses not refunded in the event of your travel agent's, the airline's or Royal Caribbean International's insolvency.

"Other Covered Events" means only the following unforeseeable events or their consequences which occur while coverage is in effect under this Policy: a change in plans by you, an Immediate Family Member traveling with you, or Traveling Companion resulting from one of the following events which occurs while coverage is in effect under this Policy: a) being directly involved in a documented traffic accident while en route to departure; b) being hijacked, quarantined, required to serve on a jury, or required by a court order to appear as a witness in a legal action, provided you, an Immediate Family Member traveling with you or a Traveling Companion is not: 1) a party to the legal action; or 2) appearing as a law enforcement officer; c) having your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane, or other natural disaster; d) being called into active military service to provide aid or relief in the event of a natural disaster.

Trip Delay

If your Covered Cruise Vacation is delayed, we will reimburse you, up to the amount shown in the Schedule, for unused land or water travel arrangements, less any refund paid or payable, and reasonable additional expenses incurred by you for hotel accommodations, meals, telephone calls, and economy transportation to catch up to your Cruise Vacation or to return Home. We will not pay benefits for expenses incurred after travel becomes possible.

Trip Delay must be caused by or result from: 1) Common Carrier delay; 2) loss or theft of your passport(s), travel documents or money; 3) quarantine; 4) hijacking; 5) adverse weather; 6) a documented traffic accident while you are en route to departure; 7) unannounced strike; 8) a civil disorder.

PART B. MEDICAL PROTECTION

Medical Expense/Emergency Assistance Benefits

We will pay this benefit, up to the amount in the Schedule, for the following Covered Expenses incurred by you, subject to the following: 1) Covered Expenses will only be payable at the Usual and Customary level of payment; 2) benefits will be payable only for Covered Expenses resulting from a Sickness that first manifests itself or an Injury that occurs while on a Covered Cruise Vacation; 3) benefits payable as a result of incurred Covered Expenses will only be paid after benefits have been paid under any Other Valid and Collectible Group Insurance in effect for you. We will pay that portion of Covered Expenses that exceeds the amount of benefits payable for such expenses under your Other Valid and Collectible Group Insurance. We will advance payment to a Hospital, up to \$1,000, if needed to secure your medically necessary admission.

Covered Expenses:

Accident Medical Expense/Sickness Medical Expense:



1) expenses for the following Physician-ordered medical services: services of legally qualified Physicians and graduate nurses, charges for Hospital confinement and services, local ambulance services, prescription drugs and medicines, and therapeutic services incurred by you within one year from the date of your Sickness or Injury;

2) expenses for emergency dental treatment incurred by you; Emergency Evacuation:

3) expenses incurred by you for Physician-ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable Hospital when you are critically ill or injured and no suitable local care is available, subject to the Program Medical Advisors prior approval;

4) expenses incurred for non-emergency medical evacuation, including medically appropriate transportation and medical care en route, to a Hospital or to your place of residence, when deemed medically necessary by the attending Physician, subject to the Program Medical Advisors prior approval;

5) expenses for transportation not to exceed the cost of one round-trip economy class air fare to the place of hospitalization for one person chosen by you, provided that you are traveling alone and are hospitalized for more than 7 days;

6) expenses for transportation not to exceed the cost of one-way economy class air fare to your place of residence including escort expenses if you are 18 years of age or younger and left unattended due to the death or hospitalization of an accompanying adult(s), subject to the Program Medical Advisors prior approval;

7) expenses for one-way economy class air fare to your place of residence from a medical facility to which you were previously evacuated, less any refunds paid or payable from your unused transportation tickets, if these expenses are not covered elsewhere in the plan.

Repatriation:

8) repatriation expenses for preparation and air transportation of your remains to your place of residence, or up to an equivalent amount for a local burial in the country where death occurred, if you die while on your Covered Cruise Vacation.

In Parts A & B (except Emergency Evacuation and Repatriation) we will not pay for any loss caused by or incurred resulting from a Pre-Existing Condition Exclusion as defined below.

"Pre-Existing Condition" means an illness, disease, or other condition during the 60-day period immediately prior to your effective date for which you or your Traveling Companion, Business Partner or Immediate Family Member who is scheduled or booked to travel with you:

- 1) received or received a recommendation for a diagnostic test, examination, or medical treatment; or
- 2) took or received a prescription for drugs or medicine.

Item 2) of this definition does not apply to a condition which is treated or controlled solely through the taking of prescription drugs or medicine and remains treated or controlled without any adjustment or change in the required prescription throughout the 60-day period before coverage is effective under this Policy.

If you have any questions concerning this exclusion, please call BerkelyCare at 1-800-453-4022 for further clarification.

PART C. BAGGAGE PROTECTION

Baggage and Personal Effects Benefits

We will reimburse you, less any amount paid or payable from any coverage provided by a Common Carrier and/or insurance specifically insuring the lost, stolen, or damaged item(s), up to the amount shown in

the Schedule, for direct loss, theft, damage, or destruction of your Baggage during your Covered Cruise Vacation.

Valuation and Payment of Loss

Payment of loss under the Baggage and Personal Effects Benefit will be calculated based upon an Actual Cash Value basis. For items without receipts, payment of loss will be calculated based upon 80% of the Actual Cash Value at the time of loss. At our option, we may elect to repair or replace your Baggage. We will notify you within 30 days after we receive your proof of loss. We may take all or part of a damaged Baggage as a condition for payment of loss. In the event of a loss to a pair or set of items, we will: 1) repair or replace any part to restore the pair or set to its value before the loss; or 2) pay the difference between the value of the property before and after the loss.

Baggage Delay Benefits

We will reimburse you, up to the amount shown in the Schedule, for the cost of reasonable additional clothing and personal articles purchased by you if your Baggage is delayed by a Common Carrier for 24 hours or more during the Covered Cruise Vacation. You must be a ticketed passenger on a Common Carrier.

NOTICE TO FLORIDA RESIDENTS

Your homeowner's policy, if any, may provide coverage for loss of personal effects provided by the baggage/personal effects coverage. This insurance is not required in connection with the purchase of tickets for your Royal Caribbean International Cruise Vacation.

DEFINITIONS

"Accident" means a sudden, unexpected, unintended and external event, which causes Injury.

"Actual Cash Value" means purchase price less depreciation.

"Baggage" means luggage, personal possessions and travel documents taken by you on the Covered Cruise Vacation.

"Business Partner" means an individual who is involved, as a partner, with you in a legal general partnership and shares in the management of the business.

"Common Carrier" means any land, water, or air conveyance operated under a license for the transportation of passengers for hire, not including taxicabs or rented, leased or privately owned motor vehicles.

"Covered Cruise Vacation" means: a period of travel away from Home to a destination outside your city of residence; the purpose of the Cruise Vacation is business or pleasure and is not to obtain health care or treatment of any kind.

"Cruise Vacation" means a trip for which coverage has been elected and the plan payment paid, and all travel arrangements are arranged by Royal Caribbean International prior to the Scheduled Departure Date of the trip. Also covered by this definition are any direct round trip air flights booked by others to and from the scheduled Cruise Vacation departure and return cities, provided the dates of travel are within 14 total days of the scheduled land tour or cruise dates.

"Domestic Partner" means a person who is at least eighteen years of age and you can show: 1) evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; 2) evidence of cohabitation for at least the previous 6 months; and 3) an affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

"Elective Treatment and Procedures" means any medical treatment or surgical procedure that is not medically necessary including any service, treatment, or supplies that are deemed by the federal or a state or local government authority or by us to be research or experimental or that is not recognized as a generally accepted medical practice.

"Home" means your primary or secondary residence.

"Hospital" means an institution, which meets all of the following requirements: 1) it must be operated according to law; 2) it must give 24 hour medical care, diagnosis, and treatment to the sick or injured on an inpatient basis; 3) it must provide diagnostic and surgical facilities supervised by Physicians; 4) registered nurses must be on 24 hour call or duty; and 5) the care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis. A Hospital is not: a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes).

"Immediate Family Member" includes your or the Traveling Companion's spouse, child, spouse's child, son-daughter-in-law, parent(s), sibling(s), grandparent(s), grandchild, step brother-sister, step-parent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, Domestic Partner, or ward.

"Injury" means bodily harm caused by an Accident which: 1) occurs while your coverage is in effect under the plan; and 2) requires examination and treatment by a Physician. The Injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, Sickness.

"Insurer" means Stonebridge Casualty Insurance Company.

"Original Airfare" means air arrangements that are any direct round trip air flights booked by others to and from the scheduled Cruise Vacation departure and return cities, provided the dates of travel for the air flights are within 14 total days of the scheduled land tour or cruise dates.

"Other Valid and Collectible Group Insurance" means any group policy or contract which provides for payment of medical expenses incurred because of Physician, nurse, dental or Hospital care or treatment; or the performance of surgery or administration of anesthesia. The policy or contract providing such benefits includes group or blanket insurance policies; service plan contracts; employee benefit plans; or any plan arranged through an employer, labor union, employee benefit association or trustee; or any group plan created or administered by the federal or a state or local government or its agencies. In the event any other group plan provides for benefits in the form of services in lieu of monetary payment, the usual and customary value of each service rendered will be considered a Covered Expense.

"Payments or Deposits" means the cash, check, or credit card amounts actually paid to the Policyholder for your Covered Cruise Vacation.

"Physician" means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or an Immediate Family Member of yours.

"Plan Participant" means an eligible person who arranges a Covered Cruise Vacation and pays any required plan payment.

"Policy" means the contract issued to the Policyholder providing the benefits specified herein.

"Policyholder" means the legal entity in whose name this Policy is issued, as shown on the benefit Schedule.

"Program Medical Advisors" means On Call International.

"Schedule" means the benefit schedule shown on the Certificate for each Plan Participant.

"Scheduled Departure Date" means the date on which you are originally scheduled to leave on your Covered Cruise Vacation.

"Scheduled Return Date" means the date on which you are originally scheduled to return to the point where the Covered Cruise Vacation started or to a different final destination.

"Scheduled Departure City" means the city where the scheduled Cruise Vacation on which you are to participate originates.

"Sickness" means an illness or disease of the body which: 1) requires examination and treatment by a Physician; and 2) commences while the plan is in effect. An illness or disease of the body that first manifests itself and then worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the plan.

"Traveling Companion" means a person whose name(s) appear(s) with you on the same Cruise Vacation arrangement and who, during the Cruise Vacation, will accompany you.

"Usual and Customary Charge" means those charges for necessary treatment and services that are reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR (Medical Data Research) schedule of fees valued at the 90th percentile.

GENERAL PLAN EXCLUSIONS

IN PARTS A & B:

We will not pay for any loss or expense caused by or incurred resulting from: a Pre-Existing Condition, as defined in the plan. This Exclusion does not apply to benefits under covered expenses emergency medical evacuation or repatriation of remains of the Medical Expense/Emergency Assistance Benefits coverage, or for Trip Cancellation/Trip Interruption claims resulting from death.

IN PARTS A & B:

We will not pay for any loss under the plan caused by or incurred resulting from: 1) mental, nervous, or psychological disorders, except if hospitalized; 2) being under the influence of drugs or intoxicants, unless prescribed by a Physician; 3) normal pregnancy, except if hospitalized; or elective abortion; 4) declared or undeclared war, or any act of war; 5) service in the armed forces of any country; 6) operating or learning to operate any aircraft, as pilot or crew; 7) any unlawful acts, committed by you or a Traveling Companion (whether Plan Participant or not); 8) any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law; 9) Elective Treatment and Procedures; 10) medical treatment during or arising from a Covered Cruise Vacation undertaken for the purpose or intent of securing medical treatment; 11) business, contractual or educational obligations of you, an Immediate Family Member, Domestic Partner, Business Partner, or Traveling Companion; 12) failure of any tour operator, Common Carrier, or other travel supplier, person or agency to provide the bargained-for travel arrangements; 13) a loss that results from an illness, disease, or other condition, event or circumstance which occurs at a time when the plan is not in effect for you.

IN PART C:

Items not covered

We will not pay for damage to or loss of: 1) a loss or damage caused by detention, confiscation or destruction by customs; 2) animals; 3) property used in trade, business or for the production of income, household furniture, musical instruments, brittle or fragile articles, or sporting equipment if the loss results from the use thereof; 4) artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses; 5) documents or tickets, except for administrative fees required to reissue tickets; 6) money, stamps, stocks and bonds, postal or money orders, securities, accounts, bills, deeds, food stamps or credit cards; 7) property shipped as freight or shipped prior to the Scheduled Departure Date.

Losses not covered

(1) We will not pay for loss arising from: 1) theft or pilferage from an unattended vehicle; 2) mysterious disappearance.

TERM OF COVERAGE

When Coverage Begins

All coverages (except Pre-Departure Trip Cancellation and Post-Departure Trip Interruption) will take effect on the later of: 1) the date the plan payment has been received by Royal Caribbean International; 2) the date and time you start your Covered Cruise Vacation; or 3) 12:01 A.M. Standard Time on the Scheduled Departure Date of your Covered Cruise Vacation.

Pre-Departure Trip Cancellation coverage will take effect on the day your plan payment is received by Royal Caribbean International. Coverage begins at 12:01A.M. Standard Time of the effective date of the certificate if the required plan payment is received. Post-Departure Trip Interruption coverage will take effect on the Scheduled Departure Date of your Covered Cruise Vacation if the required plan payment is received.

When Coverage Ends

Your coverage automatically ends on the earlier of: 1) the date the Covered Cruise Vacation is completed; 2) the Scheduled Return Date; 3) your arrival at the return destination on a round-trip, or the destination on a one-way trip; 4) cancellation of the Cruise Vacation covered by the Plan.

If your air arrangements are not booked by Royal Caribbean International and are greater than 14 total days before and/or after your Cruise Vacation, you will also be covered for Trip Interruption, Trip Delay, and post-departure benefits under Parts B and C on the day(s) you are flying to/from your destination.

CLAIMS PROCEDURE

1) TRIP CANCELLATION CLAIMS: Call your travel agent, Royal Caribbean International and BerkelyCare IMMEDIATELY to notify them of your cancellation and to avoid any non-covered expenses due to late reporting. BerkelyCare will then forward the appropriate claim form that must be completed by you AND THE ATTENDING PHYSICIAN, if applicable.

2) ALL OTHER CLAIMS: Report your claim as soon as possible to BerkelyCare. Provide the policy number above, your travel dates, and details describing the nature of your loss. Upon receipt of this information, BerkelyCare will promptly forward you the appropriate claim form to complete.

BerkelyCare,
300 Jericho Quadrangle, PO Box 9022, Jericho, NY 11753
1-800-453-4022 or 1-516-294-0220
Office Hours:
8 A.M. – 9 P.M. ET, Monday – Friday
9 A.M. – 5 P.M. ET, Saturday
www.travelclaim.com

IMPORTANT: In order to facilitate prompt claims settlement upon your return, be sure to obtain as applicable: detailed medical statements from Physicians in attendance where the Accident or Sickness occurred; receipts for medical services and supplies; receipts from the Hospital; police reports or claims reports from the parties responsible (e.g., airline, cruise line, hotel, etc.) for any loss, theft, damage, or delay. In the event of a baggage claim, receipts for any lost or damaged items will be required. In the event of a Baggage Delay or Trip Delay claim, receipts for any additional covered expenses will be required, as well as verification of the delay. You must receive initial treatment within 90 days of the accident that caused the Injury or the onset of the Sickness.

Enrollment Procedure

For your convenience, the cost of the plan may be automatically reflected on your Royal Caribbean International invoice and included in the total balance due. Enrollment in CruiseCare is made by simply paying this amount. If you do not wish to take advantage of The CruiseCare Travel Insurance Program, simply deduct the cost of it from your remittance (or ask your travel agent to do so). If CruiseCare has not been included on your invoice and you wish to purchase it, simply ask your travel agent to contact Royal Caribbean International to arrange for billing. If you wish to purchase The CruiseCare Travel Insurance Program only, please contact BerkelyCare. Please note: Payment for the plan may not be accepted after the Cruise Vacation cost has been paid in full.

The plan cost is non-refundable once you enter the cancellation penalty period.

This program was designed for Royal Caribbean International guests by BerkelyCare.

This plan was designed and is administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: AIS Affinity Insurance Agency, Inc. in CA/MN/OK; and AIS Affinity Insurance Agency in NH and NY. Claims are administered by BerkelyCare, a division of Affinity Insurance Services, Inc., in all states except: Aon Direct Insurance Administrators in CA; AIS Affinity Insurance Agency, Inc. in OK; and AIS Affinity Insurance Agency in NH & NY. CA License #0795465.

For additional information regarding the plan, call BerkelyCare at:

1-800-453-4022 or 1-516-294-0220
Office hours:
8 A.M. – 9 P.M. ET, Monday – Friday
9 A.M. – 5 P.M. ET, Saturday
Ask for the CruiseCare Help Line.

GENERAL PROVISIONS

Our Right To Recover From Others

We have the right to recover any payments we have made from anyone who may be responsible for the loss. You and anyone else we insure must sign any papers and do whatever is necessary to transfer this right to us. You and anyone else we insure will do nothing after the loss to affect our right.

CLAIMS PROVISIONS

Payment of Claims

Claims for benefits provided by the plan will be paid as soon as written proof is received. Benefits are paid directly to you, unless otherwise directed. Any accrued benefits unpaid at your death will be paid to your estate or, if no estate, to your beneficiary. If you have assigned your benefits, we will honor the assignment if a signed copy has been filed with us. We are not responsible for the validity of any assignment.

Carrier and Form Number Information

The CruiseCare Travel Insurance Program is underwritten by Stonebridge Casualty Insurance Company, Columbus, Ohio: NAIC # 10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, CT, HI, NE, NH, PA, TN, and TX, Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OR, OH, VT, WA, and WY, Policy Form #'s TAHC5100IPS and TAHC5200IPS.

If you are a resident of one of the following states (IL, IN, KS, LA, OH, OR, VT, WA, or WY), your plan is provided on an individual form. You can request a copy of your certificate by calling BerkelyCare at 1-800-453-4090.

6/05 162-04

CRUISECARE WORLDWIDE EMERGENCY
ASSISTANCE PROVIDED BY
ON CALL INTERNATIONAL

WORLDWIDE EMERGENCY ASSISTANCE.....24 Hours

On Call International provides a 24-hour emergency telephone assistance service for your benefit so that, in the event of an emergency during the term of this coverage, English-speaking help and advice may be furnished.

Pre-Trip Health, Safety, & Weather Information
Travel Changes
Lost Luggage Assistance
Emergency Cash Transfer Assistance
Medical Consultation and Monitoring
Emergency Legal Assistance
Emergency Medical & Dental Assistance
Lost Travel Documents Assistance
Emergency Medical Payment Assistance

TO ACCESS EMERGENCY ASSISTANCE, CALL 1-(866) 509-7716 OR, FROM OUTSIDE THE U.S. OR CANADA, CALL COLLECT*: 1-(603) 898-2679.

** If you have any difficulty making this collect call, contact the local phone operator to connect you to a US-based long-distance service. In this case, please let the Assistance Provider answering the phone know the number you are calling from, so that he/she may call you back. Any charges for the call will be considered reimbursable benefits.*

Note that the problems of distance, information, and communications make it impossible for the Program Administrator, Royal Caribbean International, or On Call International to assume any responsibility for the availability, quality, use, or results of any emergency service. In all cases, you are still responsible for obtaining, using, and paying for your own required services of all types.

Royal Caribbean® Visa® Credit Card

Carry the no-annual fee Royal Caribbean Visa credit card, and earn Royal PointsSM that you can use toward onboard credits, stateroom upgrades, and even free Royal Caribbean International cruises. Every purchase you make brings you closer to your next cruise vacation.*

* Earn 2,500 Bonus Royal Points after making your first qualifying transaction

* Earn 1 Royal Point for every purchase dollar you spend

* Earn double Royal Points for every purchase dollar you spend with Royal Caribbean

* Low Introductory Annual Percentage Rate (APR)

Call toll-free and receive an INSTANT DECISION (800) 348-2988 on your application (TTY users, see below) or apply online at royalcaribbean.com (Please use priority code CJOW when calling).**

DON'T FORGET, you could be earning DOUBLE Points when you use the card on your upcoming cruise.

+ For information about the rates, fees, other costs, features, and benefits associated with the use of the Royal Caribbean Visa® *Platinum Plus* or Preferred credit cards, or to apply, contact MBNA America Bank, N. A., the issuer and administrator of this credit card program at (800)-348-2988 or visit online. TTY users, please call (800) 833-6262. Cardholder must be at least 18 years of age and either a citizen or permanent resident of the United States or reside in the U.S. or at least 21 years of age and a permanent resident of the Commonwealth of Puerto Rico. MBNA is solely responsible for all cardholder credit matters. Visa is a federally registered service trademark of Visa U.S.A. Inc., Visa International Service Association and is used by MBNA pursuant to license from Visa U.S.A. Inc.

* To receive Bonus Royal Points (in addition to basic points, if any), make any purchase or cash advance transaction with your new Royal Caribbean credit card account. Transactions must occur no later than the Closing Date of the second complete billing cycle ending after the account is opened. Bonus Points from this one-time offer will be credited to your account 6-8 weeks after you qualify. Bonus Points count towards yearly earnings limit. See Program highlights above for more information. While any valid transaction is eligible for the limited-time Bonus Royal Points offer, regular Royal Points earnings are based on new net retail purchase transactions. Cash advances, purchases of cash equivalents (including purchases of casino gaming chips), and fraudulent or unauthorized transactions do not earn regular points. There are limits on the number of Royal PointsSM that can be earned. Other terms apply. Complete Program Rules accompany new account materials. This reward program is offered by Royal Caribbean Cruises Ltd., and its terms are subject to change.

**Upon approval, please allow 3-4 weeks for receipt of the card. To receive double points for Royal Caribbean products and services purchased onboard a Royal Caribbean ship, the Royal Caribbean Visa credit card must be presented at the time of purchase (or the point of sale). If you need your card immediately, please request your credit card (s) to be rushed.

Charge Account & Cruise Ticket

RESERVATION ID: 454
 SHIP NAME: NAVIGATOR OF THE SEAS
 SAILING DATE: 09 DEC 2006
 STATEROOM: 6522

Please be advised Traveller Cheque Cards from any credit card company are not accepted, for the purpose of settling onboard charges on the SeaPass account.

Charge Account

Onboard our ship you will be using a cashless system for all purchases and services. In order to activate your onboard charge account you will need to present one of the major credit cards listed below during check-in formalities.

Cash, MasterCard, American Express, Visa, Traveler's Checks, Discover, Diner's/Carte Blanche, JCB.

For Non-US issued MasterCard or Visa Card Holders
 If you use a MasterCard or Visa Card issued outside of the United States and one which is billed to any of the following currencies: AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, MXP, NOK, SEK, we offer the service for the full amount of the charge to be converted to the currency of the card by our conversion agent at the exchange rate in effect at the time the amounts are charged to your account. The rate will include a currency conversion service charge of 3% over the wholesale bank rate provided by Citibank.

If you qualify for your charges to be converted to the currency of your card's billing as described and would like to pay in your home currency, please check here _____

If you do not choose to use this currency conversion service, the issuer of your card may still charge you a service fee for currency conversion.

IF YOU OPT FOR YOUR CHARGES NOT TO BE CONVERTED OR IF YOUR CARD IS NOT BILLED IN ONE OF THE CURRENCIES LISTED, YOUR CHARGES WILL BE PROCESSED IN THE ON BOARD CURRENCY.

You acknowledge that you have been offered a choice of currencies for payment, and that your choice of currency is final.

X _____
 Guest Signature(s)

CHARGES

Stateroom Fare:	1939.00
Tours:	AC1AXR AC2BXR
Tour Charges:	962.00
CruiseCare Charges:	118.00
Shore Excursion Charges:	250.00
Miscellaneous Charges:	236.50
Total Charges:	3505.50 USD
Prepaid Gratuities Included For:	
MARIO CANTINFLAS	
MAMACUSA ALAMBRITO	

Cruise Ticket Contract

It is important that you read all terms of the cruise ticket contract. This is not transferable and is not subject to alterations by the guest. Name changes on the day of boarding are not permitted.

Guest Signature(s):
 MARIO CANTINFLAS _____

MAMACUSA ALAMBRITO _____

Cruise/CruiseTour Ticket Contract

Important Passenger Cruise/CruiseTour Ticket Contract 1 Read All Clauses

Whether or not signed by Passenger, this ticket shall be deemed to be an undertaking and acknowledgement by Passenger that he accepts on behalf of himself and all other persons traveling under this ticket, all the terms and conditions set out herein.

1. (a) "Passenger" includes all persons traveling under this ticket and their heirs and representatives. "Passenger" shall include the plural and the use of the masculine shall include the feminine.
- (b) "Carrier" means the cruise line operator named in Article 20 of this Cruise Ticket Contract, all Vessels, Royal Celebrity Tours Inc. ("RCT") with respect to the RCT Land Tour portion of any CruiseTour, and their respective employees, agents, affiliates, successors and assigns.
- (c) "Vessel" means the ship chartered by Carrier on which Passenger may be traveling or against which Passenger may assert a claim.
- (d) "CruiseTour" shall mean the combined vacation package consisting of the cruise described in this booklet and the RCT Land Tour.
- (e) "RCT Land Tour" shall mean the land tour component of a CruiseTour to be provided either prior to the initial embarkation on the cruise or after the final debarkation from the cruise, as indicated in this booklet.
- (f) "Transport" means the railcars, buses and other modes of transportation or accommodation provided by RCT in connection with a RCT Land Tour.
2. (a) Each adult Passenger is permitted to carry up to two hundred pounds (200 lbs.) of luggage aboard the Vessel. In no event shall any Passenger bring on board the Vessel, or in connection with the RCT Land Tour, any controlled substances, live animals, weapons, firearms, explosives or other similar property without written permission from Carrier. Carrier reserves the right to refuse to permit any Passenger to take on board the Vessel or on any mode of Transport any item Carrier deems inappropriate.
- (b) Unless negligent, Carrier is neither responsible nor liable for any loss of or damage to Passenger's property. Liability for loss of or damage to Passenger's property in connection with any air or ground transportation shall be the sole responsibility of the provider of the service and in accordance with applicable limitations.
- (c) Carrier's liability for loss or damage to property is limited to \$300.00 per Passenger unless Passenger declares the true value in writing and pays Carrier before embarkation or before arriving for the start of the RCT Land Tour (whichever is earlier) a fee of five percent (5%) of the amount that such value exceeds \$300.00. In such event, Carrier's liability shall be limited to its true declared value, but not exceeding \$5,000.
- (d) In no event shall Carrier be liable for loss of or damage to jewelry, cash, negotiable paper, photographic/electronic equipment or other valuables unless they are deposited with Carrier on the Vessel for safekeeping against receipt (RCT may not accept valuables for deposit). Carrier's liability for loss of or damage to valuables so deposited shall not exceed the amounts indicated in Clause 2(c).
3. No undertaking or warranty shall be given or shall be implied as to the seaworthiness, fitness or condition of the Vessel or any food or drink supplied on board.
4. Any medical personnel, masseuse, hair stylist, manicurist or other service providers on board the Vessel or on Transport are provided solely for the convenience of Passenger. Such persons are independent contractors and not acting as agents or representatives of Carrier. Carrier assumes no liability whatsoever for any treatment, diagnosis, advice, examination or other services provided by such persons. Passenger shall pay for all medical care requested or required, whether aboard or ashore, including the cost of any emergency medical care or transportation incurred by Carrier.
5. All arrangements made for or by Passenger for air transportation,

shore excursions, ground tours, ground transportation, hotels, restaurants and other similar activities or services are made solely for Passenger's convenience and are at Passenger's risk. The providers of such services are independent contractors and are not acting as agents or representatives of Carrier. In no event shall Carrier be liable for any accident or harm to Passenger which occurs off the Vessel or the Transport as a result of any acts, omissions or negligence of any independent contractors.

6. Carrier may for any reason, at any time and without prior notice, cancel, advance, postpone or deviate from any scheduled sailing or port of call, or substitute another vessel or port of call, and shall not be liable for any loss whatsoever to Passenger by reason of such cancellation, advancement, postponement, substitution or deviation. In connection with a CruiseTour, Carrier may for any reason, at any time and without prior notice, cancel, advance, postpone or deviate from any scheduled departure or destination, or substitute another railcar or bus or destination or lodging or other component of the CruiseTour, and shall not be liable for any loss whatsoever to Passenger by reason of such cancellation, advancement, postponement, substitution or deviation. By way of example, and not limitation, Carrier may deviate from any scheduled sailing and may otherwise land Passenger and his property at any port if Carrier believes that the voyage or any Passenger or property may be adversely affected as a result of hostilities, blockages, prevailing weather conditions, labor conflicts, strikes onboard or ashore, breakdown of Vessel, congestion, docking difficulties or any other cause whatsoever. Similarly, by way of example, and not limitation, Carrier may at its discretion elect not to visit a location shown on your itinerary. Carrier reserves the right to substitute a hotel for the planned hotel, provided that Carrier shall make commercially reasonable efforts to provide a comparable hotel.
7. Carrier shall have the right to comply with any orders, recommendations, or directions whatsoever given by any governmental entity or by persons purporting to act with such authority and such compliance shall not be deemed a breach of this Contract.
8. Refunds for Passenger cancellations prior to sailing or the first day of the CruiseTour (whichever occurs first) are limited by the terms of Carrier's refund policy. Passengers are advised to consult the Carrier's cruise brochure for the terms of Carrier's refund policy.
9. All Passports, visas and other travel documents required for embarkation and disembarkation and at all ports of call are the responsibility of Passenger.
10. Passenger, or if a minor, his parent or guardian, shall be liable to, and shall reimburse Carrier for, any damage to the Vessel, the Transport or any property of Carrier caused directly or indirectly, in whole or in part, by any willful or negligent act or omission on the part of the Passenger; and Passenger, or if a minor, his parent or guardian, shall further indemnify Carrier, the Vessel and the Transport and each and all of their agents and servants against all liability which Carrier, the Vessel or the Transport or such agents or servants may incur towards any person or company or government for any personal injury, death or damage to property caused directly or indirectly, in whole or in part, by any willful or negligent act or omission on the part of Passenger.
11. IT IS AGREED BY AND BETWEEN PASSENGER AND CARRIER THAT ALL DISPUTES AND MATTERS WHATSOEVER ARISING UNDER, IN CONNECTION WITH OR INCIDENT TO THIS CONTRACT SHALL BE LITIGATED, IF AT ALL, IN AND BEFORE A COURT LOCATED IN MIAMI, FLORIDA, U.S.A., TO THE EXCLUSION OF THE COURTS OF ANY OTHER STATE, TERRITORY OR COUNTRY. PASSENGER HEREBY WAIVES ANY VENUE OR OTHER OBJECTION THAT HE MAY HAVE TO ANY SUCH ACTION OR PROCEEDING BEING BROUGHT IN ANY COURT LOCATED IN MIAMI, FLORIDA.
12. (A) NO SUIT SHALL BE MAINTAINABLE AGAINST CARRIER, THE VESSEL OR THE TRANSPORT UPON ANY CLAIM RELATING TO LOSS OF OR DAMAGE TO PROPERTY UNLESS WRITTEN NOTICE OF THE CLAIM,

WITH FULL PARTICULARS, SHALL BE DELIVERED TO CARRIER AT ITS PRINCIPAL OFFICE WITHIN TEN (10) DAYS AFTER TERMINATION OF THE VOYAGE OR THE CRUISE TOUR (WHICHEVER IS LATER) WHICH THIS CONTRACT RELATES; AND IN NO EVENT SHALL ANY SUCH SUIT FOR ANY CAUSE AGAINST CARRIER, THE VESSEL OR THE TRANSPORT RELATING TO LOSS OF OR DAMAGE TO PROPERTY BE MAINTAINABLE UNLESS SUCH SUIT SHALL BE COMMENCED (FILED) WITHIN SIX (6) MONTHS AFTER THE TERMINATION OF THE VOYAGE OR THE CRUISE TOUR (WHICHEVER IS LATER) AND PROCESS SERVED WITHIN THIRTY (30) DAYS AFTER FILING, NOTWITHSTANDING ANY PROVISION OF LAW OF ANY STATE OR COUNTRY TO THE CONTRARY.

(B) NO SUIT SHALL BE MAINTAINABLE AGAINST CARRIER, THE VESSEL OR THE TRANSPORT FOR ANY CLAIM, INCLUDING BUT NOT LIMITED TO, DELAY, DETENTION, PERSONAL INJURY, ILLNESS OR DEATH OF PASSENGER UNLESS WRITTEN NOTICE OF THE CLAIM, WITH FULL PARTICULARS, SHALL BE DELIVERED TO CARRIER AT ITS PRINCIPAL OFFICE WITHIN SIX (6) MONTHS FROM THE DAY CAUSE OF ACTION OCCURRED; AND IN NO EVENT SHALL ANY SUCH SUIT FOR ANY CAUSE AGAINST CARRIER, THE VESSEL OR THE TRANSPORT BE MAINTAINABLE UNLESS SUCH SUIT SHALL BE COMMENCED (FILED) WITHIN ONE (1) YEAR FROM THE DAY WHEN THE CAUSE OF ACTION OCCURRED AND PROCESS SERVED WITHIN THIRTY (30) DAYS AFTER FILING, NOTWITHSTANDING ANY PROVISION OF LAW OF ANY STATE OR COUNTRY TO THE CONTRARY.

(C) THE CARRIER HEREBY DISCLAIMS ALL LIABILITY TO THE PASSENGER FOR DAMAGES FOR EMOTIONAL DISTRESS, MENTAL SUFFERING OR PSYCHOLOGICAL INJURY OF ANY KIND UNDER ANY CIRCUMSTANCES, EXCEPT TO THE EXTENT SUCH DISCLAIMER IS PROHIBITED BY 46 U.S.C. §183C. (B). WITHOUT LIMITING THE PRECEDING SENTENCE, IN NO EVENT WILL CARRIER BE LIABLE TO PASSENGER FOR ANY CONSEQUENTIAL, INCIDENTAL, EXEMPLARY OR PUNITIVE DAMAGES.

(D) THE EXCLUSIONS OR LIMITATIONS OF LIABILITY OF CARRIER SET FORTH IN THE PROVISIONS OF THIS CONTRACT SHALL ALSO APPLY TO AND BE FOR THE BENEFIT OF AGENTS, INDEPENDENT CONTRACTORS, CONCESSIONAIRES AND SUPPLIERS OF CARRIER, AS WELL AS OWNERS AND OPERATORS OF ALL SHORESIDE PROPERTIES AT WHICH THE VESSEL OR THE TRANSPORT MAY CALL, AS WELL AS OWNERS, DESIGNERS, INSTALLERS, SUPPLIERS AND MANUFACTURERS OF THE VESSEL OR THE TRANSPORT, OR ANY COMPONENT PARTS OF EITHER, TOGETHER WITH THE EMPLOYEES AND SERVANTS OF EACH OF THE FOREGOING.

13. Passenger, or if a minor, his parent or guardian, shall be liable to Carrier, the Vessel and the Transport for any fines or penalties imposed on the Vessel, the Transport or Carrier by any authorities for his failure to observe or comply with local governmental laws or regulations, including requirements relating to immigration, customs or excise.

14. Passenger warrants that he and those traveling with him are fit for travel and that such travel will not endanger themselves or others. Carrier reserves the right to terminate a Passenger's cruise or RCT Land Tour or both at any time, at the risk and expense of the Passenger disembarked, when in the opinion of Carrier, Passenger is believed to be a danger to himself or a disturbance or danger to others.

15. Carrier shall not be required to refund any portion of the fare paid by any Passenger who fails for any reason to be onboard the Vessel or the Transport at the time of the Vessel's or the Transport's departure from the port of embarkation or any port of call or destination or point of departure as the case may be and shall not be responsible for lodging, meals, transportation or other expenses incurred by Passenger as a result thereof. Carrier shall have no obligation to any Passenger to deviate from any scheduled sailing or port of call or destination.

16. Carrier has the exclusive right to include photographic, video and other visual portrayals of Passenger in any pictorial medium of any nature whatsoever for the purpose of trade, advertising, sales, publicity or

otherwise, without compensation to Passenger, and all rights, title and interest therein (including all worldwide copyrights therein) shall be Carrier's sole property, free from any claims by Passenger or any person deriving any rights or interest from Passenger.

17. Passenger acknowledges and confirms that any travel agent utilized by Passenger in connection with the issuance of this ticket is, for all purposes, Passenger's agent and Carrier shall not be liable for any representation made by said travel agent. Passenger shall at all times remain liable to Carrier for the price of passage.

18. In addition to the restrictions and exemptions from liability provided in this Contract, Carrier shall have the full benefit of any applicable laws providing for limitation and exoneration from liability, and nothing in this Contract is intended to operate to limit or deprive Carrier of any such statutory limitation of or exoneration from liability. Without limiting the foregoing, Carrier claims benefit of all restrictions, exemptions and limitations of the "Convention Relating to the Carriage of Passengers and Their Luggage by Sea" of 1974 as well as the Protocol to the "Convention Relating to the Carriage of Passengers and Their Luggage by Sea" of 1976 ("Athens Convention"), which limits the liability of the Carrier for the death of or personal injury to a passenger to no more than the applicable amount of Special Drawing Rights as defined therein, and all other limits on damage or loss to personal property.

19. This Contract contains the entire agreement between Carrier and Passenger and supersedes any other agreements, written or oral, relating to the subject matter. Any waiver of any provision of this Contract must be made in writing and signed by Carrier. If any portion of this Contract shall be determined to be invalid, then said portion shall be deemed severed from the Contract in such jurisdiction only and all remaining portions shall remain in full force and effect.

20. Carrier: Royal Caribbean Cruises Ltd., 1050 Caribbean Way, Miami, Florida, and 33132, USA

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