Cruise Insurance *Checklist*

Facts checked on official and named sources, 28 September 2026.

We are not licensed insurance agents. This is not insurance, legal or medical advice. Read the policy documents and call the insurer before you buy.

Start here: two numbers

6 hours Medicare covers care on a cruise ship only when the doctor is legally allowed to treat you aboard **and** the ship is in a U.S. port or no more than six hours from one — "regardless of whether it's an emergency." Medicare does not cover medical evacuation, with limited exceptions. *(medicare.gov; CDC Yellow Book)*

$25k–$250k+ What a medical evacuation costs, from within North America to more distant and remote places. *(CDC)*

Medigap plans C, D, F, G, M and N may cover some emergency care in the first 60 days abroad — 80% after a $250 deductible, up to a $50,000 lifetime maximum. The ship's medical centre isn't free: Royal Caribbean doesn't accept land-based health insurance onboard, and Princess adds charges to your onboard account.

The cruise lines' own plans, as published

	ROYAL CARIBBEAN TRAVEL PROTECTION	CELEBRITY CRUISECARE	PRINCESS VACATION PROTECTION
Medical	Up to $100,000	Up to $100,000	Not listed on the main page
Emergency evacuation	Up to $500,000	Up to $500,000	Not listed on the main page
Cancel, listed reason	100% back	Charges waived	100% of cancellation fees
Cancel, any other reason	90% as cruise credit	90% as cruise credit	100% of fee as future cruise credit
Pre-existing conditions	Not covered (per Squaremouth, June 2026)	Check the policy	Check the policy

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The three things to compare

1. **Pre-existing conditions.** Many outside plans offer a waiver if you buy within about 14–21 days of your first trip payment. Conditions needing hospitalisation within 90 days before departure are often excluded.
2. **Cash or credit.** Cancel for a reason the plan doesn't list and the cruise line plans give cruise credit, not cash. Some outside plans pay cash.
3. **Price.** Squaremouth found Royal Caribbean's plan at about 8–10% of the cruise, against about 6% on average (4–10%) for standard cruise insurance.

Questions to ask the insurer

1. Is medical coverage primary or secondary?
2. Do you cover pre-existing conditions? What's the deadline to buy for the waiver?
3. What's the medical evacuation limit, and does it get me home or just to the nearest hospital?
4. If I cancel, do I get cash or credit?
5. Is my wheelchair, scooter, CPAP or oxygen equipment covered if it's lost or damaged?
6. What if my travel companion has to cancel?

Write the answers down, side by side

	PLAN 1	PLAN 2	PLAN 3
Insurer / plan name			
Medical limit			
Evacuation limit			
Gets me home, or nearest hospital?			
Pre-existing waiver? Deadline to buy			
Cancellation payout: cash or credit			
Primary or secondary			
Mobility / medical equipment covered			
Companion cancellation			
Price			
Quoted by / date			

Cruise a few times a year? Ask about an annual, multi-trip plan — it can cost less than buying per trip. Check the trip-length limit, whether cancellation cover is included, and how pre-existing conditions are handled.

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