

TERMS AND CONDITIONS

These Terms and Conditions are effective for bookings made as of January 1, 2019.

IMPORTANT NOTICE:

Please read the terms and conditions of this Guest Passage Contract (the "Contract") carefully as they constitute the complete and entire legally binding agreement between you and Hurtigruten as to the subject matter discussed below. Please pay particular attention to Sections 13 through 18 as they include limitations on our liability and your right to sue.

The terms and conditions of this contract apply to the sea passage as well as to all other products or services of any kind whatsoever provided for or arranged by Hurtigruten AS, their agents or independent contractors. These terms and conditions represent the entire agreement and a binding contract between Hurtigruten AS and the customer. These provisions supersede any oral or written representations. Any change in these provisions must be in writing signed by the president of Hurtigruten AS. The transports of passengers, baggage and vehicles is subject to the provisions of the Act no. 39 of 24 June 1994 Norwegian Maritime Code, as amended ('Norwegian Maritime Code'), and package tours are subject to the provisions of the Act no. 57 of 25 August 1995 Relating to Package Tours ('Package Tours Act'). Copies of the Norwegian Maritime Code and the Package Tours Acts, in Norwegian and in English, are on file with Hurtigruten AS and available upon request. The terms and conditions of this contract are drawn up in accordance with the Norwegian Maritime Code, Package Tours Act, and the regulations laid down by the Norwegian Ministry of Children, Equality and Social Inclusion. However, in case of conflict between this contract and the Norwegian Maritime Code or Package Tours Act, this contract shall take precedence.

1. CONTRACT

Your contract partner is Hurtigruten AS. When used in this contract, 'you,' or 'customer' means each person whose name appears on the face of the ticket and/or who uses the ticket for passage on the cruise described in the ticket. 'Hurtigruten,' 'we,' and 'us,' means Hurtigruten AS and its subsidiary, affiliate, and parent companies, agents, assigns and vessels they own or charter. When you book travel or a cruise with us,

this contract is regarded as binding once Hurtigruten receives the first payment from you that is required under section 4 below. Hurtigruten is then responsible for delivering the products/arrangements you have booked while you are financially responsible for the booking. The moment you make a booking you are confirming at the same time that you have the authority to accept these terms and conditions on behalf of yourself and any travel companions.

You accept responsibility for payment to us for all customers in your booking. The customer is solely responsible for ensuring that the actual reservation corresponds with the booking made. As the person making the booking you are also responsible for ensuring that the names on all documents are correct and in accordance with the passports of all customers for whom you are making the booking. As the person making the booking you will also be responsible for ensuring that all travel companions in the booking are kept fully informed of what was booked and any changes that may arise. If you are booking your trip via an agent/travel agency, all communication shall take place via the agent/travel agency. Note that travel agencies/agents may have additional terms and conditions that you will be subject to when booking travel through them. Always quote your booking number when contacting Hurtigruten.

2. GOVERNING LAW AND FORUM SELECTION CLAUSE

Any disputes and matters of whatsoever nature between the customer and Hurtigruten shall be governed by Norwegian law. Such disputes and matters shall be litigated in and before a court of law in the city of Bergen, Norway.

3. GUARANTEE

Hurtigruten at all times provides the statutory guarantee for package tours from:

The Norwegian Travel Guarantee Fund Post box 227
N-4001 STAVANGER
Norway

4. PAYMENT

Payment is due immediately for all online bookings which have a total price of less than \$1,340, including taxes and additional charges. For all other bookings, payment is due as follows:

i. If you book 90 days or more before your scheduled departure date a non-refundable deposit of 20 % shall be paid when you book. The balance of 80 % is due 90 days before your scheduled departure date. No second invoice will be sent. Travel documents will be issued 7 to 14 days prior to departure.

ii. If you book less than 90 days before your scheduled departure date the full price is payable when you book.

If you fail to make any payment by the date on which it is due under this contract, Hurtigruten reserves the right to cancel the booking, keep the deposit and demand a cancellation fee in accordance with Section 10 below. In the event of special promotions, the total amount may be due immediately at the time of booking. Your travel documents will be sent as soon as Hurtigruten has received payment, normally no later than 4 weeks prior to departure.

5. PRICES

The fare set forth in this contract is stated in U.S. dollars, is per person based on double occupancy and does not include land arrangements or services, unless otherwise expressly agreed in writing by Hurtigruten. The fare does not include items of a personal nature, including but not limited to, laundry, liquor, beer, or wine. The full and correct price of the trip is given before a booking is confirmed, except as set forth below. The fare includes taxes, fees, port expenses, and charges imposed by governmental or quasi-governmental authorities. Hurtigruten reserves the right to add certain specified additional charges to the price of your booking such as, for example, a fuel surcharge, in the event that there may be increased costs or if an airline raises rates or imposes surcharges up to 30 days before departure. Hurtigruten reserves the right to collect the fare in effect at the time, and as a condition, of embarkation. Should prices be reduced as a result of the same changes mentioned above, the price adjustment will be credited to you. In the event of price increases of more than 10 percent, you retain the right to cancel your booking at no charge, with a full refund of all amounts paid. Should you wish to cancel your booking as mentioned above, notification of this must be received by Hurtigruten at the below address, at least 14 days from the

date of the new invoice showing the increase in price.

6. AIR TRAVEL

You may choose to book your airfare through Hurtigruten. However, all such arrangements are made by us solely as your authorized agent and for your convenience and are at your risk. Air travel providers, owners, and operators are independent contractors and are not acting as agents or representatives of Hurtigruten. Hurtigruten does not undertake to supervise or control such independent contractors or their employees, and makes no representation, express or implied, as to their suitability or safety. Hurtigruten shall not be liable for any delay, damage, injury, death, or loss of any kind whatsoever due to the acts, omissions, or negligence of any air travel providers, owners, operators, or their employees or agents. The prices specified for air travel in Hurtigruten's brochure are based on available seats in the lowest pricing category for flights. If these seats are not available at the time of booking, Hurtigruten will seek to offer the lowest available flight price. The flight price will be quoted upon request and the quote will be provided within 24 to 48 hours. Once you accept the quoted flight price, you must pay that amount in full within 24 hours of your acceptance. Please note that some flight prices require a local airport fee to be paid in cash by the customer. Such costs are not included in the agreed price for the booking.

Airline tickets issued may not be reissued or exchanged for another air carrier or routing. Cancellation or re-booking charges will be assessed by the airline for any changes and these additional costs are the sole responsibility of the customer.

According to the European Parliament and Council Regulation no. 261/2004 you have the right under certain circumstances to a refund and/or compensation from the airline if you are refused boarding of the flight or in cases where flights are cancelled or take-off is extremely delayed. You must claim such refund or compensation directly from the airline company. Refunds in such cases will not automatically give you the right to a refund of your costs from us. In cases where delays can result in the right to cancel a flight with the selected air travel provider,

this will not automatically give you the right to cancel or receive a refund for any other arrangements with us, even if they were agreed on in connection with the flight concerned unless and to the extent we caused the delay.

7. CHANGES TO BOOKING BY CUSTOMER

Changes to bookings are considered cancellations and incur all associated fees pursuant to section 10 of this contract. Minor adjustments to bookings may be permitted at Hurtigruten's sole discretion, such as upgrades in accommodation or the addition of excursions or add-ons. For any such adjustments Hurtigruten allows that are made within 90 days of your scheduled departure date, Hurtigruten reserves the right to charge you an administrative fee of USD \$ 75 per person per adjustment, payment of which shall be a condition of embarkation. Changes in air travel and other arrangements such as shore excursions may also be subject to change fees and/or increases by the air carrier, for which the customer shall be solely responsible. Ground transfers (for example, bus rides) purchased through Hurtigruten are not refundable. Please review the documents and instructions for transfers that were sent to you. Missed transfers are not the responsibility of Hurtigruten and there is no reimbursement available.

8. TRANSFER OF BOOKING

This contract is personal and cannot be assigned, sold, or transferred to persons other than the customer without the express written consent of Hurtigruten.

9. TRAVEL PROTECTION PLAN

We recommend that all passengers purchase a travel protection plan to help protect you and your trip investment from unexpected events such as cancellations, delays, and medical emergencies. Please read the cancellation policy below.

10. CANCELLATION BY CUSTOMER

You or anyone in the booking have/ has the right to cancel the booking at any time. All cancellations must be done in writing by the person who has made the booking. The cancellation is effective on the date that Hurtigruten receives the cancellation request at the address provided in this contract. Please note: There is no refund on bookings that cost less than \$1,340 (including taxes and additional charges). Cancellation fees are calculated according to the following schedule for all other bookings:

Number of days before departure when the cancellation letter is received by Hurtigruten	Charges as a % of the total package cost
total package cost	100%
90 or more days	20%
60-89 days	50%
30-59 days	75%
Less than 30 days	100%

For trips that are based on pre-paid flights, including any airfare we book on your behalf, the airline company's booking and cancellation rules will apply to the air portion. Any trip protection costs will be additional to the agreed price for the booking. The same applies to any connection travel that does not form part of this booking. You will be responsible for all such costs. There is no refund of any or all of the booking price for customers who do not show up at the pier for embarkation or who disembark prior to the end of their ticketed cruise itinerary. Should the customer's cabin include several people, partial cancellation will result in the application of the above penalties to the persons who have cancelled and the remaining customers being charged the applicable prices for the revised number of customers in the cabin. If you have to cancel your booking for reasons that are covered by your travel protection plan, you must apply for a refund from your insurance company for the cancellation fee of your own accord. Insurance premiums are not refundable. Cancellation charges are calculated based on total fares paid to Hurtigruten for all trip components. Cancellation charges will apply notwithstanding that Hurtigruten is able to rebook the cabin in question.

11. CANCELLATION, DEVIATION, OR SUBSTITUTION BY HURTIGRUTEN

You agree that Hurtigruten has the sole discretion and freedom to direct the movements of its vessels, including the right to proceed without pilots, tow or be towed, assist other vessels; deviate from the customary or advertised course for any purpose that is sufficient in the judgment of Hurtigruten or the vessel's captain, including but not limited to offering or rendering assistance in an effort to preserve life or property; and put in or back in to, or call or stop at any port or place. Hurtigruten shall not be required to provide you prior notice before exercising its discretion on any of these matters, and shall not incur any liability to you for any loss, damage, or delay, whether consequential or otherwise.

Hurtigruten shall at all times have the absolute right, without liability to you, to take all actions necessary to comply with orders, recommendations or directions from any governmental entity or persons purporting to act with such authority, including but not limited to those pertaining to health, security, immigration, customs, or safety.

Hurtigruten reserves the right to cancel any cruise or booking without liability or compensation to you, provided such cancellation is due to circumstances that are beyond Hurtigruten's control, including but not limited to acts of God, war, piracy, terrorism, civil strife, labor conflicts, weather conditions, perils of the sea, mechanical breakdown, or collisions ("force majeure events"). If as a result of a force majeure event, Hurtigruten determines that proceeding to, attempting to enter, entering, or remaining at a port may expose the ship to risk, loss, damage, or delay, the customer and his or her baggage may be disembarked at any port or place at which the ship may be or call, at which time Hurtigruten's responsibility under this contract shall cease and the contract shall be deemed to have been fully performed.

Hurtigruten reserves the right to omit, alter, or curtail any shore excursions at its sole discretion. Hurtigruten reserves the right to substitute any vessel in place of the vessel on which you booked passage for any reason, including reasons based on Hurtigruten's fault, without liability for loss or damage of any kind whatsoever. If a deviation to a cruise is minor, of a kind that the customer should have anticipated occasionally occurring, or the occurrence of which is beyond Hurtigruten's reasonable control, then Hurtigruten shall have no obligation to pay a refund to the customer. If a deviation is not minor, or Hurtigruten cancels a cruise, Hurtigruten shall provide a refund commensurate with the portion of the trip that did not take place.

12. CUSTOMER'S AGREEMENT TO ABIDE BY HURTIGRUTEN REGULATIONS AND CAPTAIN'S ORDERS

You agree to abide by Hurtigruten's rules and the ship captain's orders at all times while aboard Hurtigruten's vessels. Hurtigruten reserves the right, without liability of any kind, to refuse passage to, disembark, or confine to a stateroom, any customer who may be suffering from any contagious or infectious disease, refuses to obey this contract or the Captain's orders, endangers the safety of himself or herself, other customers, or crew, or whose presence, in Hurtigruten's sole discretion, may be detrimental to the comfort,

enjoyment, or safety of other customers, the vessel, or the crew.

Each customer may bring aboard the ship a reasonable amount of clothing and personal effects without charge, subject to airline restrictions. However, you must not bring or cause to be brought aboard any Hurtigruten vessel any of the following items: illegal or controlled substances, fireworks, live animals (except service or guide animals), weapons, firearms, explosives or other hazardous materials, or any other items prohibited by applicable law. You shall not solicit anyone on board for any commercial, professional, or charitable purposes. Hurtigruten reserves the right to disembark or refuse to embark anyone failing to comply with this provision. In such cases, Hurtigruten shall have no liability whatsoever to the customer for any refund or any other related loss or expense to the customer and any accompanying customers. In any port or any place, we reserve the right to refuse to take on board and the right to disembark customers who, according to the ship's authorized personnel, may be refused permission to land on new ports of call by local authorities or that may be suffering from a contagious or infectious disease, or whose presence could be detrimental to customers or the crew's welfare. In cases where the ship or individual customers are in quarantine (customers may have to remain in the berth or are instructed by authorized personnel on board if he/she or any other person in the berth shows symptoms of illness or can be regarded as a danger to other customers), we do not have liability for any costs that result, and in such cases there will be no rights to refunds or compensation.

13. COMPLAINTS

Should you believe that you have grounds to complain about an arrangement, the conditions must be pointed out underway to the applicable travel guide, crew, and/ or representatives of hotels/car hire companies, airlines, etc., who will seek to correct any errors. You are also obliged to minimize your own losses as far as possible. If the incident is not addressed satisfactorily on-site, you may send in a written complaint. Any written complaints must be submitted to the travel agency where the booking was made or directly to Hurtigruten. The complaint must contain the reservation number and a description of the incident as well as any claims made. Hurtigruten makes no guarantee of any redress or particular response to any complaints.

14. LIMITATION OF LIABILITY

Hurtigruten's liability is limited to you under this contract. Hurtigruten is not liable to you for any loss, injury,

death, property damage, delay, or harm of any kind caused by or arising from events outside of Hurtigruten's reasonable control, including but not limited to acts of God, war, piracy, terrorism, civil strife, labor conflicts, weather conditions, perils of the sea, mechanical breakdown, or collisions. Hurtigruten shall not be liable or responsible to the customer in any way for any injury, death, illness, delay, loss, or damage not shown to be caused by Hurtigruten's negligence or fault. Hurtigruten is also not liable for damages for emotional distress, mental suffering, or psychological injury of any kind that does not result from a physical injury to the customer, actual risk of physical injury to the customer, or intentionally inflicted by Hurtigruten.

FOR ALL CRUISES THAT DO NOT EMBARK, DISEMBARK OR CALL IN A UNITED STATES PORT, HURTIGRUTEN SHALL AT ALL TIMES BE ENTITLED TO ANY AND ALL LIMITATIONS OF LIABILITY, IMMUNITIES, AND RIGHTS SPECIFIED UNDER THE 'CONVENTION RELATING TO THE CARRIAGE OF PASSENGERS AND THEIR LUGGAGE AT SEA' OF 1974 (AS AMENDED BY THE 1976 'PROTOCOL TO THE ATHENS CONVENTION RELATING TO THE CARRIAGE OF PASSENGERS AND THEIR LUGGAGE BY SEA') (HEREINAFTER 'ATHENS CONVENTION').

In the case of personal injury or death, Hurtigruten's liability shall not exceed 400,000 Special Drawing Rights ('SDR') per customer per occasion (approximately USD \$ 577,440 as of March 1, 2018, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal). If the personal injury or death was caused by a shipping incident (defined as shipwreck, capsizing, collision or stranding, explosion, fire, or defect in the ship), Hurtigruten's liability is limited to 250,000 SDR (approximately USD \$ 360,900 as of March 1, 2018, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal), but can increase to 400,000 SDR unless Hurtigruten proves that the shipping incident occurred without Hurtigruten's fault or neglect. Shipping incidents do not include incidents that result from acts of war, hostilities, civil war, insurrection or natural disasters, or that result from intentional acts or omissions of third parties.

Hurtigruten shall not be liable for money, securities, and other valuables such as gold, silver, jewels, watches, ornaments, financial instruments, and works of art unless Hurtigruten has received them for

safekeeping. Hurtigruten's liability for loss of or damage to luggage (defined as any article or vehicle carried by Hurtigruten under a contract of carriage, excluding articles and vehicles carried under a charterparty, bill of lading, or contract primarily concerned with the carriage of goods, and live animals), including any items received for safekeeping, shall not exceed 3,375 SDR (approximately USD \$ 4,875 as of March 1, 2018, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal).

Hurtigruten's liability for loss of or damage to cabin luggage (defined as luggage which the customer has in his or her cabin or is otherwise in the customer's possession, custody, or control), shall not exceed 2,250 SDR (approximately USD \$ 3,250 as of March 1, 2018, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal). Hurtigruten's liability for loss of or damage to vehicles, including all luggage carried in or on the vehicle, shall not exceed 12,700 SDR (approximately USD \$ 18,335 as of March 1, 2018, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal).

IN ALL CASES, LOSSES SHALL NOT INCLUDE PUNITIVE OR EXEMPLARY DAMAGES.

15. NOTICE OF CLAIMS AND TIME TO SUE

Hurtigruten shall not be liable for any claims for personal injury, death, loss or damage to luggage or personal property, unless suit on such claims is commenced within two years from the date of disembarkation or, in the case of death occurring during the cruise, from the date when the passenger should have disembarked. For all other claims, Hurtigruten shall not be liable unless suit is commenced within one year from the date of disembarkation.

16. ACKNOWLEDGEMENT OF RISKS

There are certain unavoidable risks to the customer and the customer's property associated with being aboard a vessel and participating in shore excursions. These include, but are not limited to, rough and unpredictable weather and seas; collisions of ships or other vehicles; illnesses caused by consumption of food and beverages; slip and fall due to the motion of the sea or other causes; lack of access to medical services; civil unrest or terrorism; evacuation of the vessel in an emergency; unpredictable behavior of animals in the wild; and breakdown of equipment. The customer warrants that the customer and any passengers for whom the customer is responsible

are fit to travel, and warrants that the customer will only engage in those activities that are within the customer's physical ability and experience. The customer agrees to assume all the risks associated with sea travel and shore excursions.

17. NO LIABILITY FOR INDEPENDENT CONTRACTORS

You may be afforded the opportunity to contract with third parties acting as independent parties for the provision of shipboard personal services and shore excursions. You acknowledge that all shore excursions, tours, airline flights, ground transportation, and hotels are either operated by or are independent contractors. While Hurtigruten shall be entitled to collect a fee for such services, Hurtigruten does not supervise or control the actions of these independent contractors, or make any representation either express or implied as to their suitability or competence. Hurtigruten, in arranging such services, does so only as a convenience for the customer and the customer is free to use or not use those services. Hurtigruten does not assume any responsibility for or guarantee performance of any such independent contractors. Hurtigruten shall not be liable for any negligent, grossly negligent, or intentional acts or omissions of such independent contractors, nor for any loss, damage, injury, or delay to the customer or the customer's property in connection with such services.

The fees and costs for shore excursions, tours, airline flights, ground transportation, hotels, or any other services provided by independent contractors which the customer orders but does not use are neither refundable by Hurtigruten nor exchangeable.

18. INDEMNITY FROM DAMAGE

You and your traveling companions must behave in a manner that is not a nuisance to other passengers and that will not cause safety or practical problems for the cruise or any independent contractors. The customer shall be liable to and shall reimburse Hurtigruten for all damages or loss to Hurtigruten's property, including the vessel and its furnishings and equipment, and for all damages or loss to independent contractors and other Hurtigruten passengers, caused directly or indirectly, in whole or in part, by any act or omission of the customer and those for whom the customer is responsible, whether willful or negligent. The customer shall further indemnify Hurtigruten and all of its agents or representatives against all liability whatsoever arising from any personal injury, death, damage, delay, or loss caused directly or indirectly, in whole or in part, by any act or

omission of the customer and those for whom the customer is responsible, whether willful or negligent.

19. MEDICAL CARE AND NOTICE OF SPECIAL CONDITIONS

Prior to boarding, you must notify us of any medical condition for which you or any person accompanying you may require either medical attention or accommodation during the cruise, including but not limited to food allergies, or for which the use of a wheelchair or service animal is required. The customer assumes all risks arising out of the customer's personal medical condition prior to the cruise, whether or not that condition is disclosed to Hurtigruten. If you or anyone in your party requires the use of a wheelchair, you must provide your own. Hurtigruten strongly recommends that customers with physical disabilities or medical conditions that may require special assistance before, during, or after the cruise be accompanied by someone who is able to assist both ashore and at sea, as Hurtigruten is unable to offer such services. Medical facilities are not available aboard the ship, and there may be circumstances beyond Hurtigruten's control that may prevent or delay a medical evacuation or disembarkation. While a doctor or medical personnel may be on board the ship, these individuals are not agents or employees of Hurtigruten, but are independent contractors.

Hurtigruten shall not be liable for any aspect of medical treatment provided to the customer, including, but not limited to, the consequences of any examination, advice, diagnosis, treatment, prognosis or other services that such doctor or medical personnel may furnish the customer. It may be necessary for the customer to obtain shoreside medical service during or after the cruise in countries other than the United States in which a different standard of medical care applies than to which the customer may be accustomed. Hurtigruten makes no warranty as to the quality of any such medical services. If a doctor or other medical personnel is aboard as an independent contractor of Hurtigruten, and if in the opinion of such personnel the customer needs medical attention, and if after embarkation the customer is unable to request or authorize such treatment, the customer hereby consents to treatment by such individuals, or by a physician designated by Hurtigruten. The customer shall be charged for, and shall pay for, medical services and for medication and supplies used for his or her medical treatment. The customer shall also be responsible for the payment of any medical expenses incurred ashore.

Moreover, certain international or local safety requirements, standards and/or applicable regulations relating to design, construction or operation of the vessel, docks, gangways, anchorages or other facilities on or off the vessel may restrict access to facilities or activities for persons with mobility, communication or other impairments or special needs. The captain shall have sole discretion to determine whether physical conditions may prevent a customer from going ashore in such situations.

20. TRAVEL DOCUMENTS

Your specific passport and visa requirements as well as any other immigration requirements are your own responsibility and you must clarify this with the relevant embassies and/or consulates. We do not accept any responsibility in situations where you cannot travel because you do not meet the latest requirements. If you have made independent travel arrangements, you are responsible for boarding the ship in good time, regardless of any changes to the sailing times and dates or travel routes. We cannot refund monies paid to us, or a third party that acts on our or your behalf, or give compensation or make any payments when you, regardless of the reason, do not board the ship. Customers that disembark are responsible for boarding the ship again before departure from the port.

21. VALIDITY OF BROCHURE

Hurtigruten's travel brochure and the information contained in it, including prices and itineraries, is subject to change without notice at the discretion of Hurtigruten. Hurtigruten is not liable or responsible for any typographical errors and/or omissions. We reserve the right to at any time change the travel information and correct any mistakes in Hurtigruten's brochure. Should changes be made to the brochure before you have made your

booking, we will attempt to advise you thereof before confirmation of bookings.

22. PROTECTION OF PRIVACY

To process your reservation, Hurtigruten needs some basic information. This includes names, address, any special requirements/dietary requirements, etc. We take all precautions to ensure that the information will not be misused. Nevertheless, we must pass on the necessary information to certain independent contractors that are involved in your travel plans. This applies, for example, to airlines, ships, hotels, and transport companies. The information may also be given to credit companies and government authorities such as customs/immigration, if required. We will never give out this type of information to private individuals or companies that are not directly responsible for part(s) of your trip. This applies particularly to sensitive information that you provide, such as details on any disabilities, special dietary requirements or religious needs. If you do not accept that we pass on such information if required to do so, we reserve the right to reject your booking. Please note that if you make a booking with an agent/travel agency, it is the agent's protection of privacy procedures that will apply. Hurtigruten shall not be responsible for any third party's protection of your privacy. Should you wish to have a copy of personal information that we have registered about you, you are welcome to contact us. Hurtigruten may also contact you by e-mail and/or telephone with news, information, travel offers and marketing surveys. If you do not wish to be contacted for such purposes, please advise us of this by e-mail to:

USbooking@hurtigruten.com.

23. PHOTOGRAPHS AND VIDEOS OF CUSTOMER

During the course of your cruise,

Hurtigruten may produce photographic, video, and/or audio-video recordings ('images'), which may be made available to passengers and may also be used by Hurtigruten in advertising and promoting its products. The customer consents to the making of images including the customer's appearance, words, and voice, while the customer is engaged in the cruise, and grants to Hurtigruten the irrevocable, perpetual, royalty-free right to use, reuse, publish, republish, and disseminate such images and any copies or derivative works from such images in any manner for promotional and other commercial purposes, in any medium and without restriction as to changes or alterations, or reproductions thereof in color or otherwise. The customer releases and assigns to Hurtigruten the right or interest the customer may have in images including the customer's appearance and/or voice recorded by Hurtigruten's employees, agents, or contractors, and waives any rights of any kind in or over such images including rights of compensation, publicity, privacy, copyright, review, inspection, or approval.

24. SEVERABILITY

In the event any paragraph, clause or provision of this contract is deemed invalid or illegal in any jurisdiction, such paragraph or provision shall be deemed reformed to the extent necessary to render it enforceable, so long as consistent with the basic purpose of the paragraph, clause, or provision. If the paragraph, clause, or provision is not reformable, it shall be deemed severed from this contract in that jurisdiction only and all remaining provisions shall remain in full force and effect.

25. CONSUMER PROTECTION UNITED STATES TOUR OPERATORS ASSOCIATION \$1 MILLION TRAVELERS

ASSISTANCE PROGRAM

Hurtigruten, as an Active Member of USTOA, is required to post \$1 Million with USTOA to be used to reimburse, in accordance with the terms and conditions of the USTOA \$1 Million Travelers Assistance Program, the advance payments of Hurtigruten customers in the unlikely event of Hurtigruten's bankruptcy, insolvency or cessation of business. Further, you should understand that the \$1 Million posted by Hurtigruten may be sufficient to provide only a partial recovery of the advance payments received by Hurtigruten. More details of the USTOA Travelers Assistance Program may be obtained by writing to USTOA at 345 Seventh Avenue, Suite 1801, New York, New York 10001, or by email to information@ustoa.com or by visiting their website at www.USTOA.com.

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26. CONTACT INFORMATION

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Seattle, WA 98109
Toll Free: +1 (800) 323-7436
Fax: +1 (888) 524-2145
USbooking@hurtigruten.com
www.hurtigruten.com

Date: January 1, 2019



Travel Insurance for Cruises



Custom Cruise Protection,
Committed Customer Service

**ASK ABOUT COVERAGE
FOR PRE-EXISTING
MEDICAL CONDITIONS!**

Even the best planned trip can be impacted by the unexpected, forcing you to cancel or interrupt your travels, lose the money you've spent on your vacation and incur unplanned expenses.

Travel insurance provided by CSA Travel Protection-Generali Global Assistance is customized to safeguard your cruise. This valuable plan includes a variety of coverages and services designed to help protect you and your trip costs from certain covered events.

Why Buy Travel Protection? (See back for details)

- Insure your non-refundable travel costs
- Medical and Dental Coverage
- 24/7/365 assistance services
- Coverage is available for pre-existing medical conditions
- Award-winning customer service
- Free look

Insurance Coverages

(Underwritten By Generali U.S. Branch)

Coverage	Maximum Limit Per Person
Trip Cancellation	100% of Trip Cost Insured
Trip Interruption	100% of Trip Cost Insured
Travel Delay (\$150 Per Person Daily Limit Applies)	\$1,000
Missed Connection	\$1,000
Baggage Coverage	\$1,000
Baggage Delay	\$200
Medical and Dental Coverage	\$10,000
Accidental Death and Dissemination - Travel Accident	\$100,000
Emergency Assistance and Transportation (\$10,000 Limit Applies for Companion Hospitality Expenses)	\$100,000

Plan Cost (Per Person - Plan Code G906)

Trip Cost	Age 0-30	Age 31-60	Age 61-70	Age 71-80	Age 81+
\$0 - \$500	\$33	\$37	\$44	\$69	\$156
\$500.01 - \$1,000	\$57	\$62	\$74	\$121	\$216
\$1,000.01 - \$1,500	\$83	\$93	\$109	\$173	\$298
\$1,500.01 - \$2,000	\$107	\$123	\$141	\$221	\$384
\$2,000.01 - \$2,500	\$134	\$153	\$179	\$269	\$474
\$2,500.01 - \$3,000	\$157	\$180	\$209	\$319	\$559
\$3,000.01 - \$3,500	\$181	\$208	\$239	\$359	\$664
\$3,500.01 - \$4,000	\$203	\$234	\$269	\$409	\$759
\$4,000.01 - \$4,500	\$227	\$261	\$298	\$459	\$849
\$4,500.01 - \$5,000	\$250	\$288	\$328	\$509	\$944
\$5,000.01 - \$6,000	\$288	\$332	\$376	\$599	\$1,094
\$6,000.01 - \$7,000	\$335	\$386	\$436	\$694	\$1,298
\$7,000.01 - \$8,000	\$349	\$419	\$479	\$794	\$1,459
\$8,000.01 - \$9,000	\$389	\$469	\$549	\$894	\$1,619
\$9,000.01 - \$10,000	\$439	\$529	\$619	\$999	\$1,799

Note: For trip costs higher than \$10,000 or trips greater than 31 days in length, please contact CSA customer service. Please review the Description of Coverage or Policy for a complete understanding of each state's coverages and limitations.

Maximum limits listed above are per person. Plan limits also apply.

Key Features

Trip Cancellation and Trip Interruption Coverages

Trip Cancellation and Trip Interruption coverages respectively provide reimbursement for unused, non-refundable, prepaid trip costs if you are prevented from taking your trip, or if your trip is interrupted due to a covered reason. Trip Interruption also provides reimbursement for additional transportation costs to return home or rejoin your group.

Emergency Assistance and Transportation Coverage

Benefits include transportation to the nearest suitable medical facility, help to return home if medically necessary and expenses for a companion to visit you if you are traveling alone and are hospitalized for more than 7 days.

Medical and Dental Coverage

Do you have medical coverage outside of the U.S.? If not, a trip protection plan with Medical and Dental Coverage could be a wise choice when cruising international waters. This coverage provides reimbursement for the necessary medical, surgical and emergency dental care costs if you become sick or accidentally injured while on your covered trip. Coverage is in excess of your standard coverage (except where prohibited).

24/7 Emergency Assistance Services

These services offer on-the-spot and immediate assistance for unexpected problems that can arise during your trip. The hotline operates 24/7/365 for help anytime, any place while traveling.

Coverage for Pre-Existing Medical Conditions

Pre-Existing Medical Conditions can be accepted when the plan is purchased prior to or within 24 hours of final trip payment, if other requirements are met. Please visit bit.ly/CSATravel to see a sample Description of Coverage or Policy for full details.

Excellent Customer Service

CSA-Generali is committed to providing the best customer service in the industry. Calls are answered live and representatives are available seven days a week.

Free Look

Undecided about travel protection? Purchase your plan today and take advantage of CSA-Generali's free look. CSA Travel Protection-Generali Global Assistance will provide a refund of your plan cost if the plan doesn't suit your needs and you need to cancel it within 10 days of purchase, provided you have not filed a claim or departed on your trip.

Protect Your Cruise

Call CSA-Generali toll-free at 800-834-8438

Producer Code: 00328226



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