PROTECT YOUR CRUISE VACATION

5 REASONS TO CHOOSE HOLLAND AMERICA LINE'S CANCELLATION PROTECTION

CANCEL BEFORE DEPARTURE FOR ANY

REASON. Cancel up to 24 hours before departure under our Standard Plan or right up to departure with our Platinum Plan. We make it easy with no claims to submit or fine print to review.

YOU GET MONEY BACK.

Holland America Line refunds 80-90% of eligible amounts paid, for cancellations up to 24 hours prior to departure (or up to departure with the Platinum Plan).

NO EXCLUSIONS FOR PRE-EXISTING CONDITIONS for either Standard or Platinum Plans.

SAME PRICE FOR ALL AGES. We offer the same excellent protection for everyone, at the same cost.

EASY TO BOOK. Cancellation Protection Plans can be booked until the date cancellation fees begin to accrue (varies by cruise). Ask your Travel Advisor to add a CPP when booking or visit <u>Manage</u> <u>my Bookings</u> to add a plan to your existing reservation.

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NOTE: CPP Standard is available to all guests, regardless of residency. CPP Platinum is not available to residents of New York State, Québec or Puerto Rico.

CANCELLATION PROTECTION STARTING AT \$79⁴

Cancel your vacation plans, for any reason, and receive a refund with a Holland America Line Cancellation Protection Plan (CPP). Get a refund of up to 80% of your total cruise vacation with a Standard Plan, or upgrade to the Platinum Plan to receive additional refunds and other protections.

OUR STANDARD & PLATINUM PLANS AT A GLANCE

Benefits Provided by Holland America Line	Standard Plan	Platinum Plan
Cancellation for any reason	Up to 24 hrs prior to departure	Any time prior to departure
Cancellation fee refund	Up to 80% total cruise vacation cost	Up to 90% total cruise vacation cost
Extra Baggage Liability	\$500*	\$500*

Additional Benefits [†]	Standard Plan	Platinum Plan
Trip Interruption**	Not included	Up to 150% total cruise vacation cost
Trip Delay	Not included	Up to \$500
Baggage/Personal Effects	Not included	Up to \$1000*
Baggage Delay	Not included	Up to \$500*
Emergency Evacuation / Repatriation	Not included	Up to \$50,000
Medical & Dental Expense	Not included	Up to \$10,000
Worldwide Emergency Assistance Services ◊	Not included	24/7

This is only a brief description of the programs – see additional details on the following pages.

- * In addition to Holland America Line's baggage liability
- ** Trip interruption benefits apply at the start of your scheduled travel (sea, land and/or air) arrangements made by Holland America Line
- ⁺ Additional benefits underwritten by Nationwide Mutual Insurance Company
- $^{\diamond}$ Worldwide Emergency Assistance Services provided by CareFree Travel Assistance $^{\rm \scriptscriptstyle M}$
- ^a Cost for a Standard Plan for a fare paid of up to US\$800. Cost is as of 6/23/21 and rates are subject to change. See hollandamerica.com for the latest pricing and details.

CANCELLATION PROTECTION PLANS DETAILS AND FREQUENTLY ASKED QUESTIONS

STANDARD CANCELLATION 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 the start of your scheduled travel (sea, land and/or air) arrangements made by Holland America Line and receive a refund equal to 80% of the eligible amounts paid to Holland America Line. CPP Standard is available to all guests, regardless of residency.

In addition, Holland America Line (HAL) automatically assumes an additional \$500 (USD) of liability for lost, damaged or delayed baggage of guests 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. Please review our <u>Baggage Policy</u>.

Please note: The CPP Standard Plan is not insurance – this is an optional purchase offered by and administered by Holland America Line. It may be added to your reservation to provide you with trip cancellation protection for up to 24 hours prior to the start of your scheduled travel. 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 for unused services due to trip interruption.

The CPP Standard Plan is available for purchase prior to the date on which cancellation fees begin to accrue. Payment is due at time of purchase. The cost of CPP Standard is nonrefundable. The per person, per cruise cost is listed with the cruise fares. To add our Cancellation Protection Standard Plan to your new or existing bookings, please contact your Travel Advisor, visit <u>Manage my Bookings</u> or call us at 1-877-932-4259.

PLATINUM CANCELLATION PLAN

Our Platinum Cancellation Protection Plan (CPP Platinum) enables you to supplement the benefits provided under the CPP Standard Plan with higher cancellation reimbursement and extends the eligible cancellation period up until the start of your scheduled travel (sea, land and/or air) arrangements made by Holland America Line. CPP Platinum also provides insurance coverage for trip delays and interruptions, medical expenses and much more. In addition, CPP Platinum includes 24-hour worldwide emergency assistance services.

CPP Platinum is comprised of the following:

CANCEL FOR ANY REASON WAIVER - PROVIDED BY HOLLAND AMERICA LINE

You may cancel for any reason prior to the start of your scheduled travel (sea, land and/or air) arrangements made by Holland America Line and receive reimbursement equal to 90% of the eligible amounts paid to Holland America Line. Note: CPP Platinum does not protect double-triple-quad occupancy rates should one or more members of your party cancel prior to departure.

TRAVEL INSURANCE PROGRAM

UNDERWRITTEN BY NATIONWIDE MUTUAL INSURANCE COMPANY AND AFFILIATED COMPANIES, COLUMBUS, OH

• Trip Interruption: Enables you to cancel or interrupt your cruise vacation for illness, injury or death to you, an immediate family member or a traveling companion, as well as certain other non-medical reasons affecting you or your traveling companion, and receive up to 150% of your cruise vacation cost.

- Trip Delay: If you miss the departure of your cruise due to carrier-caused delays or other specified reasons, you could be reimbursed up to \$500 for additional accommodations, meals and "catch-up" transportation expenses.
- Baggage Protection: If your baggage or personal property is lost or damaged, you could be reimbursed up to \$1,000.
 If your bags are delayed or misdirected by a common carrier for more than 24 hours, you could be reimbursed up to \$500 for the purchase of necessary personal effects.
- Medical Expense Coverage: Should you become injured or sick during your vacation, you could be reimbursed up to \$10,000 for medical expenses.
- Emergency Evacuation/Repatriation: In the event that serious illness or injury requires air or ground transportation to a specialized facility or to return home, you could be provided up to \$50,000 in covered medical services and supplies (coordinated by our 24-hour assistance provider) to help ensure your safe transport. Repatriation coverage provides for shipment of remains in the event of death during the cruise vacation.

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.

WORLDWIDE EMERGENCY ASSISTANCE

SERVICES PROVIDED BY CAREFREE TRAVEL ASSISTANCE™

Provides 24-hour assistance services including: pre-cruise health, safety and weather information; assistance with travel changes; lost luggage assistance; emergency cash transfer assistance; emergency medical and dental assistance; lost travel document assistance; and emergency medical payment assistance.

Note that the benefits and services provided in CPP Platinum are available only to guests who enroll in and pay the appropriate program cost to Holland America Line. Payment of the required cruise deposit does not automatically activate enrollment in CPP Platinum Protection. In order to activate enrollment, you must pay the appropriate program costs in addition to the required cruise deposit amount.

IMPORTANT: This is only a brief description of the program. To obtain your state-specific Certificate of Insurance providing the terms, conditions and exclusions of the certificate, visit http://www.affinitytravelcert.com/docs/ nwehal01.

The CPP Platinum Plan is in effect for cancellations for any reason up to the start of your scheduled travel. Other benefits and services provided in CPP Platinum are effective once you depart on your trip.

The CPP Platinum Plan is optional and available for purchase prior to the date on which cancellation fees begin to accrue. Payment is due at time of purchase. The cost of the cancellation portion of CPP Platinum is nonrefundable. The per person, per cruise cost is listed with the cruise fares. To add our Cancellation Protection Platinum Plan to your new or existing bookings, please contact your Travel Advisor, visit <u>Manage my Bookings</u> or call us at 1-877-932-4259. Note that CPP Platinum is not available to residents of Québec, Puerto Rico or New York State.

NOTE: For citizens of the U.K., it is a condition of the contract that every guest must have full and valid medical insurance. In the UK we have a relationship with Holiday Extras Ltd. who can offer comprehensive travel insurance covering our requirements. You can obtain a quote and full terms and conditions by calling 0800 316 3061 or by visiting

https://www.holidayextras.co.uk/ hollandamerica/insurance.html.

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, nonrefundable cancellation fees applicable to your cruise vacation. Please refer to hollandamerica.com 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.

If something comes up or I test positive for COVID-19 and I need to cancel before my cruise, 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 postpackages 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 could 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.

Does CPP Platinum cover my medical expenses if I become ill or should develop COVID-19 during my cruise?

Yes, if you become sick or a preexisting condition suddenly worsens or becomes acute during your vacation, the plan provides reimbursement for eligible medical expenses for any illness, including COVID-19.

What if I am isolated in my stateroom for part of my voyage due to COVID-19?

CPP Platinum provides reimbursement for any days that you are confined to your stateroom if the confinement is ordered by a medical professional.

What happens if I become ill and must leave the ship?

If you must disembark the ship for a covered reason, including COVID-19, and you incur extra expenses to get home in addition to the lost days of the cruise, CPP Platinum reimburses your covered expenses, up to 150% of your total vacation cost.

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: <u>www.travelclaim.com</u>.

Consult <u>wwwnc.cdc.gov/travel/notices/covid-4/</u> <u>coronavirus-cruise-ship</u> for the latest CDC cruise travel advice, warnings and recommendations. Ships' Registry: The Netherlands.