

BOOKING CONDITIONS

CRUISE BOOKING TERMS AND CONDITIONS



Your cruise booking is with Saga Cruises Limited and subject to these booking conditions. These terms and conditions, along with the documents referred herein, apply to your booked cruise and form your contract with us. It is important that you read these booking conditions as they not only define our obligations to you but also impose some important commitments upon you. If any part of these booking conditions is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity will not affect the other provisions which shall remain in full force and effect.

1. YOUR CRUISE CONTRACT

When you make a booking you guarantee that you have the authority to accept, and do accept on behalf of your party, the terms of these booking conditions. Your contract is created 14 days following your receipt of the confirmation invoice. You must ensure all information you give to us is correct including ensuring passenger details exactly match passport details. You should check that the information on the confirmation invoice and ATOL Certificate (if relevant) is correct and includes details of everything you have booked. If any details are incorrect or incomplete, you must notify us immediately. We will pass on any additional charges incurred as a result of any details you have provided not being correct. We reserve the right to refuse to accept and/or not proceed with any booking at any time. This contract is governed by English law and the jurisdiction of the English courts. You may however choose the law and jurisdiction of Scotland or Northern Ireland if you live there and wish to do so. A complaint may be referred to arbitration – see section 14.

2. AGE QUALIFICATION

Saga cruises are for anyone aged 50 or over. A travelling companion or family member travelling with you may be aged 40 or over.

3. YOUR FINANCIAL PROTECTION

Saga Cruises Limited provides full financial protection for their cruise packages.

- For cruises which include a flight, this is through Air Travel Organiser's Licence number 0308 issued to ST&H Limited (another Saga group company) by the Civil Aviation Authority of Aviation House, Beehive Ringroad, Crawley, West Sussex, RH6 0YR, UK. www.caa.co.uk, telephone 0333 103 6350, email claims@cca.co.uk. When you buy an ATOL protected flight or flight inclusive package from us you will receive an ATOL Certificate. This lists what is financially protected, where you can get information on what this means for you and who to contact if things go wrong. We will provide you with the services listed on the ATOL Certificate (or a suitable alternative). In some cases, where we aren't able to do so for reasons of insolvency, an alternative ATOL holder may provide you with the services you have bought or a suitable alternative (at no extra cost to you). You agree to accept that in those circumstances the alternative ATOL holder will perform those obligations and you agree to pay any money outstanding to be paid by you under your contract to that alternative ATOL holder. However, you also agree that in some cases

it will not be possible to appoint an alternative ATOL holder, in which case you will be entitled to make a claim under the ATOL scheme (or your credit card issuer where applicable).

If we are unable to provide the services listed (or a suitable alternative, through an alternative ATOL holder or otherwise) for reasons of insolvency, the Trustees of the Air Travel Trust may make a payment to (or confer a benefit on) you under the ATOL scheme. You agree that in return for such a payment or benefit you assign absolutely to those Trustees any claims which you have or may have arising out of or relating to the non-provision of the services, including any claim against us, the travel agent (or your credit card issuer where applicable). You also agree that any such claims may be re-assigned to another body, if that other body has paid sums you have claimed under the ATOL scheme.

- When you buy a cruise package that doesn't include a flight, protection is provided by way of a bond held by ABTA – The Travel Association of 30 Park Street London SE1 9EQ www.abta.com. You agree to accept that in the event of our insolvency ABTA may arrange for the services you have bought to continue, or for a suitable alternative to be provided at the same cost as your original booking. You also agree to accept that in circumstances where the travel service supplier provides the services you have bought, you agree to pay any outstanding sum under your contract with us to that alternative travel service provider. However, you also agree that in some cases the services will not be provided, in which case you will be entitled to make a claim under ABTA's Scheme of Protection (or your payment card issuer where applicable) for a refund of the monies you have paid.

Please note that items not purchased through Saga will not be protected.

4. YOUR CRUISE PACKAGE PRICE

Price: All cruise packages advertised on our website and in our brochures are subject to availability and the advertised prices may have changed by the time you book your cruise. We will notify you of the current price prior to any booking. We reserve the right to alter the price of any cruise, introduce supplements or correct pricing errors at any time. Once booked, the cost of your cruise package cannot be increased unless you amend your booking.

Cabin guarantees: With these special offer fares, you are guaranteed the minimum grade of cabin shown in the brochure, just not the specific cabin. This will be allocated to you later on, sometimes as you embark the ship. If you choose not to accept your allocated cabin, which could be located anywhere on the ship, this is treated as a cancellation by you (see section 7). There is the chance you may be upgraded, although this is subject to cabin availability and in no way forms part of this offer. Note that twin cabins may have two single beds or a double bed.

Price Promise: Should we ever reduce our prices or bring in a new special offer after you book (optional ad-hoc services are excluded), we'll work out the difference and pass the value of the saving back to

you. This applies as long as the discounted cruise package is exactly the same cruise package offered under exactly the same terms of sale (which means the full terms that apply to your package cruise contract, including your cabin grade and whether your cabin is allocated at the time of booking or at embarkation). In calculating any possible saving due, we'll take into consideration all offers and discounts that were applied at the time of booking and compare the overall price that you've been charged with the current price. We may pass on the value of the saving in the form of a higher-grade cabin, on-board credit or other value added benefit.

Optional ad-hoc services: We provide you with the option to specifically request extras which are in addition to or adaptations of our standard packages. Prices for optional ad-hoc services such as extensions, extra accommodation, upgrades, additional flights that are not part of a standard Saga allocation and domestic flights ('ad-hoc services') can vary depending on when you book. Please note that adding an ad-hoc service may result in additional non-refundable charges to our standard packages due to changes in flight dates, changes to our standard allocated accommodation periods and additional costs passed to us from third party suppliers. They may also result in an additional or higher non-refundable deposit being payable. You will be notified of the total price of your cruise and any increase to your deposit prior to booking. Please note that where a flight upgrade has been booked and there is a change of airline prior to your departure date it may not be possible to offer an equivalent upgrade or there may be an additional cost payable. In this situation we will offer you the opportunity to: revert to economy class and refund you the cost of the upgrade; pay any additional costs for the equivalent upgrade; or cancel with a full refund of all monies paid. If an upgrade with the new airline is available and is of a lower value than the original airline, we will refund you the difference in value. Compensation will not be payable.

Optional Travel Insurance: Please note that if you choose to take our optional travel insurance, the cost of this will be set out in your confirmation invoice and is separate from the cost of the cruise package. The insurance premium must be paid at the same time as you pay the balance of your cruise package cost.

5. PAYING FOR YOUR CRUISE PACKAGE

Deposits: When you make your booking, you must pay a deposit of £250 or 15% of the cruise cost per person, whichever is the greater.

Balance: The balance of the price of your travel arrangements must be paid at least 90 days before departure. Unless you are otherwise advised, bookings made after the balance due date (as set out above) must be paid in full at the time of booking and we cannot confirm your booking until full payment is received. Payments can be made by credit card, debit card or by cheque. If the deposit and/or balance is not paid in time, we reserve the right to cancel your travel arrangements. If the balance is not paid in time, we shall retain your deposit to cover costs incurred.

Card and cheque fees: There is no charge for payments made by debit card, credit card or cheque. Cheques should be made payable to Saga Cruises Limited with your name, address and booking reference written on the back. Please send cheques to Saga Cruises Limited, PO Box 250, Seaham DO, SR7 1BH.

Refunds: If you are entitled to any refund(s) relating to your booking, this will go to the lead passenger who made the booking. In the case of card payment, refund(s) will be made to the appropriate card account(s). If a payment has been made in the form of a voucher, any refund, if applicable, will be refunded by voucher. Any fees incurred when making a payment will not be refunded unless Saga causes the cancellation. Except for any refund given under our Love it First Time Guarantee, no refund is available after your departure date if you attend part of the cruise only, or vary or extend the cruise arrangements.

Love it First Time Guarantee: If you don't enjoy your first cruise with Saga, we will bring you home early, free of charge and refund the cost of your cruise. This guarantee is only available to guests that have not previously cruised aboard Saga Rose, Saga Pearl, Saga Ruby, Quest for Adventure, the original Spirit of Adventure, Saga Pearl II or Saga Sapphire, and are booking their first Saga ocean cruise aboard Spirit of Discovery or Spirit of Adventure. To take advantage of the Guarantee you must state your intention on board to the Hotel General Manager during the first 72 hours of your cruise at the latest for cruises seven nights or over or during the first 48 hours for cruises under seven nights. The General Manager will endeavour to resolve any issues; if a solution cannot be agreed, Saga will cover costs for your return

transport home at the next available port, and refund the fare that you have paid for your cruise (we will not refund any costs you have incurred for items not purchased directly through Saga, such as overnight accommodation or third-party insurance). The Guarantee does not affect Saga's pre-departure cancellation policy set out in section 7.

6. IF YOU CHANGE YOUR CRUISE PACKAGE

If you wish to change your travel arrangements in any way after your cruise contract is created, for example, your cabin accommodation, we will do our utmost to make these changes but it may not always be possible. Please telephone us on 0800 092 0920 or contact your travel agent. If you make changes before the balance due date (or after the balance due date in respect of any changes permitted under section 13), you will be asked to pay an administrative fee of £40 per person for each amendment, and any further cost we incur in making this alteration.

You should be aware that these costs could increase the closer to the departure date that changes are made and you should contact us as soon as possible. Please note that certain travel arrangements may not be changeable after a reservation has been made and any alteration request could incur a cancellation charge of up to 100% of that part of the arrangements. If you wish to change the departure date of your cruise, except where such change is permitted under section 13, you will need to cancel your existing cruise and book the new one – cancellation charges will apply as per the table in Section 9. Any changes you make after the balance due date (other than in respect of changes permitted under section 13) will be treated as a cancellation by you, and cancellation charges will apply (as set out in the table in Section 9). A single supplement may apply if changing from twin to single occupancy. If you wish to change to a lower cabin grade or amend to a cabin allocated on departure, cancellation charges will apply as per the table in Section 9.

Transferring your booking: You can transfer your booking to another person, who satisfies all the conditions that apply to this booking, by giving us notice in writing as soon as possible and no later than 7 days before departure. Both you and the new traveller are responsible for paying all costs we incur in making the transfer.

7. IF YOU CANCEL YOUR CRUISE PACKAGE

You, or any member of your party, may cancel your travel arrangements at any time. Please telephone us on 0800 092 0920 or contact your travel agent. Since we incur costs in cancelling your travel arrangements, you will have to pay cancellation charges as per the table in Section 9 (see also the exception below). Any additional or higher non-refundable deposit paid will be included in the cancellation charges set out in the table in Section 9 or advised by your sales consultant. We will also deduct the cost of any UK connecting or domestic flights. Note: If the reason for your cancellation is covered under the terms of your insurance policy, you may be able to reclaim these charges. Customers who have included the optional travel insurance benefit from additional cancellation rights (see 'Additional cancellation rights' under Section 11). You can cancel your booking without paying cancellation charges if the performance of your package, or the carriage of passengers to your destination, is significantly affected by Unavoidable and Extraordinary Circumstances. Unavoidable and Extraordinary Circumstances means a situation that is, in our opinion, beyond our control, the consequences of which could not have been avoided even if all reasonable measures had been taken. Examples include, but are not limited to, actual or expected war, riots, civil strife, terrorist activity, Government action or restraint, industrial disputes, natural or nuclear disasters, fire, adverse weather conditions including hurricanes, changing water levels or closure of locks, pandemics, epidemics, health risks, unavoidable technical problems with transport, damage and accidents from machinery or engines, or closed or congested airports. In such circumstances, we will arrange for your booking to be terminated and for you to receive a full refund. We will observe advice provided by the UK Foreign, Commonwealth and Development Office.

8. IF WE CHANGE YOUR BOOKING

We plan the cruise arrangements many months in advance and, although unlikely, we may need to make changes. It is a term of your booking that we are able to make changes to any aspect of your booking. If the change is insignificant, we will ensure that you are notified about it. Examples of insignificant changes include, but are not limited to, a change in airline carrier; change of assigned cabin to another within the same cabin category, closure of ship facilities for maintenance; flights becoming indirect; change from a berth to a tender port, change to advertised amenities; change to port times, change to included and optional excursions and entertainment. Please note we will not pay compensation or offer alternative options if we make an insignificant change.

If, before departure, we have to significantly alter any of the main characteristics of the travel services that make up your cruise package, you will have the rights set out below.

1. We will contact you and you will have the choice of accepting the change or having a refund of all monies paid. You can also accept an alternative cruise, where we offer one. If the alternative cruise is of a lower value, we will refund any price difference. If the alternative cruise is of a higher value, you will be required to pay the additional amount.
We will tell you the procedure for making your choice. Please read any notification of changes carefully and respond promptly as if you do not respond to us within the timescale given your booking may be cancelled.
2. We will pay compensation as per the table in Section 9 except where the significant change is due to Unavoidable and Extraordinary Circumstances. This standard payment will not affect your statutory or other legal rights.
3. If you choose to accept a refund, we will provide a full refund of your travel insurance premiums if you paid them to us and can show that you are unable to transfer or reuse your policy.

Examples of significant changes include, but are not limited to, a significant change of cruise duration, where your stay is three nights or more; a change of cabin to that of a lower cabin category; a change in departure date; or a change of departure airport (except between London airports, between Birmingham and East Midlands airports, between Doncaster Sheffield, Manchester and Leeds Bradford airports, between Bristol and Cardiff airports, between Glasgow and Edinburgh airports, or between Liverpool and Manchester).

Please note that we do not accept any responsibility or liability for any consequential loss or expenses you may incur from arrangements you have made with any other party or parties.

9. IF WE CANCEL YOUR CRUISE

We reserve the right to cancel your booking. If we need to cancel any cruise due to insufficient demand, we will do so before the balance due date. We will not cancel after the balance due date, except for Unavoidable and Extraordinary Circumstances, or failure by you to pay the final balance.

If your cruise is cancelled (for reasons other than a failure by you to pay the final balance) you can either have a full refund of all monies paid or, where available, accept an offer of alternative comparable travel arrangements. We will refund any price difference if the alternative is of a lower value. In the event a refund is paid to you, we will:

1. provide a full refund of your travel insurance premiums if you paid them to us and can show that you are unable to transfer or reuse your policy; and
2. pay compensation as per the table below except where the cancellation is due to Unavoidable and Extraordinary Circumstances. This standard payment will not affect your statutory or other legal rights.

Please note that we do not accept any responsibility or liability for any consequential loss or expenses you may incur from arrangements you have made with any other party or parties.

Cancellation charges/compensation

Period before departure within which notice of cancellation or significant change is received by us or notified to you	Cancellation charge if you cancel your Cruise	Compensation if we make a significant change or cancel your cruise
90 days or more	Loss of deposit	Nil
56-89 days	60% of cruise price*	£20
29-55 days	75% of cruise price*	£20
15-28 days	90% of cruise price*	£30
14 days or less	100% of cruise price*	£50

*Or deposit if higher.

10. INSURANCE

You must be adequately insured for all cruises to cover all contingencies such as medical expenses, repatriation, and baggage cover. If you did not purchase the optional travel insurance and additional cancellation rights, or if we're unable to offer the optional cover, we advise that you arrange adequate insurance cover as soon as possible. For your peace of mind, please ensure that your alternative policy includes cancellation cover for the total cost of your cruise and that you are adequately insured for all your needs, including medical emergencies. Please also make sure your insurance is valid from the time of booking until your return from the cruise.

Bookings made 18 months or more before departure: This section only applies to cruises offered with optional travel insurance and additional cancellation rights. The optional travel insurance and additional cancellation rights in Section 11 cannot be offered with cruises booked more than 18 months before departure. Customers who wish to include the optional travel insurance and additional cancellation rights will have their booking held until 18 months

before the departure date. Should you need to cancel prior to your booking being confirmed, a full refund will be available. Once within 18 months of departure, the optional travel insurance and additional cancellation rights can be added and the cruise confirmed. This is subject to the normal insurance policy conditions and these booking conditions.

The optional travel insurance will only provide cover for any claims caused by or relating to Coronavirus Disease (COVID-19), or any mutation thereof, under the 'Emergency medical associated expenses' section of your policy book. This section provides insurance for emergency medical and associated costs not covered by the National Health Service or any reciprocal health agreement.

11. ADDITIONAL CANCELLATION RIGHTS

Where you have chosen to include the optional travel insurance the following rights apply:

For the purposes of this section, the following definitions apply:

Business Associate – Someone who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly. Close Relative – Your marital/ common law partner (defined as living together at the same address and including same sex relationships), parent, parent-in-law, child, grandchild, son-in-law, daughter-in-law, brother, sister, brother-in-law, sister-in-law or fiancé(e). Home – The address where you live permanently in the UK. You/Your – The person(s) named on the booking invoice/cruise confirmation issued by Saga. Summary of rights: We will refund all the money you have paid to us, less an administration fee of £100 per person if the cancellation is due to:

- (a) unexpected illness or death of you or a member of your party.
- (b) death or disablement (by accidental bodily injury or sickness) of your Close Relative or Business Associate, or of any person with whom you had arranged temporarily to reside during your cruise.
- (c) jury service, attendance solely as a witness at a court of law or redundancy (provided your employment has been on a continuous full time basis with the same employer for at least 24 months).
- (d) accidental damage to your home through fire, storm or flooding within 14 days of the planned departure date, rendering it uninhabitable.

We will deduct the cost of any UK connecting or domestic flights and any cancellation charges from the suppliers of any ad-hoc service from any money refunded to you. You must send us a valid medical certificate for (a) or (b) above or the relevant official documentation for (c) or (d) as soon as is practicable, otherwise we will be unable to refund you.

All travel documents must be returned to Saga. If you cancel for other reasons, you must still notify Saga in writing and you will be subject to any relevant cancellation charges as set out in section 7 and the table in section 9.

We will not be liable for cancellations when, at the time of booking the cruise, the person whose condition gives rise to the cancellation:

- (i) had an illness in the past 12 months that has required treatment from a doctor, unless the condition was disclosed to and accepted by us;
- (ii) is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad;

- (iii) is receiving, on a waiting list for, or has knowledge of the need for in-patient treatment for any condition unless the medical condition for which you are on a waiting list for inpatient treatment has been disclosed to us and accepted by us. Should you cancel as a direct result of you undergoing the inpatient treatment for which you are on a waiting list additional cancellation rights will not be provided;
- (iv) is expected to give birth 12 weeks (16 weeks in the case of multiple pregnancy) before your planned return date;
- (v) has been given a terminal prognosis by a medical practitioner.

We will not cover any medical condition of a Close Relative or Business Associate whose health may affect your decision to travel if you were aware of it prior to booking your cruise. We will not be liable for cancellations arising directly or indirectly from:

- (i) acts of terrorism in countries to which the Foreign and Commonwealth Office has advised against travelling;
- (ii) an accident or breakdown of the vehicle in which you are travelling for which a professional repairer's report is not provided;
- (iii) breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly or maintained in accordance with the manufacturer's instructions;
- (iv) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority, or any similar body in any country;
- (v) redundancy caused by, or resulting from, misconduct leading to dismissal, from resignation or voluntary redundancy, or where a warning or notification of redundancy was given prior to the date the optional insurance was purchased by you;
- (vi) suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs or flying other than as a passenger in a fully licensed passenger carrying aircraft. This exclusion applies not only to the insured persons but also to Close Relatives or other persons whose health may affect your decision to travel or cut short your trip;
- (vii) any circumstance arising after the date of booking, but prior to the date of issue of the optional insurance policy purchased by you.

12. OUR LIABILITY TO YOU

We are responsible for the proper performance of all travel services included in your cruise package, but we cannot guarantee that the ship will call at every port on the itinerary or follow the advertised route or schedule or that all facilities and services on the ship will be available at all times. It is the nature of travel by sea that there may be disruption and the safe navigation and operation of the ship remains paramount. Therefore, in the interests of safety and the well-being of our customers, in performing the travel services included in this cruise package, the ship's Master (and Saga Cruises Limited) shall have absolute discretion to alter the routing of the cruise at any time (including missing or changing ports of call) or to close any facilities and services onboard and such changes shall not constitute a failure to perform or improper performance of the travel services.

Subject to the above, you must inform us without undue delay of any failure to perform or improper performance of the travel services included in this package. If any of the travel services included in your package are not performed in accordance with the contract, or are improperly performed, by us or the travel service suppliers, and this has affected the enjoyment of your travel arrangements, you may be entitled to an appropriate price reduction or compensation or both. You will not be entitled to an appropriate price reduction and compensation where any failure to perform or improper performance is due to: you or any member of your party; or a third party unconnected with the provision of the travel services in the package and is unforeseeable or unavoidable. You may be entitled to an appropriate price reduction but not compensation if any failure to perform or improper performance of the travel services is due to Unavoidable and Extraordinary Circumstances.

Except in cases involving death, injury or illness, the liability of Saga and any company within the Saga group of companies (including its employees, agents and subcontractors) shall be limited to a maximum of three times the cost of your travel arrangements. Our liability will also be limited in accordance with and/or in an identical manner to:

- (a) the contractual terms of the companies that provide the travel services that make up your package. These terms are incorporated into this booking; and

- (b) any relevant international convention, for example the Montreal Convention in respect of travel by air, the Athens Convention in respect of travel by sea, the Berne Convention in respect of travel by rail and the Paris Convention in respect of the provision of accommodation, which limit the amount of and conditions under which compensation can be claimed for death, injury, delay to passengers and loss, damage and delay to luggage. We are to be regarded as having all benefit of any limitation of the extent of or the conditions under which compensation is to be paid under these or any conventions.

Copies of the travel service contractual terms, or the international conventions, shall be provided on request. Under passenger rights law you have rights in some circumstances to refunds and/or compensation from your airline in cases of denied boarding, cancellation or delay to flights. Full details will be publicised at relevant airports and are available from airlines. If you are unhappy with your airline's response, you may complain to the Civil Aviation Authority or the airline's approved Alternative Dispute Resolution body (visit www.caa.co.uk/passengers for details). Please note that reimbursement in such cases will not automatically entitle you to a refund of your cruise cost from us. Your right to a refund and/or compensation from us is set out in these booking conditions. If any payments to you are due from us, any payment made to you by the airline or any other service provider will be deducted.

You agree to assign to Saga any rights that you may have against a third party or person which have caused or contributed to our legal liability to you or which result in us incurring costs on your behalf. You agree that you will provide us and/or our insurers with all reasonable assistance to pursue a claim against any third party or person.

If it is impossible to ensure your return as scheduled due to Unavoidable and Extraordinary Circumstances, we will bear the cost of necessary accommodation, if possible of equivalent category, for a maximum of three nights. The limit doesn't apply to persons with reduced mobility and any person accompanying them, pregnant women and unaccompanied minors, or persons in need of specific medical assistance, provided that you notified us of these needs at least 48 hours before the start of your cruise. Note: this entire section 12 does not apply to any separate contracts that you may enter into whilst on your cruise (for example, excursions).

13. YOUR RESPONSIBILITY

Guest behaviour: Saga is committed to promoting equality and diversity, and kindly requests your co-operation and consideration for others while on cruise. Verbally abusive or offensive language or behaviour directed towards anyone, including guests and crew, is not permitted. Saga reserves the right to curtail your cruise if, in our reasonable opinion or in the reasonable opinion of the ship's Master, your conduct or behaviour, or that of a member of your party, is disruptive, dangerous, antisocial, or otherwise unacceptable. In such an event, no compensation or refund will be payable and you will be liable to pay any additional expenses reasonably incurred in arranging the curtailment. In addition, you must comply with the terms and conditions of the third party suppliers of any travel services. Failure by you to observe such terms and conditions which are incorporated into this contract and available upon request may affect any compensation or liability we may have towards you.

Medical information: You are responsible for ensuring that any existing medical conditions, disabilities or mobility restrictions affecting you or a member of your party are declared to us before you book your cruise or, if newly diagnosed, as soon as possible and no later than 48 hours before your date of departure. We reserve the right to require any passenger to produce medical evidence of fitness to travel on the cruise.

If there is any change in circumstances for you or a member of your party, or you or a member of your party develops a new medical condition between the date of booking and the date of departure of your cruise, please call us to see if we can continue to offer the optional travel insurance and if the cruise is still suitable for you. The insurance company will not accept a claim as valid if you do not do this. In addition, there are other instances where cover is not available under the Medical Expenses or Curtailment sections of our Saga Travel Insurance Policy Booklet.

These include where the person(s) making the claim:

- does not follow the advice of a medical practitioner
- is travelling to get medical treatment abroad
- has been given a terminal prognosis by a medical practitioner
- is expected to give birth within 12 weeks (16 weeks in the case of a multiple pregnancy) of arrival home.

The Policy Booklet contains full details of the medical cover provided along with terms and exclusions. We recommend you read it carefully.

Health screening: You and each member of your party agree to complete our pre-boarding health questionnaire, comply with any of our health screening requirements (including, without limitation, mandatory testing for COVID-19) and to supply full and accurate information of any symptoms of or positive tests for viral or bacterial illness you or a member of your party may have including, without limitation, COVID-19. Refusal to complete our questionnaire or comply with our health screening requirements may result in you and your party being denied boarding. If you or a member of your party are denied boarding in these circumstances, this will be treated as a cancellation by you in accordance with section 7 and cancellation charges will apply as per the table in Section 9. Further, to avoid the spread of any viral or bacterial illness on board including, without limitation, COVID-19, we may deny boarding to any passenger who displays symptoms of any such illness (including flu-like symptoms) or who in our reasonable opinion may be at risk of having contracted any such illness. If you or any member of your party are denied boarding in any of these circumstances, you are not entitled to a refund but you may amend your booking in accordance with section 6.

COVID-19 vaccinations: We recommend that all passengers are fully vaccinated against COVID-19 using a COVID-19 vaccine approved by the UK's Medical and Healthcare Regulatory Authority.

Health and safety procedures: Saga has developed stringent procedures for dealing with viral or bacterial illnesses in relation to its cruises. These procedures may mean that some facilities and services may not be available during the cruise package. The procedures may also change at short notice depending on the circumstances and latest advice and guidance available in respect of the particular illness. Any procedures introduced to prevent or limit the spread of viral or bacterial illnesses will not be a significant change to your cruise package. You and each member of your party is required to follow our instructions or those of the Master or the ship's crew in respect of any procedures designed to prevent or limit the spread of viral or bacterial illnesses. This may include the mandatory wearing of face masks in all public areas and whilst ashore (including whilst in a private car, tender, terminal buildings or on an organised excursion). If you or members of your party fail to comply with our procedures or our instructions or those of the ship's Master or crew, or your health or conduct or the health or conduct of any member of your party is likely to endanger the health and safety of other passengers or crew, Saga and/or the ship's master reserve the right to take reasonable and appropriate action which could include, without limitation, the curtailment of your cruise package. In such circumstances, no compensation or refund will be payable and, in the event of curtailment, you will be liable to pay any additional expenses reasonably incurred in arranging the curtailment.

Please also note that any medical services on board our cruises are provided by independent contractors, which do not form part of the cruise package and for which we cannot accept any responsibility.

14. ABTA

Saga Cruises Limited is a member of ABTA, with membership number W8179. We are obliged to maintain a high standard of service to you by ABTA's Code of Conduct. We can also offer you ABTA's scheme for the resolution of disputes which is approved by the Chartered Trading Standards Institute. If we can't resolve your complaint, go to www.abta.com to use ABTA's simple procedure. Further information on the Code and ABTA's assistance in resolving disputes can be found at www.abta.com.

15. IF YOU HAVE A COMPLAINT

We aim to provide you with an enjoyable and relaxing cruise. In the unlikely event that you have a complaint about any of the services included in your cruise package, it is imperative that you report it to our Guest Services Director on board as soon as possible to give them the best opportunity to resolve any issues on board. If it is not resolved on board, please follow this up as soon as possible after your return home, ideally within 28 days by writing to our Customer Relations Department at Saga Cruises Limited, PO Box 250, Seaham DO, SR7 1BH. Alternatively, e-mail us at: customer.relations@saga.co.uk or call 01303 774122. Please give your booking reference number and all other relevant information. If you fail to follow the requirement to report your complaint on board, we will have been deprived of the opportunity to investigate and rectify it and this may affect your rights under this booking. Please also see section 14 above on ABTA.

16. ADDITIONAL ASSISTANCE

If you're in difficulty whilst on your cruise and ask us to help, we will provide appropriate assistance, in particular by providing information on health services, local authorities and consular assistance; and helping you to find alternative arrangements and any necessary phone calls/emails. We may charge you our reasonable costs incurred in providing such assistance, if the difficulty is attributable to you.

17. DATA PROTECTION

Any personal data you provide will be held securely and for the purpose you have provided it, in accordance with data protection legislation. We may need to disclose personal data to a third party including outside the European Economic Area (EEA) for the purpose of providing your cruise. In addition, your data may be disclosed to regulatory bodies or public authorities, such as customs or immigration, for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes; and it may be used for marketing, offering renewals, research and statistical purposes and crime prevention. Where you provide information about another person, we accept it on the basis that you have their permission to give us access to their personal data (including special category personal data) and that you have told them who we are and what we will use their data for, as set out above.

If Saga has obtained your permission to do so, they will also contact you by post, telephone, email or other means to tell you about offers, products and services that may be of interest to you. At any time you can opt out of receiving such information, revise the products you would like to hear about or change the method they use to communicate with you. You can update these preferences by calling 0800 092 3665. For further information about how the Saga Group uses your personal information, please visit saga.co.uk/privacy-policy or contact the Data Protection Officer by email: data.protection@saga.co.uk or post: Saga PLC, 3 Pancras Square, London N1C 4AG.

18. HOLIDAY INFORMATION

Passports: You will need a valid passport for all cruises featured. As requirements vary and can change without notice, we strongly advise you to ensure that your passport is valid for at least six months after the end of your cruise. We recommend that you have at least three blank pages in your passport to cover potential immigration formalities, which may be required in some countries. We recommend that you also take your passport for identification purposes when taking domestic flights.

To meet Border Force security check requirements, Saga Cruises require certain passport information from you and your party in advance of your departure date. We will ask for this information at the time of booking, however, if you don't have it to hand you tell us later by calling call 0800 504 505 or add it to your booking online via Manage My Booking: <https://travel.saga.co.uk/mytravel/login.aspx>

Please note Manage My Booking is only available more than 30-days before your travel day.

A failure to provide the passport information prior to your departure date may result in you and your party being denied boarding. If you or a member of your party are denied boarding in these circumstances, this will be treated as a cancellation by you in accordance with section 7 and cancellation charges will apply as per the table in Section 9.

Visas and ETAs: Unless we advise you otherwise at the time of booking, your specific passport and visa requirements, and other immigration requirements are your responsibility, and you should confirm these with the relevant Embassies and/or Consulates. We do not accept any responsibility if you cannot travel because you have not complied with any passport, visa or immigration requirements.

From 2025 it is expected that a full British citizen resident in the UK will need an ETIAS travel authorisation in order to enter most EU member states. You will be responsible for obtaining this authorisation before travel and you are also responsible for ensuring that you do not breach any restrictions governing your length of stay in these countries. If you are a British citizen resident in the UK, you may wish to refer to government advice at <https://www.gov.uk/browse/abroad>.

Optional Activities: Any optional activities including, but not limited to, excursions, entertainment, amenities, activities (including Explore Ashore activities) and other tours ('Optional Activities') that you may choose to book or pay for whilst you are on your cruise are not part of your cruise package. Full details of the Optional Activities available will be provided in the Explore Ashore booklet before you travel. Details will also be available to you onboard. We cannot guarantee that the Optional Activities will be available during your cruise and they will only operate if

a sufficient number of people wish to take part. If you intend to take part in any Optional Activities, please check your insurance policy to ensure that you are covered for anything that may be considered hazardous. If you are in any doubt, you should contact your insurer.

Mobility and assistance: Our ships have a limited number of cabins adapted for use by those with restricted mobility and we are limited as to the number of disabled passengers or passengers with reduced mobility that we can carry. We reserve the right to refuse the carriage of any person if carrying such a passenger would put us in breach of any applicable safety requirement or law. We also reserve the right to refuse carriage if the design of the vessel and/or the port infrastructure and equipment would make carriage unsafe or not operationally feasible. We reserve the right to require that a disabled passenger or a passenger of reduced mobility is accompanied by another fare paying person capable of providing assistance to ensure compliance with any applicable safety requirement or law or if the design of the vessel and/or the port infrastructure and equipment means that a disabled passenger or person of reduced mobility cannot be carried in a safe or operationally feasible manner without the assistance of another person. Please advise us at the time of booking if you or any member of your party has reduced mobility, requires a specially adapted cabin or would require assistance in an emergency, or as soon as possible before departure should there be a change in circumstances. This is essential as a risk assessment may need to be carried out prior to your departure. If you do not inform us of such a condition we will not be liable if we or another travel services provider is unable to accept you or any member of your party as a passenger. Under passenger rights law, if you are disabled or have difficulty moving around, you can receive assistance when you fly. This free service is available to anyone with mobility problems, for example, because of your disability, age or a temporary injury. To take full advantage of the service you need to book at least 48 hours in advance of your flight. Please contact us as soon as possible prior to your departure. You can also visit our website at saga.co.uk. Please note that personal daily care cannot be provided by any member of the ship's staff.

Health formalities: We will advise you with your booking confirmation or, if later, upon becoming aware of any vaccinations that are required as a condition of entry to the country(ies) that you are visiting. We recommend that you consult your doctor at least 12 weeks before departure, and they will advise you about any other vaccinations required. You may wish to refer to government health advice for your destination at www.gov.uk/foreign-travel-advice. Please note: In the interests of the health and safety of fellow passengers, it is a condition of travel that passengers must use the hand sanitisers provided when embarking and disembarking our ships.

Food allergies or specific dietary requirements on cruises: If you've got any food allergies or specific dietary requirements, it is important that you advise us at the time of booking. It is also essential that you make the maître d' aware of your allergies or dietary requirements after arriving on board and ask for information about ingredients before eating. Guests are also reminded that any required medications should be kept with them at all times.

19. TRAVEL ADVICE AND INFORMATION

- The British Foreign, Commonwealth and Development Office Travel Advice Unit provides up-to-date advice and safety information for British nationals travelling abroad. We recommend you regularly check this information by visiting fco.gov.uk/travel.
- Where a meal or snack is included on your flight, this is provided by the airline on a complimentary basis and has no cash value. Should the airline not offer this service for whatever reason, or your flight is amended to an airline which does not give refreshments, no refund shall be made.

- Banned or restricted air carriers: Regulation (EC) No. 2111/2005 came into force in January 2006, establishing a Community list of air carriers subject to an operating ban within the Community. The list is available at <https://ec.europa.eu/transport/modes/air/safety/air-ban>
- We cannot guarantee the class of your rail travel (if relevant). We will notify you if your preference is unavailable for all or part of your journey and explain your options.
- In respect of VIP door-to-door service transfers, customers may have to share use of the vehicle with customers on different bookings save where the booked service is private.
- Where possible, Saga may facilitate pre-booking of seats and other ancillary items where offered by our transport suppliers. This may be subject to transport supplier charges and Saga administrative fees. Actual seat numbers booked by us cannot be guaranteed as there may be changes for airline operational, safety or security reasons. However, the airline will, where possible, re-accommodate your seats together and match your seating preferences. Where this is not possible then we will refund any applicable seating charges paid to us for the flights affected.
- We cannot accept responsibility for any purchases made on your cruise, either individually or when taking part on a tour or excursion. A recommendation to visit a venue is not a recommendation to purchase and the customer does this at their own risk.
- Due to local conditions in some ports, we may be unable to use the most accessible gangway. Passengers may be required to negotiate a steep gangway and/or steps. For customers who are unable to walk unaided or require a wheelchair/scooter, it may be necessary to remain on board.
- If you have any special difficulties or needs, such as a particular diet, you must notify Saga on 0800 373 034.

20. TRAVEL AGENTS

When you buy a flight-based cruise through a travel agent, all monies you pay to the travel agent are held by them on behalf of and for the benefit of the Trustees of the Air Travel Trust at all times. This is subject to the agent's obligation to pay it to us for so long as we do not fail. If we fail, any money held at that time by the agent, or subsequently accepted from you by them, is and continues to be held on behalf of and for the benefit of the Trustees of the Air Travel Trust without any obligation to pay that money to us. When you buy a cruise not including a flight, all monies you pay to the travel agent are held by them on our behalf at all times.

