Cruise insurance with cancellation

Policy summary • prices per person, taxes included

Best for	**Our pick for cruises: medical care on board, delays and cancellation. 7-night Mediterranean: €32.25 per person.**
Name on the policy	**Cruceros Plus con Anulación**
Insurer	**White Horse Insurance Ireland DAC • through the underwriting agency Mana Underwriting, S.L.U.**
Trips	**Cruises**
Destinations	**Europe & Mediterranean, Worldwide**

Main cover

Cover	Limit
Medical expenses	**€150,000**
Medical transport and repatriation	**Unlimited**
Emergency dental care	**€150**
Trip cancellation	**€2,000**
Trip interruption	**€2,000**
Missed services after a late cruise arrival	**€500**
Departure delay	**€360**
Baggage loss or damage	**€500**
Delayed baggage	**€350**
Personal liability	**€125,000**
Accidental death or disability while travelling	**€6,500**

Price per person

Length	Europe & Mediterranean	Worldwide
Up to 10 days	**€32.25**	**€56.25**
Up to 17 days	**€49.75**	**€83.75**
Up to 34 days	**€72.25**	**€120.75**
Up to 64 days	**€103.50**	**€171.75**
Up to 94 days	**€161.25**	**€247.75**
Each extra 30 days	**+€72.25**	**+€115.50**

Prices published by the insurer, taxes included, valid from 2 February 2026; the final price is the one at issue.

Good to know

- Cancellation cover starts straight away if you buy on the day the booking is confirmed or within the next 7 days; otherwise it starts 72 hours after purchase.
- Cancellation covers pre-existing conditions that have not worsened in the 30 days before purchase.
- "Europe" also covers Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia, Turkey and Jordan, so Mediterranean cruises count as Europe.
- If you travel to the Schengen area from a non-Schengen country (China, for example), the Worldwide prices and limits apply.
- Up to 12 consecutive months.

VIAJES FH • FH GLOBAL, S.L.

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Good to know

When to buy
Policies with cancellation cover should be bought on the day the booking is confirmed or within 7 days so cover starts straight away; you can buy later, but cancellation cover then starts after 72 hours.

Dates
The policy should cover the whole trip, from leaving home until you are back, including getting to the airport or port. Both the first and last day count.

Over 70
Comprehensive and VIP policies: +40%; Schengen: +30%. No surcharge on cruise, cancellation, short-break and overseas-visitor policies.

Ocean cruises
Cruise, comprehensive, VIP and cancellation policies all work; the Schengen and short-break policies are not valid on ocean cruises.

Schengen visa
The Schengen policy covers €30,000 across the Schengen area, the required minimum; for illness at least one night in hospital is required. For more cover, choose a comprehensive policy (Worldwide).

Frequently asked questions

Which cancellation reasons are covered?
There are dozens. Common ones: serious illness, accident or death of you or a relative, a call for surgery or tests, redundancy or a new job, a court summons, fire or burglary at home, or a visa refused for unjustified reasons. The policy terms, sent with your policy, apply.

What if I fall ill while travelling?
Call the 24-hour assistance number on your policy first: the insurer arranges and pays for care. If you pay yourself, keep reports and invoices to claim afterwards; we can help you prepare the claim.

How do I pay and when do I get the policy?
Once we confirm the details we send you the payment options; after payment we issue the policy in the insurer's system and send it by email, WhatsApp or WeChat.

How to apply

Choose this policy on the VIAJES FH travel insurance page, enter the dates and travellers and send the request, or message us on WhatsApp or call +34 919 471 812. We confirm the details, issue the policy in the insurer's system and send you the policy and payment details.

https://www.fhglobal.es/en-US/travel-insurance

About the insurer

This policy is underwritten by the insurer named above and sold through the insurance broker INTERMUNDIAL XXI, S.L.U. (Madrid Commercial Register HM 180.298, DGSFP J-1541). VIAJES FH (FH GLOBAL, S.L.) helps you choose, gather the details and arrange the policy.

> This is a summary: cover is governed by the policy terms, which we send with your policy.

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