

IN THE CIRCUIT COURT OF THE 11TH
JUDICIAL CIRCUIT IN AND FOR
MIAMI-DADE COUNTY, FLORIDA

In re:

COMPLEX BUSINESS LITIGATION
DIVISION

CRYSTAL CRUISES LLC, a California
limited liability company,

Case No. 2022-002742-CA-01
Lead Case

CRYSTAL HOLDINGS U.S., LLC, a
Delaware limited liability company,

Case No. 2022-002757-CA-01

CRYSTAL AIRCRUISES, LLC, a Florida
limited liability company, and

Case No. 2022-002758-CA-01

Assignors,
To:

(Jointly Administered Cases)

MARK C. HEALY,

Assignee.

ASSIGNEE'S OBJECTION TO CLAIM OF INSURANCE & TRAVEL (NI) LTD.

NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST FOR HEARING

PLEASE TAKE NOTICE that, Pursuant to section 727.111(4), Florida Statutes, the assignee may disallow improper claims of creditors, and the Court may consider these actions without further notice or hearing unless a party in interest files an objection within 21 days from the date this paper is served. If you object to the relief requested in this paper, you must file your objection with the Clerk of the Court of Miami-Dade County at 73 W. Flagler Street, Room 133, Miami, FL 33130, and serve a copy on the assignee's attorney, Paul N. Mascia, Esq., Nardella & Nardella, PLLC, 135 W. Central Blvd., Ste. 300, Orlando, FL 32801, and any other appropriate person.

If you file and serve an objection within the time permitted, the Court shall schedule a hearing and notify you of the scheduled hearing.

If you do not file an objection within the time permitted, the assignee and the Court will presume that you do not oppose the granting of the relief requested in the paper.

COMES NOW, Mark C. Healy, Assignee in the above-captioned Assignment proceeding (the “Assignee”), pursuant to Section 727.113 and 727.109(4), files this Objection to the Claim of Insurance & Travel (NI) Ltd. (“I&T” or “Claimant”), and asserts as follows:

BACKGROUND

1. On February 10, 2022, Crystal Cruises, LLC (the “Assignor”) executed and delivered, and the Assignee accepted, an irrevocable Assignment for the benefit of creditors to the Assignee (the “Assignment”). On February 11, 2022, a *Petition Commencing Assignment for the Benefit of Creditors* was filed by the Assignee for the Assignor, thereby commencing the following assignment for the benefit of creditors case pursuant to Chapter 727 of the Florida Statutes, in this Court: *In re Crystal Cruises LLC*, Case No. 2022-002742-CA-01 (the “Assignment Case”).

2. Prior to the Assignment, Assignor engaged in the business of travel and entertainment business, including operating ocean, river, and expedition cruises and conducting related activities around the world (the “Business”).

3. The Assignee's address and telephone number are c/o Paul N. Mascia, Esq., Nardella & Nardella, PLLC, 135 W. Central Boulevard, Orlando, Florida 32801 and (407) 966-2680.

4. This Honorable Court has the power to allow or disallow claims against the estate and determine their priority. *See* § 727.109(4), *Florida Statutes*.

OBJECTION TO CLAIM

5. I&T delivered Claim No. 3050 with the claim amount of U.S. Dollars \$3,699.03 (the “Claim”) via U.S. Mail to the Assignee on or about May 4, 2022, a true and correct copy of which Claim is attached hereto as **Exhibit “A”**.

6. Assignee reviewed the claim and the documentation provided by the Claimant.

7. Based on the Assignee's review of the Assignor's records, the Claim amount was a cancellation charge incurred by the consumer cancelling their booked cruise with the Assignee and the Claimant is not entitled to these amounts.

8. As such, the Assignee objects to the Claim in its entirety in the amount of \$3,699.03.

WHEREFORE, the Assignee respectfully requests the Court enter an order sustaining his Objection to Insurance & Travel (NI) Ltd.'s Claim, DENYING the entirety of the Claim in the amount of \$3,699.03 and granting any such further relief that this Court may deem just and proper.

DATED this 16th day of February 2024.

NARDELLA & NARDELLA, PLLC
Co-General Counsel for Assignee
135 W. Central Blvd., Ste. 300
Orlando, FL 32801
(407) 966-2680

By: /s/ Paul N. Mascia

Michael A. Nardella, Esq.

Florida Bar No. 051265

Paul N. Mascia, Esq.

Florida Bar No. 0489670

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kcooper@nardellalaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was served via the Florida Court's e-Filing Portal on February 16, 2024, which will serve upon all parties and interested persons of record in this action; on claimant Insurance & Travel (NI) Ltd. via U.S. mail to 26 Kingsgate St., Coleraine, UK BT52 1le. T: 028 7034 2277; and via email to becky@wpexclusiveluxury.com and cbl44@jud11.flcourts.org pursuant to CBL Rule 2.2.

By: /s/ Paul N. Mascia
Paul N. Mascia

Exhibit A

Calculator

Standard

History Memory

1.359M * 2720 =
3,699.0368

3,699.0368

MC	MR	M+	M-	MS	CE	C	CI
%					x^2	\sqrt{x}	\div
$\frac{1}{x}$					8	9	\times
7					5	6	=
4					2	3	+
1					0	.	=
$\frac{1}{\%}$							

Cancellation Confirmation

Agent Copy

Wayne Pollock Exclusive Luxury
COLERAINE
BT52 1LE
VAT number: 255076165



CRYSTAL

50, 51 Wells Street
London W1F 3PP
T: 020 7399 7601
F: 020 7399 7671
E: reservations@cruiportfolio.co.uk
W: www.crystalcruises.co.uk

Booking Reference: RF 014280

Invoice Date: 19 Mar 2020

Departure Date: 22 May 2020

Booking Agent: Naom

Passenger(s): Mr: Stephen Finlay, Mrs: Alannah Finlay

Item	£
Total Cancellation Charge	£ 2,720.00
Agent commission	£ 0.00
VAT	£ 0.00
Deposit due: 20 January 2020	£ 0.00
Balance due	£- 7,367.86
Total payments:	£ 10,087.86

Payments received

Date	Amount	Method of payment
13 January 2020	£ 10,087.86	Internet Banking

Bank Account Details For Payment

For reservations in GBP Sterling:
Bank: Lloyds TSB
Account Name: Mundy Cruising plc
Account No: 00539380
Sort Code: 30-86-64

For reservations in US Dollars:
Bank: Lloyds TSB
Account Name: Mundy Cruising plc
Account No: 12098617
Sort Code: 30-86-64

This invoice is considered a self-billing invoice for VAT purposes and the VAT shown is your output tax due to HMRC



General Sales Agents for UK & Eire: The Cruise Portfolio
Reg. Office: 35 Pall Mall Lane, London N3 1XW
Reg in England No: 660602 VAT No: 740 4869 16

Travel Summary

Mr. Stephen Finlay, Mrs. Alannah Finlay



CRYSTAL®

Booking Reference: RF-014280
Travel Dates: Friday 22 May 2020 - Sunday 31 May 2020

Date	Item	Detail	Status
22 - 31 May 2020	Cruise	<p>Cruise line: CRYSTAL CRUISES Ship: Crystal Serenity Itinerary Name: GCY200522 - Marvels of the Mediterranean Embarkation: Barcelona, 22 May 2020 Disembarkation: Rome (Civitavecchia), 31 May 2020 Stateroom Category: SH - Seabreeze Penthouse with Verandah Stateroom No: 10012 Configuration: Queen Bed Dining Choice: Open Dining Confirmation Number: 2236610</p> <p>MR STEPHEN FINLAY CRYSTAL SOCIETY MEMBER: 417933 Crystal Key: CQTZL1</p> <p>MRS ALANNAH FINLAY CRYSTAL SOCIETY MEMBER: 417934 Crystal Key: CQTZL2</p>	Cancelled



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