

## COLUMNIST

# 'People are not paying attention to final payment dates': How to avoid cruising mistakes

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## Key Points

- As Americans take to the seas again, they're making all kinds of cruise errors.
- Failing to check passports is among the common mistakes.
- As COVID continues to affect cruises in unexpected ways, expect a minefield of potential mistakes.

When Katie Whittington canceled her 14-day transatlantic sailing from New York to London on the Norwegian Getaway, she made one of the most common post-pandemic cruise mistakes: She didn't read the fine print on her ticket.

Instead, she took a Norwegian Cruise Line representative at his word.

"A customer service representative told me they could cancel my cruise and that I'd receive a future cruise credit for the full amount I paid," she says.

So Whittington expected a \$4,725 future cruise credit. Instead, her cruise line applied a 75% cancellation fee and refunded the other 25%.

As Americans take to the seas again, they're making all kinds of cruise errors, from not remembering to check their testing requirements to ignoring their passport expirations to forgetting about COVID-19 restrictions. A lot has changed during the pandemic.

**'Hell of a Cruise':** Highlighting the panic, failures of the COVID early days

**Before you step onboard:** 3 things first-time cruisers need to know before stepping foot on the ship

## Don't lose your credit by making this cruise mistake

Whittington, a program manager from Tampa, contacted Norwegian immediately when she saw her reduced cruise credit. Where was the rest of her money?

"After a careful review of your case, our records indicate that your reservation was canceled 41 days prior to your sail date," a Norwegian representative told her. According to the cruise line's terms, any reservation canceled 60 to 31 days prior to the sail date was subject to 75% cancellation fees.

But a representative had told her otherwise. And she had proof: a screenshot of the chats between her and Norwegian.

**How cruises work for plus-size passengers:** 'The worst part ... is getting on the flight'

**Free cruise for 'frontline heroes':** This ship will offer free sailings to the Grand Bahamas

Initially, the cruise line would not honor the promise of a full cruise voucher. But after I contacted the company on Whittington's behalf – which is not a recourse all travelers have – it provided her a cruise credit equal to the 75% cancellation fee, making her whole as promised.

"People are not paying attention to final payment dates or are assuming there is more flexibility with penalties than there really is," said Marni Becker, senior director for cruise partnerships for Global Travel Collection.

## **Other post-pandemic cruise mistakes you should avoid**

Here are a few more common cruise errors, according to experts:

► **Failing to check your passport.** During the pandemic, no one bothered to check their passports because no one was traveling. "By far, one of the most common errors travelers may encounter is an expiring passport," said John Mast, senior director of global cruise marketing at Expedia. As a general rule, U.S. passports should have at least six months of validity from the end of the trip for international travel.

► **Ignoring international travel requirements.** Entry requirements vary by country, and they've changed a lot since the pandemic. "Familiarize yourself early with the regulations so that you can prepare properly before departure," advised Annie Scrivanich, senior vice president at Cruise Specialists. For the most accurate and up-to-date information, verify the requirements with each respective country's website or click here to visit the site Sherpa. Scrivanich also recommends bringing a physical copy of your vaccine card with you.

► **Not continually checking your cruise line's requirements.** They look simple and almost identical to the ones you remember from before the pandemic. For most major lines, COVID-19 vaccination is no longer required, but testing might be. "But it's the finer details around those protocols that may trip some people up, causing potential delays or denial of boarding," said Tanner Callais, founder of the site Cruzely.com. Does the cruise line require a booster shot? What is a valid proof of vaccination? Will a picture of your vaccine card work, or does it have to be the paper copy?

► **Not taking COVID-19 seriously.** Many cruise lines say wearing a mask is optional. "There's been an attitude that you can go maskless and party like normal," said James Hills, editor of CruiseWestCoast.com. "But that's just not true." You can still get sick on a cruise. And if you do, your cruise line may quarantine if you test positive or show preliminary signs such as elevated temperature during a routine check."

If you're using a future cruise credit, here's a big mistake to avoid: "Not paying attention to a voucher's expiration date," said Jeff Rolander, director of claims at travel insurance startup Faye. Most cruise vouchers are valid for two years from the date of issue. Call your cruise line or travel agent and ask for an extension if you're getting close to that date.

**COVID testing:** Carnival Cruise, Royal Caribbean to accept self-administered COVID-19 tests

**Vaccine requirement on major lines:** MSC Cruises, Holland, Carnival and more to drop vaccination requirements for select sailings

## **And what about COVID?**

Although we occasionally like to use the term "post-pandemic," the truth is that COVID-19 is still with us. Cruise experts say it's important to understand the cruise line's COVID-19 rules and protocols.

"What would happen if you were to come down with COVID or test positive while aboard?" asked Narendra Khatri, principal for the travel insurance company Insubuy. "Would you be forced to quarantine in a port city? Does your travel insurance cover quarantine and trip delay costs? And if so, how much?"

Some cruise lines still require a COVID-19 test. Even if they drop their requirements, they could reinstate them at any point, given the unpredictable nature of the pandemic.

Stephanie Charboneau, a travel adviser with Travel Creates Memories, recently dealt with a completely avoidable testing emergency. Her clients had arrived early for a cruise but had forgotten to get tested.

*Story continues below.*

"Of course, I had told them multiple times about this test," she said. Charboneau helped them find an inexpensive test at their hotel, and they were able to board the ship.

COVID-19 continues to affect cruises in unexpected ways. Jeremy Clubb, founder of Rainforest Cruises, said his customers often assume that itineraries won't change.

"But now more so than ever, itineraries are subject to change," he said. For example, his Amazon cruises can't visit indigenous villages because they don't have access to COVID-19 vaccines.

"So be aware – and open-minded – to the fact that some itineraries may be different," he said.

That's good advice for anyone taking a cruise in 2022. Expect a minefield of potential cruise mistakes. Mind your paperwork and set realistic expectations to avoid sinking your next cruise.

## **Avoid these pre-departure cruise errors**

► **Waiting too long to buy insurance.** Cruise passengers should buy travel insurance within 10 days of their first payment toward their trip, said Damian Tysdal, founder of the travel insurance site CoverTrip.com.

"Some coverages are time-sensitive, meaning you can't get them if you wait beyond that 10-day window," he added.

Also, consider a cruise-specific travel insurance policy like Berkshire Hathaway Travel Protection's WaveCare, which offers up to \$750,000 in emergency medical evacuation benefits.

► **Assuming the ship won't be crowded.** E.J. Kritz, a customer service consultant from Charleston, South Carolina, made that mistake on a recent Royal Caribbean cruise. "I assumed the ship wouldn't be busy," he said. But it was.

"Cruisers expecting that dinner and show reservations will be no problem are in for a rude surprise," he said. But aren't some ships only sailing at partial capacity? Yes, but they're also sailing with lower staffing levels, Kritz found. His advice: Get your reservations as early as possible.

► **Not reconfirming your travel requirements before your cruise.** Why double- or triple-check? Because requirements change.

"People check requirements when they book the cruise, but they don't reconfirm requirements when it is time to travel," said travel adviser Kristin Jaffe of Winkaffe Global Travel. "Things are changing on a daily basis, so you need to make sure to update your understanding of the requirements the day before you go to make sure you're covered."