Total Payment Protection (topp) Policy

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

Certificate of Insurance

Policy number	**MSC\topp\26\03**
Date issued	**19 December 2025**
Policyholder	**MSC Cruises Limited and all associated MSC Cruises Group Companies**
Period of cover	**01 January 2026 to 31 December 2026**

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:

The policy provides cover for 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 EU countries, ROI or the United Kingdom (UK). This includes cruises and holiday / travel packages sold via agents in ROI where the principle in the sale contract is still MSC Cruises Limited and all associated MSC Cruises Group Companies

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 t&g on 00 44 (0)207 065 5300 for assistance.

For and on behalf of Accelerant Insurance Europe SA UK Branch

topp PROTECTED

AQL Number A58339

This policy is provided by Travel & General Insurance Services Limited (t&g), registered number 02527363 and underwritten by Accelerant Insurance Europe SA UK Branch (Accelerant), an insurance company which is authorised and regulated by the Prudential Regulatory Authority (Ref. 940712)