



Holland America Line®

SAVOR THE JOURNEY

Cancellation Protection Plans – Your Protection Worldwide

Frequently asked questions

Why should I purchase one of Holland America Line's Cancellation Protection Plans (CPP)?

CPP can help protect your cruise investment in the event of unexpected occurrences that may affect your travel plans. You may also want this coverage to supplement your existing insurance policies while traveling. Some medical policies, like Medicare, may not provide coverage for medical expenses incurred outside of the United States.

One of Holland America Line's Cancellation Protection Plans could reimburse you for unforeseeable losses if:

- You should need to cancel before departure for ANY reason
- Your luggage is lost, damaged, or delayed
- A family member back home becomes ill and you must return from your vacation early
- The flight on which you were scheduled is delayed or cancelled and you miss your cruise departure
- You become injured or sick during your vacation

Which plan should I purchase?

The Standard Plan (Cancel for Any Reason Waiver) offers the opportunity to receive a refund from Holland America Line beyond the published refund policy for the otherwise non-refundable cancellation fees. This waiver allows you, for any reason, to cancel up to 24 hours prior to the start of your scheduled travel arrangements made by

Holland America Line and receive a money back refund equal to 80% of the prepaid, non-refundable cancellation fees applicable to your cruise vacation. Please refer to the brochure for your cruise for the applicable cancellation fee policy. CPP Standard (Cancel for Any Reason Waiver) is available to all guests, regardless of residency, and is provided by Holland America Line.

The Platinum Plan enables you to supplement the waiver provided under the Standard Plan with a 90% cancellation fee reimbursement and extends the cancellation period up until the start of your scheduled travel arrangements made by Holland America Line. The Platinum Plan also provides insurance coverage for trip delays and interruptions, medical expenses and much more. Worldwide 24-hour emergency assistance services are included as well.

Benefits Provided by Holland America Line	CPP Standard (Cancel For Any Reason Waiver)	CPP Platinum (Cancel For Any Reason Waiver)
Trip Cancellation > 24 hrs prior to departure	Up to 80% of the Total Cruise Vacation Cost	} Up to 90% of the Total Cruise Vacation Cost
Trip Cancellation -anytime prior to departure	N/A	
Extra Baggage Liability	\$500*	\$500*
<i>*In addition to Holland America Line's \$100 baggage liability, for a total limit of \$600.</i>		
Travel Insurance Benefits & Services o	CPP Standard (Cancel For Any Reason Waiver)	CPP Platinum
Trip Interruption**	N/A	Up to 150% of the Total Cruise Vacation Cost
Trip Delay	N/A	Up to \$500
Baggage/Personal Effects	N/A	Up to \$1000***
Baggage Delay	N/A	Up to \$500***
Emergency Evacuation / Repatriation	N/A	Up to \$50,000
Medical & Dental Expense	N/A	Up to \$10,000
Worldwide Emergency Assistance Services o	N/A	24/7
<i>** Trip Interruption occurs after the guest has checked in for his Holland America Cruise Vacation.</i>		
<i>*** In addition to Holland America Line's \$600 baggage liability, as noted above.</i>		
<i>o Travel Insurance Underwritten by Transamerica Casualty Insurance Company.</i>		
<i>o Worldwide Emergency Assistance Services provided by On Call International.</i>		

If something comes up and I have to cancel for any reason, am I protected?

Absolutely. You can cancel for any reason whatsoever by providing written cancellation notice up to 24 hours prior to the start of your scheduled travel (sea, land and/or air) arrangements made by Holland America Line with CPP Standard (right up to the start of your scheduled travel with CPP Platinum). What's more, you'll get a money back refund. Other programs may not refund cancellation fees if the reason for cancellation is not a "covered" claim. Written cancellation notice should be sent to: Reservations, Holland America Line Inc., 450 Third Avenue West, Seattle, WA 98119. Cancellations may also be sent via email to Hal_Reservations@hollandamerica.com or faxed to 1-800-628-4855; please retain your fax confirmation.

Are my airfare and pre- and post-packages covered as well?

Yes. If you purchased Holland America Line's Flight Ease Plan and/or our pre-/post-packages, you'll get 80% of your air and package cancellation fees refunded when canceling up to 24 hours prior to the start of your scheduled travel (90% with CPP Platinum when canceling right up to the start of your scheduled travel). Any Future Air Credit generated by the airline will be owned solely by Holland America Line and cannot be redeemed.

If an emergency occurs during our trip, will I be able to see a doctor who speaks English?

If you have chosen CPP Platinum, you'll have access to a 24-hour emergency assistance hotline whose staff will refer you to local doctors who speak your language.

Are there exclusions? I have a history of back trouble. What if my back goes out on the trip and we have to cut it short?

There is no exclusion under the Platinum Plan for pre-existing conditions that cause a trip interruption or a medical expense-related claim.

Does CPP Platinum cover me if I am injured on shore?

Yes. You'll be reimbursed up to \$10,000 (USD) for covered emergency medical, surgical and dental care should you become sick or are accidentally injured while traveling.

What is the cost for CPP?

The plan cost is based on the total cruise fare (including Alaska Journey Supplement) paid, and is the same price for all ages.

How do I enroll in the Standard or Platinum Plan?

The CPP Standard and Platinum Plans are optional. You may enroll by paying the appropriate plan cost in addition to the required cruise deposit payment.

When is payment for the plan due?

Either plan is available for purchase prior to the date on which cancellation fees begin to accrue. Payment for the plan is due at time of purchase. The cost of CPP Standard, and the cost for the cancellation portion of CPP Platinum, is non-refundable.

When does the protection take effect?

Trip cancellation protection is in effect once you activate enrollment by purchasing the plan, up to 24 hours prior to the start of your scheduled travel (sea, land and/or air) arrangements made by Holland America Line with CPP Standard, and up to the start of your scheduled travel with CPP Platinum. Other benefits and services provided with the Platinum Plan are effective once you depart on your trip.

Will I need to file a claim if I have to cancel?

No. If you cancel 24 hours before departure with the Standard Plan or prior to departure with the Platinum Plan, you do not need to file a claim. Holland America Line will reimburse 80% - 90% of the eligible amounts paid (minus the plan cost). Written cancellation notice should be sent to: Reservations, Holland America Line Inc., 450 Third Avenue West, Seattle, WA 98119. Cancellations may also be sent via email to Hal_Reservations@hollandamerica.com or faxed to 1-800-628-4855; please retain your fax confirmation.

How would I file a claim (for something that occurs while I was traveling) if I purchased the Platinum Plan?

Participating guests who incurred a loss **while on their cruise vacation** may initiate a claim at: www.travelclaim.com. Detailed claim inquiries may be directed to the plan administrator, Aon Affinity, at 1-800-453-4047. Office hours are Monday – Friday: 8AM – 10PM (Eastern), Saturday: 9AM – 5PM (Eastern).

Where may I obtain more information?

A summary of the terms, conditions, and exclusions will be sent to you or your travel advisor and may also be found on and printed from www.hollandamerica.com.

This plan provides insurance coverage that applies only during the covered trip. You may have coverage from other sources that provides you with similar benefits but may be subject to different restrictions depending upon your other coverages. You may

wish to compare the terms of this policy with your existing life, health, home and automobile policies. If you have any questions about your current coverage, call your insurer, insurance agent or broker.

CPP Standard Protection's and CPP Platinum Protection's Cancel For Any Reason Waiver is provided by Holland America Line. **Notice to New York Residents:** The Holland America Cancel For Any Reason Waiver under the Platinum Plan may be purchased separately from the Travel Insurance Program. Contact 1-877-538-3815 for details.

CPP Platinum's Travel Insurance benefits are underwritten by Transamerica Casualty Insurance Company, Columbus, Ohio; NAIC #10952 (all states except as otherwise noted) under Policy/Certificate Form series TAHC5000. In CA, HI, NE, PA, TN and TX Policy/Certificate Form series TAHC5100 and TAHC5200. In IL, IN, KS, LA, OH, OR, VT, WA and WY Policy Form #'s TAHC5100IPS and TAHC5200IPS. Certain coverages are under series TAHC6000 and TAHC7000.

CPP Platinum Protection was designed and is administered by Aon Affinity. Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc., (CA0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.015(14) of the Florida Insurance Code. As a MGA we are acting on behalf of our carrier partner.

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