

For more information see your travel agent or go to www.hollandamerica.com.

Be sure to ask for our Standard or Platinum Protection Plan when making your Holland America Line cruise booking.





## A small price for peace-of-mind

Holland America Line's Cancellation Protection Plan (CPP) is designed to protect your vacation investment from loss – no matter what. And like other plans that protect objects of great value, it's a small price to pay for peace-of-mind. Be it illness, family matters, unforeseen work events – *anything* – CPP is your assurance that your vacation can be cancelled for any reason for a refund.

Ask for your Standard or Platinum Protection Plan when making your Holland America Line cruise booking.

# 4 reasons ours is the best protection in the industry:

- YOU CAN CANCEL FOR ANY REASON.
  Your reservation may be cancelled, for any
  reason whatsoever, even if it's up to 24 hours
  before sailing.
- YOU GET MONEY BACK regardless of your reason for canceling. Only Holland America Line refunds 80-90% of the cancellation fees, FOR ANY REASON, as long as you cancel more than 24 hours prior to departure.
- SAME PRICE FOR ALL AGES. Unlike other programs, we offer the same excellent protection for everyone, at the same cost.
- 100% COVERAGE FOR PRE-EXISTING CONDITIONS. Our Platinum Plan covers pre-existing conditions without exclusions or "time limits."



Unforeseen events do happen, which is why Holland America Line is pleased to offer the best trip cancellation protection in the industry.

### **Detailed Overview**

#### Standard Plan

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 (90% if you purchase our CPP Platinum Plan). In addition, Holland America Line automatically assumes an additional \$500 of liability for lost, damaged or delayed baggage of guests who purchase the CPP Standard Plan (still subject, however, to the limitations of our baggage policies). For example, we do not cover losses while baggage is in the custody of airlines. The baggage policies of Holland America Line are explained in detail in our cruise brochures.

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.



#### Platinum Plan

Our Platinum Cancellation Protection Plan (CPP Platinum Plan) enables you to supplement the CPP Standard Plan with insurance coverage and travel assistance services as well as increase your refund amount to 90% for cancellations made more than 24 hours prior to scheduled cruise or cruisetour departure. The CPP Platinum Plan provides you with the following insurance benefits and services, in addition to the CPP Standard Plan benefits and larger refund:

- Trip Cancellation Coverage provides protection if you or a traveling companion must cancel for a specified covered reason within 24 hours prior to scheduled departure. The plan reimburses your non-refundable cancellation charges or increased occupancy charges (if a traveling companion cancels).
- Trip Interruption Coverage provides protection if
  your trip is interrupted after departure due to a
  covered reason. The plan reimburses your unused,
  non-refundable land or sea expenses prepaid to
  Holland America Line (determined in the case of your
  cruise or cruisetour on a pro rata basis), airfare paid to
  return home and certain additional expenses up to
  \$100/day. Maximum benefit is 150% of your cruise/
  cruisetour cost.
- Trip Delay Coverage provides reimbursement for reasonable additional accommodations and traveling expenses incurred to rejoin the trip in progress when you are delayed for more than 12 hours, due to covered reasons. Maximum benefit is \$1,000; not to exceed \$100/day.
- Emergency Medical Expenses. You will be reimbursed up to \$10,000 in covered medical expenses for any illness or injury first occurring during your trip. These are benefits that Medicare and many private insurance plans may not offer, and they are highly recommended for foreign travel.

- Emergency Evacuation Coverage will pay the necessary costs of transportation, medical services and medical supplies if, due to a covered medical reason, you must be transported to medical facilities during your cruise or cruisetour. Maximum benefit is \$50,000.
- 24-Hour Emergency Hotline Assistance Services.
   You may also receive the following services arranged by the CPP Platinum Plan administrator's designated provider: Emergency Cash Transfer Assistance,
   Medical Consultation and Monitoring, Emergency Legal Assistance, Emergency Medical and Dental Assistance, Lost Travel Document Assistance and Emergency Medical Payment Assistance.

There are no pre-existing condition limitations in the Platinum Plan.

# Plan pricing

Fare Paid	Standard Plan	Platinum Plan
\$0 - \$1,000	\$79	\$99
\$1,001 - \$1,250	\$99	\$129
\$1,251 - \$1,500	\$119	\$159
\$1,501 - \$1,750	\$139	\$189
\$1,751 - \$2,000	\$159	\$219
\$2,001 - \$2,500	\$189	\$259
\$2,501 - \$3,000	\$229	\$309
\$3,001 - \$3,500	\$269	\$359
\$3,501 - \$4,000	\$309	\$419
\$4,001 - \$4,500	\$349	\$469

<sup>\*\*</sup>Above \$4,500, the Standard Plan cost is an additional \$30 and the Platinum Plan is an additional \$45, for each \$500 of fare or fraction of \$500. Rates are per person based upon each passenger's share of the total cruise fare (including Alaska Cruise Tour Supplement) plus NDA paid.

Rates are subject to change.

Fares and plan costs above are in U.S. currency.

### Maximum Benefits

Items of Coverage	Standard Plan	Platinum Plan
Cancel for any reason up to 24 hours prior to scheduled cruise departure	80% refund of applicable cancellation fees	90% refund of applicable cancellation fees
Baggage Protection	Up to \$500	Up to \$500
Trip Cancellation within 24 hours of departure	N/A	Up to 100% reimbursement of non-refundable cancellation charges
Trip Interruption	N/A	Reimburses up to 150% of your cruise/ cruisetour cost
Trip Delay	N/A	\$100/day; Max. \$1,000
Emergency Evacuation	N/A	Up to \$50,000
Medical Expenses	N/A	Up to \$10,000
Pre-Existing Conditions	N/A	100% Coverage No Limitations

IMPORTANT NOTE: This is a summary of coverage. Please refer to the Description of 24-Hour Emergency Hotline Services and Certificate of Insurance available from Holland America Line which contains the details of assistance services and insurance coverage, terms, conditions, exclusions and other applicable limitations. The CPP Platinum Plan is only available for U.S. and Canadian residents. The Standard and Platinum Cancellation Protection Plans are optional, must be purchased at the time of deposit, and the costs are non-refundable. Trip cancellation protection is effective for any reason up to 24 hours prior to scheduled cruise or cruisetour departure under the Standard and Platinum Plans. The Platinum Plan additionally offers cancellation protection for covered reasons within the 24 hours prior to departure. All other benefits of the Platinum Plan are effective upon departure.

The insurance coverage provided under the CPP Platinum Plan is underwritten by Virginia Surety Company, Inc., under policy #HTP04195, and the CPP Platinum Plan is administered by BerkelyCare, a division of Affinity Insurance Services, Inc., and, in CA: AIS Affinity Insurance Agency, Inc., also d/b/a Aon Direct Insurance Administrators, License #0795465. If you have any questions, call the Holland America Line Cancellation Protection Plan desk at BerkelyCare, 1-800-453-4047. The program provides limited health insurance benefits and does not provide basic hospital, basic medical or major medical insurance as defined by the NY State Insurance Department. The CPP Standard Plan is not insurance and is administered by Holland America Line.

Standard Cancellation Protection Plan does not incorporate any insurance coverage. The sole benefit is to provide Trip Cancellation protection up to 24 hours prior to departure for the individual passenger purchasing the plan.



# Rest assured: answers to frequent questions

If something comes up and I have to cancel, am I covered? Absolutely. You can cancel for any reason whatsoever up to 24 hours prior to departure. What's more, you'll get money back. Other programs won't provide you with a money back refund for non-covered reasons once you are within the cancellation penalty period.

Are my airfare and pre and post packages covered as well? Yes. If you purchased Holland America Line's Fly Cruise Plan and/or our pre/post packages, you'll get 80% (90% with Platinum Plan) of your air and package cancellation fees refunded when canceling up to 24 hours prior to departure.

If an emergency occurs during our trip, will I be able to see a doctor who speaks English? If you have chosen the Platinum Plan, you'll have access to a 24-hour hotline whose staff will refer you to qualified local doctors who speak your language.

I have a history of back trouble. What if my back goes out on the trip and we have to cut it short? Under the Platinum Plan there is no exclusion for pre-existing conditions. Compare that to other plans with long "wait" periods applying to pre-existing conditions.

Are there any provisions for lost or damaged baggage along the way? If the baggage is delayed, damaged or lost while in Holland America Line's custody, you'll receive up to \$500, subject to the limitations of our baggage policies.

Does the Platinum Plan cover me if I am injured on shore? Absolutely! You'll be reimbursed up to \$10,000 for covered emergency medical, surgical, and dental care should you become sick or are accidentally injured while traveling.