

DESCRIPTION OF BENEFITS

CPP Standard Cancellation Protection Plan

HOLLAND AMERICA LINE INC.

Thank you for booking with Holland America Line Inc. This is a description of the CPP Standard Plan. This description of benefits can also be viewed on our Web site: www.hollandamerica.com.

Our Standard Cancellation Protection Plan (CPP Standard Plan) will allow you, for any reason, to provide written cancellation up to 24 hours prior to scheduled cruise or cruisetour departure and receive a refund equal to 80% of the applicable cancellation fee. In addition, Holland America Line automatically assumes an additional US\$500 of liability for lost, damaged or delayed baggage of passengers who purchase the CPP Standard Plan still subject, however, to the limitations in our baggage policies. For example, we do not cover losses while baggage is in the custody of airlines.

The CPP Standard Plan is not insurance; it provides no rights other than those explained above. For example, it does not protect double-triple-quad occupancy rates should one or more members of your party cancel, nor does it cover expenses or unused services due to trip interruption.

CPP Standard Restrictions

1. CPP Standard must be purchased at the time the initial deposit is paid for the cruise or cruisetour
2. CPP Standard only applies to cruises, cruisetours, air and hotels booked through Holland America Line.
3. CPP Standard Plan Cost is non-refundable and non-transferable.
4. All monetary amounts are in U.S. dollars

5/25/04

SUMMARY OF BENEFITS

CPP Platinum Cancellation Protection Plan

HOLLAND AMERICA LINE INC.

Thank you for booking with Holland America Line Inc. This is a summary of the CPP Platinum Plan. The Certificate of Insurance and Description of Services will be included in the cruise documents; it can also be viewed on our Web site: www.hollandamerica.com.

THE CPP PLATINUM PLAN consists of an enhanced version of Holland America Line's CPP Standard Plan as well as the travel assistance services and travel insurance coverages outlined below.

TRAVEL ARRANGEMENT PROTECTION

◆ Trip Cancellation

You may cancel for any reason up to 24 hours prior to scheduled cruise or cruisetour departure and receive a cash refund equal to 90% of the applicable cancellation fee. Holland America Line also assumes an additional \$500 of liability for lost, damaged or delayed baggage, subject to Holland America Line's baggage policies. The above benefits are administered solely by Holland America Line.

In addition, when you purchase the CPP Platinum Plan, you receive travel insurance coverage that will reimburse your cruise fare if you cancel for a "covered reason" during the 24 hours prior to scheduled cruise or cruisetour departure. Limit of coverage: the amount you actually paid for your cruise or cruisetour.

In the event of a cancellation, always notify your travel agent or Holland America Line immediately.

◆ Trip Interruption

Limit of coverage: 150% of the amount you actually paid for your cruise or cruisetour.

◆ Trip Delay

Covered reasons: cruise/cruisetour delayed for 12 hours or more due to weather; labor disputes; equipment failure of a common carrier; traffic accident en route to a departure in which you or your traveling companion is not directly involved; lost or stolen passports, travel document or money; quarantine; hijacking; natural disaster; or civil commotion or riot. Covered expenses: any prepaid, unused, non-refundable Sea/Land Arrangements; any reasonable additional expenses for meals and lodging; and the cost of a one-way economy airfare ticket to join the cruise/cruisetour in progress or return to the place of origin shown on the travel document.

Limit of coverage: \$100/day, to a maximum of \$1,000.

MEDICAL PROTECTION

◆ Medical and Dental Coverage: Up to \$10,000

Emergency Medical or Dental Expense Coverage pays for

medical expenses and emergency dental expenses as a result of injury caused during your cruise/cruisetour or illness that first manifests itself during your cruise/cruisetour. Benefits limited to customary and reasonable charges.

◆ Emergency Evacuation and Repatriation of Remains

Limit of coverage: \$50,000

WORLDWIDE EMERGENCY ASSISTANCE

◆ 24-hour Emergency Telephone Assistance for:

- ◆ Emergency Legal Assistance
- ◆ Emergency Medical and Dental Assistance
- ◆ Emergency Cash Transfer Assistance
- ◆ Lost Travel Documents Assistance
- ◆ Medical Consultation and Monitoring
- ◆ Emergency Medical Payment Assistance

COVERED REASONS FOR A TRIP CANCELLATION OR TRIP INTERRUPTION CLAIM

- ◆ You or your traveling companion suffers a death, injury or sickness which results in medically imposed restrictions, as certified by a physician at the time of loss, preventing your participation or continued participation in the covered cruise/cruisetour, or a non-traveling immediate family member suffers an injury, sickness or death.
- ◆ A terrorist act occurs in your departure city or in a city that is and remains a scheduled destination for your cruise/cruisetour, provided the terrorist act occurs within 30 days of the schedule departure date for, or during, your cruise/cruisetour.
- ◆ You or your traveling companion (i) is hijacked, quarantined, required to serve on a jury, or subpoenaed; (ii) has a home made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster; (iii) is directly involved in a documented traffic accident while en route to departure; (iv) is called into active military service; or (v) has a documented theft of passports or visas.
- ◆ You have a covered Trip Delay which results in the loss of more than 50% of your scheduled cruise/cruisetour length.

CPP PLATINUM RESTRICTIONS

1. CPP Platinum may only be sold to U.S. and Canadian residents.
2. CPP Platinum must be purchased at the time the initial deposit is paid for the cruise or cruisetour.
3. CPP Platinum only applies to cruises, cruisetours, air and hotels booked through Holland America Line
4. CPP Platinum Plan Cost is non-refundable and non-transferable.
5. All monetary amounts are in U.S. dollars

For more Information about Plan Costs, call Holland America Line at 1-800-426-0327.
For more Information about benefits & coverages, call BerkelyCare at 1-800-453-4047

CPP Platinum Insurance coverages are administered by BerkelyCare and underwritten by Virginia Surety Company, Inc. BerkelyCare administers the Travel Assistance Services.

IMPORTANT NOTE: This is a summary of coverage. Please refer to the Description of 24-Hour Emergency Hotline Services and Certificate of Insurance (the "Plan Documents") for complete description of assistance services and insurance coverage, terms, conditions, exclusions and other applicable limitations. In the event of a conflict between this summary and the Plan Documents, the terms in the Plan Documents will govern. (5/25/05)