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## COVID-19 Consequences and Travel Insurance Policy in Leading Cruise Shipping Corporations

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**Abstract:**

**Purpose:** The study aims to evaluate the insurance packages offered to cruise travellers by cruise ship companies. The following research questions have been raised: 1) What kind of insurance is offered to passengers by cruise ship companies within the tourist package? 2) What is the insurance coverage offered to passengers within the tourist package?

**Design/Methodology/Approach:** A few research methods were applied: literature review, data exploration method, desk research and comparative analysis.

**Findings:** Research revealed lack of publications on cruise travellers' insurance cover. The conducted analysis has indicated that cruise travellers cannot expect compensation from cruise lines in case of cancelled cruise travels in case of pandemic and can only choose cruise travel in a different time, which is frequently unsatisfactory.

**Practical Implications:** The results of the foregoing may constitute an interesting source of information for both the potential cruise travellers, but also tour-operators, cruise shipowners and insurance policy makers.

**Originality/Value:** The review of literature revealed lack of publications regarding the issue of insurance policy applied by cruise lines towards cruise travellers, and the scope of their liability in this respect.

**Keywords:** Tour-operators, cruise shipowners, cruise travellers, insurance policy.

**JEL codes:** M21; L99; L83, C38.

**Paper type:** Research study.

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## **1. Introduction**

In view of recent worldwide events related to the emerging global threats resulting from the pandemic or terrorist attacks, as well as sudden unpredictable abnormal weather conditions arising from warming up of the Earth's climate, the issue of insurance against various random events is becoming increasingly important. At present, insurance companies are facing numerous requests for the payment of compensation for the effects of global coronavirus pandemic (COVID-19). On the other hand, insurance companies verify their insurance offer, negotiate the terms of subsequent contracts with clients, prepare new insurance products designed for the potential pandemics in the future, and develop various solidarity programs to help economic entities in their most difficult economic situation. The coronavirus pandemic left its considerable mark on various sectors of industry, but particularly on the tourist, hotel and passenger transport industry. Significant losses on this market were recorded, among others, in the cruise ship tourism sector, perceived in recent years as the most dynamically developing sector of the tourist market with the annual growth in sales at 7%.

All cruise ship companies have their own safety and protection procedures regarding passengers' life and health during cruise travels, meeting all the international standards and providing travellers with insurance packages related to luggage protection, medical care and costs regarding any delayed travel. However, probably no economic entity in the world expected the consequences that might occur in case of global pandemic and the related consequences. Moreover, insurance companies attached lesser importance to contracts made against the event of pandemic and the resulting suspended activity of business entities. The shipping companies, within their insurance policies, also failed to predict compensations for passengers due to the pandemic.

The study aims to evaluate the insurance packages offered to cruise travellers by cruise ship companies. In the study, the following research questions have been raised, i.e.: 1) What kind of insurance is offered to passengers by cruise ship companies within the tourist package? 2) What is the insurance coverage offered to passengers within the tourist package? In the article a few research methods were applied, i.e., literature review, data exploration method, desk research and comparative analysis.

## **2. Literature Review**

The global scope of coronavirus pandemic hindered the development of numerous business sectors, including the tourist, hotel, and international transport sector, and disturbed the commodity supply chain, which, in turn, significantly affected all other sectors of economy (Yokoi-Arai and Wolfrom, 2020). Both natural persons and companies, including insurance companies suffered considerable losses and incurred

substantial costs (Huebner, 2020), but some of them may count on partial reimbursement of losses under insurance policies.

Individuals limit their spending since they predict potential work loss, they need to take into account expenses related to health care regarding examination and treatment in case of infection, as well as lost income in case of illness. Others suffered losses related to their planned domestic and foreign trips (OECD, 2020c), and the anti-crisis measures introduced by national governments (Yokoi-Arai and Wolfrom, 2020) protect much better the tour-operators than tourists, allowing them to retain the tourists' fees and exchange the purchased offers with other offers in the future. The situation is going to become worse, when the operators declare bankruptcy and consequently, tourists will receive no reimbursement of paid fees for their tourist packages. In different countries the economic entities affected by the pandemic could count on some forms of support from public entities, insurance companies or various organizations. Some insurance companies established special support funds addressed to their policyholders and adjusted their insurance offer to the new work-from-home conditions (OECD, 2020a). In many countries, insurance companies insured gratuitously the health care employees fighting COVID-19. Such solutions were introduced e.g. in Lithuania, Germany, Spain, in the American state of Connecticut and in Mexico (OECD, 2020c).

Moreover, insurance companies offered additional support to business entities that suffered significant losses due to COVID-19. For example, in France, insurance companies established solidarity fund for companies in amount of 400 million EUR (FFA, 2020), and in Germany insurance companies, on their own initiative, paid out compensation in amount of 10-15% of loss resulting from business interruption to private companies (Bayerisches Staatsministerium für Wirtschaft, 2020). But, regrettably, all these activities constitute only a patch on company problems, in particular in the tourist and hotel sector, and fail to solve all problems affecting these sectors of economy at this moment in time.

Due to lockdown, companies are still recording significant losses in sales and problems with the logistics caused by the interruption of production in many countries, as well as delays in deliveries. Companies have also serious problems with fulfilling their obligations towards own employees, contractors, clients, suppliers or shareholders (OECD, 2020), and this, in turn, may result in compensations they were not insured against.

Furthermore, the situation of insurance companies is exacerbated by the decisions of central banks which, in response to the pandemic, decided to lower interest rates to the effective lower bound. In the long term, low interest rates will adversely affect the financial standing of insurance companies (Staib *et al.*, 2020).

Unfortunately, as a result of insurance companies' experience many of them consider removing from their offers any compensation resulting from losses suffered

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and costs incurred by companies due to the pandemic and plan to introduce numerous exemptions in their policies in this respect (Collins, 2020).

### 3. Results

The first outbreak of COVID-19 occurred on cruise ship *Diamond Princess* registered in Great Britain, moored at the port of Yokohama from 4th February 2020 for the entire month. Aboard the ship 700 people became infected, and consequently, 14 died (Guardian, 2020). The event had a key negative impact on the entire sector of cruise ship tourism, since the media would portray cruise ships as ‘closed prison’ with closed circuit of air where the risk of infection was extremely high, and medical resources limited. Moreover, passengers could not come ashore since various ports refused to accept them.

At the beginning of June 2020, the outbreaks of coronavirus were confirmed aboard more than 40 cruise ships, and till mid-June, 40 000 crew members of these ships had to undergo quarantine aboard the ships (Impelli, 2020). The ships’ crew members are recruited from all over the world and their return home after quarantine was more difficult due to cancelled flights and closed airports. These events very negatively affected the image of cruise travels perceived as very dangerous. Changing such image will take cruise ship operators a long time before the future passengers feel safe.

For example, the Norwegian Cruise Lines cancelled all their travels around Asia till the end of September 2020, whereas other cruise lines cancelled their travels even till mid-October. Moreover, there can be no assurance that at that point in time cruise lines will resume their travels, since the reports on the infection rate worldwide, including, in particular, India, South America and the US, fail to spell quick return to normality. Cruise ship companies are prepared and demonstrate flexible approach to timetables, and in difficult times they shift travels from dangerous regions to safer ones, but in the case of COVID-19 the situation is completely different since the pandemic affected almost all continents in the world. Moreover, not all of the ports are able to accept giant cruise ships due to their technical limitations (Kizielewicz, 2020a). The standing of cruise ship companies with smaller vessels is definitely much better since these limitations create no barriers. Whereas the largest cruise shipowners will certainly have significant problems with their accounting liquidity, which may result in their bankruptcy.

The cruise shipping market is divided between three cruise ship companies, i.e., 1) Carnival Corporation & PLC (CCL) with 48.1% of the world market share, 2) Royal Caribbean Cruises Ltd. (RCCL) with 23.10% of the world market share and 3) Norwegian Cruise Lines (NCL) – 10.4% (Cruise Market Watch 2018).

Each cruise ship company has its own safety policy and the developed detailed procedures in case of any emerging threats to life and health of passengers, crew members and deck personnel.

All most important cruise lines in the world are members of the Cruise Lines International Association (CLIA) seated in Miami. This is an organization which defines the standards of passenger service and guarantees safety of travels by cruise ships. All members must follow, and consequently are obliged to respect the codes of good practices, such as the International Cruise Line Passenger Bill of Rights (CLI, 2013), which provides passengers with the right e.g. to:

1. leave the ship, if basic standards regarding food, hygiene, medical care are not adequately provided;
2. receive reimbursement of costs for cancelled or shortened travels, due to mechanical issues;
3. have access to emergency medical care aboard the ship;
4. receive information on any changes in travel timetable and its duration in the case of mechanical failure;

Due to COVID-19 cruise shipowners introduced additional procedures to ensure travel safety. And for example, Royal Caribbean Cruise Line introduced a refusal to board the ship and total reimbursement of costs for guests who travelled from, to, or through, or were in contact with anybody from the People's Republic of China, Hong Kong, Macau, Iran, North Korea and Italy within 15 days before boarding the cruise ship (Moussalli and Tsekoura, 2020).

Similar approach was applied by two other companies, i.e. Carnival Cruise Lines and NCL; they also suspended their travels around Asia and introduced limitations as for boarding the ships. CCL suspended the payment of compensations for passengers providing them with a possibility to use the tickets for a different travel at a different time till the end of 2021.

Carnival Corporation & PLC has a whole package of documents and procedures addressed to the deck personnel, ship crew members and passengers. Most of them is required under international provisions of IMO (International Maritime Organization), but some are designed to build the image of cruise lines as the safest in the world. Among the most important documents related to the protection of passengers' health and life and their rights resulting from concluded travel agreements the following shall be listed (CCL, 2014):

1. ISPS Code
2. ISM Code
3. Maritime Security Training Program
4. Safety Management System
5. Crew Safety Programme

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6. Healthcare Guidelines for Cruise Ship Medical Facilities
  7. Medical Procedures
  8. International Medical Guide for Ships
  9. Standardized Safety Policies and Procedures
  10. British Standard OHSAS 18001; 2007
  11. Maritime Transportation Safety Act
  12. Vessel Sanitation Programme.

CCL is treating safety on their ships as top priority, and emphasizes that the compulsory procedures are more stringent than it is required under the provisions of international conventions, and that the health protection system as well as safety management system on ships is based on British Standard OHSAS 18001:2007. Moreover, CCL is cooperating with the Centres for Disease Control in the area of health protection to assess any disease-related or epidemiological threats (Kizielewicz, 2020b).

The Royal Caribbean Cruises Ltd. is paying significant attention to the issue of safety during cruise travels; apart from documents listed above in points from 1 to 8 they introduced additionally the following documents (CCL, 2014):

1. Safety and Quality Management System
2. Ships's Security Plan
3. Guest Conduct Policy
4. Navigation Policies and Procedures.

Moreover, each passenger aboard the ship has access to document published on the official website, entitled *Guest Conduct Policy*, where you can find the most important principles of safe conduct during travel (Kizielewicz, 2020b).

The cruise travel operators offer various insurance packages to passengers (Table 1) and guarantee the total or partial reimbursement of costs in case of resignation, medical care as well as baggage protection in case of any unpredictable random event. In many countries, lack of insurance policy may result in failure to admit a patient to hospital for treatment, unless the patient decides to pay individually for the services in advance. Whereas the evacuation costs of a sick passenger from the cruise ship amount to even 100 000 dollars; therefore, the purchase of travel insurance against such possibility is more than justified. Thus, as a general rule, cruise travellers decide to purchase insurance policy which guarantees transport and hospitalisation in case of random events.

**Table 1.** Offer of insurance packages for cruise travellers provided by the leading cruise ship companies

The range of services	Carnival Cruise Insurance	Royal Caribbean Travel Protection Insurance Programme	BookSafe Travel Protection Plan of Norwegian Cruise Line (Platinum Travel Prot)
Cruise Travel Cancellation	< 100% of nonrefundable costs	< 100% of nonrefundable costs	< 100% of nonrefundable costs (90% Cruise Credit)
Cruise Travel Delay	< \$500 per person	< \$500 per person	< \$500 per person
Emergency Medical Treatment	< \$10,000	< \$10,000	< \$10,000 (< \$20,000)
Emergency Medical Evacuation	< \$30,000	< \$25,000	< \$25,000 (< \$50,000)
Delayed Baggage	< \$500	< \$500	< \$750
Lost Baggage	< \$1,500	< \$1,500	< \$1,500 (< \$3,000)

**Source:** Own elaboration on the base of: (CLIPC, 2020); (RCTPIP, 2020); (NCL, 2020); (NCL, 2015).

The offer of Carnival’s Vacation Protection plan fails to include at least a possibility to cancel the booking due to pregnancy complications, terrorism or other important personal problems, such as e.g. separation or divorce, or the birth of a child (Table 1). It also fails to include compensation in case of previously existing afflictions, providing only transport to hospital.

Whereas RCCL offers total reimbursement of travel expenses in case of booking cancellation. Whereas the list of reasons the passenger or passenger’s family may cite to cancel the booking and expect compensation is clearly defined and refers mainly to: illness or death of passengers or members of their closest family, natural disasters and state authority decision restricting the passenger’s mobility (enlistment, court cases, visas, etc.). Whereas in case of resignation based on other reasons passengers are offered compensation in the form of credit facility in amount of 75% of the travel price to use for another travel within the next 24 months (CLIPC, 2020).

Similar offer is provided by the Norwegian Cruise Line, who offers, within the BookSafe Travel Protection, care of passengers before, during and after the travel, but only in relation to benefits defined in the policy, e.g. reimbursement of expenses incurred by passengers for food and accommodation, as well as payment of travel costs, in case of delays during the travel, not caused by the passenger, passenger’s baggage missing or damaged and 24-hour medical care during the travel, up to 52 weeks after completing the travel and evacuation from the ship in case of emergency. The policy also covers the reimbursement of travel costs in case of unexpected illness, injury, cessation of work and other reasons covered by the insurance, listed in the insurance terms. Unfortunately, as other shipowners, NCL does not reimburse the payment in case of travel cancellation but offers travels at a different time suitable for the passenger. Whereas passengers who decide to buy the

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offer of Platinum Travel Protection can count on reimbursement of payment in case of travel cancellation (NCL, 2020).

Passengers may also benefit from the offer provided directly by insurance companies, and not through cruise lines. Attractive offer is provided by Allianz Global Assistance Insurance, which contrary to cruise lines offers in case of w Cruise Travel Delay as much as < \$800 per person, when companies offer only < \$500 per person. Moreover, they guarantee < \$250 in case of the change of cruise travel fee, when no cruise lines reimburse this type of fee. Moreover, much more attractive is the emergency medical evacuation offer since it guarantees the reimbursement of expenses < \$50 000, and cruise lines provide max. < \$30 000. Similar offer is provided by Je Generali Global Assistance within CSA Travel Protection Travel Insurance for Cruises (CSA Generali, 2020).

#### **4. Discussion**

Due to COVID-19 pandemic cruise lines were forced to moor the ships in ports, and all travels were suspended from March till October 2020 with the risk of extending that period, if the pandemic remains unchanged. We need to realize the fact that the suspension of cruise travels and retaining the ships in home ports involves enormous economic and social costs, i.e.:

- Need to provide travels at a different time or reimburse the costs of cruise travels which failed to take place; we know that on average, cruise ship can accommodate ca. 3-4 thousand passengers and the largest ones even 6.5 thousand.
- Costs related to maintaining workplaces of crew members, deck personnel and ship's officers during ships' dockage in home ports.
- Large-scale lay offs of thousands of crew members and deck personnel as well as onshore administration in home ports.
- Difficulties with accounting liquidity and fulfilling financial obligations towards financial institutions; it should be noted that, on average, cruise ships are financed with long-term (even 30-year) mortgage loans.
- Bankruptcy or serious financial difficulties of entities providing cruise ships with food, beverages, personal hygiene products, fuel, water, etc.
- Delays in fulfilling the contracts related to building new cruise ships by mainly Asian shipyards.

Additionally, even after COVID-19 pandemic subsides, the cruise ship tourism market will take a long time to regenerate, which results e.g. from negative promotion generated by the world media showing cruise ships as closed-circuit facilities constituting a breeding ground of viruses and bacteria. Many people remember the media coverage presenting cruise ships that could not call at a port



and were regularly diverted from one port to another, forcing passengers to undergo compulsory quarantine.

Cruise lines were also significantly affected by the fact that flights were grounded since many passengers, in order to begin the travel, buy flight and cruise packages, and no possibility to reach the home port where the travel begins, constituted a serious barrier. Furthermore, we need to expect that the situation may lead to bankruptcy of many airlines, and this, in turn, will force cruise travel operators to look for alternative solutions for this situation, renegotiate trade agreements, change contractors, etc.

The sufficient number of passengers aboard the ship will also be problematic since tickets are sold 18 months or even 24 months in advance. At present, taking into account the state of uncertainty only few consider planning cruise travels so early, all the more so since most of the shipowners reserve the right not to reimburse full fee in case of resignation. Therefore, even if the state of COVID-19 epidemic is called off, the market will be recovering for several years to reach the level of sales from before the pandemic. Shipowners who could not keep workplaces and were forced to lay people off would also face personnel issues. The deck personnel and crew members are recruited from all over the world and undergo expensive several-month specialised trainings, which may constitute a serious challenge for cruise shipowners. There are also additional costs of new employees training which must be planned to prepare ships to resume their activity.

Considerable costs caused by COVID-19 allocated for compensations for cruise travellers and cruise shipowners were also incurred by insurance companies offering ship and travel insurance. The OECD report of June 2020 indicated that “the positive premium and investment income growth in 2019 for most insurance companies may not be maintained in 2020 as insurance companies face the economic and social implications of COVID-19” (OECD, 2020).

The situation will exert its impact on the future contracts made between the insurance companies and international tour-operators, including cruise ship tourism. It will certainly affect the offer of insurance companies and the amount of tourist policy premium. The tourist market has always been considered a high-risk market sensitive to any political, social and economic disturbances, as well as abnormal weather conditions, epidemiological events and terrorist attacks.

It should be noted that every cruise travel operator offers insurance package to passengers. The offer is certainly very diversified in this respect, from standard to premium offer, which certainly affects the cruise travel fee. Most frequently, the basic package comprises luggage insurance, medical service including transport ashore from the ship, in case of serious illness, and reimbursement of costs in case of unpredictable need to resign from the travel before it began; however, we must remember that the related compensation is rather small and unsatisfactory to

passengers. Nevertheless, the terms of resignation with a possibility to regain some amount of travel fee are precisely defined. The majority of insurance companies allows the possibility to reimburse the travel fee, provided that the resignation results from e.g. serious illness of passengers or members of their closest family, but also health condition of a pregnant woman determined by a physician, difficult random event before the start of travel, annulled educational courses which were the reason to travel. Regrettably, there are also many exclusions when insurance companies refuse to pay compensation in respect of resignation from travel and its cancellation. It refers to the following situations e.g.: demonstrations, war, terrorist attacks, pandemic, epidemic or natural disasters in the place of destination and in case of resignation or bankruptcy of tour-operator, but also when travellers hold back some facts they were aware of before the travel (COVID-19 and travel, 2020).

It should be emphasized that regrettably many economic entities failed to have insurance policy (Dörig & Bösch, 2020) that guaranteed compensations in case of adverse effects resulting from the epidemic (Marsh, 2020) and therefore they cannot expect any compensation for the losses suffered and costs incurred in relation to the pandemic.

## **5. Conclusions**

The coronavirus pandemic launched a worldwide discussion on the state of preparation of countries and companies to the potential risks of subsequent phenomena of such kind in the future. It also creates ground for developing new insurance products by the insurance companies and special governmental funds to be launched in such circumstances to help those who bear the brunt of the situation.

Unfortunately, these days most of the insurance companies exclude their liability for losses resulting from COVID19 pandemic, and many governments have been unprepared in a formal and procedural manner for its consequences. The experience of 2020 changed the approach to such threats around the world. The conducted analysis led to the following conclusions:

During the pandemic, insurance companies suffer significant losses resulting, on the one hand, from the economic freeze in many countries, and on the other – from the necessity to pay compensations under insurance contracts to natural persons (including travellers) and companies.

Insurance companies draw conclusions from the current situation caused by COVID19 and take actions to verify insurance contracts and offered insurance products to adjust them to markets needs and potential subsequent pandemics that are likely in the future.

Insurance policies offered by cruise travel operators protect the interest of passengers insufficiently and unsatisfactorily, when the travel is cancelled due to pandemic.

Cruise travel operators rarely agree to reimburse the travel fee in respect of passenger's resignation (excluding RCCL) offering special vouchers for other travels indicating limited time for such travel. Therefore, the major risk is shifted to travellers.

Global shipping companies adjusted their safety procedures the pandemic-related requirements and will certainly become part of standard procedures for the nearest future or perhaps even for ever.

The persistent stoppage of cruise travels in the long run may contribute to mass layoffs among employees in the shipowners' onshore administration but also deck personnel and crew members, and even lead to bankruptcies of cruise lines.

In conclusion, it should be noted that shipping companies take very seriously the issue of travel safety and the protection of passengers' health and life aboard cruise ships, but these days, they face significant challenge related to changing the negative image of cruise travels among passengers, created by the media during COVID-19 pandemic. Reaching the level of sales of cruise travel tickets from before the pandemic will require time, determination and substantial financial resources to change the image of cruise ships as safe means of travel. Moreover, insurance companies that severely suffered the consequences of pandemic are also facing a significant challenge to prepare for subsequent events of that kind in the future. We can already observe two emerging tendencies, i.e. the companies either exclude liability for the pandemic from their policies or develop separate insurance products for the event of pandemic.

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