What Happens If You Die on a Cruise Ship?

By Fortress Insurance & Benefits Group



Before you board, consider one question you may never have had to ask: If someone in your family died during the cruise, who would help bring them home? Knowing whom to call and what your agreements cover can spare your family from having to find those answers in an unfamiliar port.

If a passenger dies on a cruise ship, the crew and onboard medical team handle the immediate response. The cruise line works with the relevant authorities to determine where the person can be brought ashore. That may be a scheduled port, a different port, or the port where the cruise ends. Bringing the person home is a separate step, and who pays depends on the family's arrangements and any applicable insurance policy or membership agreement.

What happens onboard?

If someone is unresponsive or in distress, call the ship's emergency number immediately and follow the crew's instructions. After a death, ask Guest Services for the person assigned to help your family. That contact can explain what the ship knows, who will provide updates, and whether traveling companions need to make plans to go ashore.

The ship may temporarily hold the deceased onboard until an authorized transfer can take place. The port and timing depend on the ship's location, itinerary, and instructions from the relevant authorities. Ask where the transfer is expected to happen, who will receive your loved one, and whether any official examination could delay release. Cruise Critic's guide to deaths at sea

If your loved one is brought ashore in a foreign port

If the deceased is a U.S. citizen, the nearest U.S. embassy or consulate can explain local procedures and provide information about documentation and local providers. The State Department does not pay to return remains or ashes to the United States. Ask the cruise line for the name and contact details of the local authority or provider handling the transfer so the family can share that information with its assistance provider. U.S. Department of State guidance on death abroad

Who pays to bring someone home after a death on a cruise?

If you bought cruise or travel insurance, look for **repatriation of remains** in the policy. Ask the assistance provider whether the itinerary is eligible, which expenses it pays, and whether it must authorize or arrange transportation. If you prepaid for a funeral at home, check that agreement separately for long-distance transportation and charges from outside providers.

For a covered member of **Away From Home Assurance®**, the family or next of kin should call the assistance number on the membership card before independently arranging return services. Sepio Guard coordinates qualifying return arrangements with the next of kin, subject to the applicable agreement. Keep any costs for traveling companions, such as hotels and changed flights, separate when asking what will be paid.

Three things to check before you sail

1. **Review your itinerary with your provider.** Ask how the policy or membership handles a death at sea, a transfer at a foreign port, and your planned destinations.

2. **Keep the first-call information handy.** Carry your policy or membership card and share a copy with your traveling companion or emergency contact.

3. **Check your funeral arrangements at home.** Ask which transportation and receiving expenses are included and which could fall to your family.

Plan ahead with On the Go Protection

If you're considering **Away from Home Protection** before your cruise, Fortress can help you review the **Away From Home Assurance®** membership. Sepio Guard provides qualifying return services under the applicable agreement. Confirm eligibility, exclusions, and your effective date before departure.

See how to enroll in On the Go Protection