SEND TO Secretary@fmc.gov sUBJECT LINE: Docket #20-15 Comments on PVO Financial Responsibility Rulemaking.

October 3, 2021

Dear Sirs:

I recently had the opportunity to read an article by NBC 5 Responds concerning reimbursement from cruise lines over cancelled cruises and wish to add my sentiments as well.

The two cruises I had booked were both with Holland America Cruise Line, both on the same ship, ROTTERDAM.

The first cruise was booked on 7/19/21 for a sailing date of 1/16-1/23/22. I used my credit card to leave a deposit of $700 for this cruise at the time of booking, along with an additional fee of $549 to pay Ships Service for the use of a Retreat Cabana for the entire week on board. Both were paid on 7/19/21 for a total of $1249.

The second cruise was booked on 8/31/21 for the sailing date of 11/3-11/7/21. This was the ship's initial Maiden voyage leaving from the USA and we wished to be a part of the ceremonies and events to take place. The cruise price ($1108.00) was paid entirely on 8/31, as well as additional charges for water beverage charge, flowers, internet services and reservations at one of their specialty restaurants for the entire cruise. These extra prices totaled $499.90, which were also paid in full on 8/31.

On 9/29/21, we received an email from Holland America Cruise Line informing us that our 11/3 cruise had been changed and now would leave on a different date of 11/5 and would be extended for another date, arriving home on 11/10/21, that the ports had changed (we had booked this cruise with a specific port in mind-Key West, which was no longer on the itinerary for this new cruise) and that the rates would be re-calculated and that services such as flights, hotels, etc should be provided in order for them to review on a case to case basis for consideration. As we already live in Florida and would be driving to the embarkation port with no hotel stays, this did not apply to our situation.

When we received this email, because the changed/additional date(s) were not conducive to our situation, along with the port no longer sailing to, we decided to cancel this cruise completely. In their email, they provided us with a link in order to cancel this booking, along with a statement, "we will refund all funds paid to Holland America Line in full. Please click here to let us know whether you would like to accept this booking no later than October 30, 2021." We did so and informed them of our desire to completely cancel the cruise.

After completing the form, I followed up with a phone call to Holland America Line and spoke with agent Danielle at 1:26 pm and was told that refunds are usually reimbursed 10-14 days and also added that she knew it could take up to 30 days. When I did not receive a confirmation email stating that I had cancelled the cruise, I followed up with another phone call and this time (1.5 hrs later) and spoke with agent Libby who informed me that she "saw that we cancelled the cruise" although when I went back online again on HAL's site, it still had my cruise posted (the original one, not even the newer one which they designated). She told me that although the form was submitted, there was no refund process yet seen at that time.

On 9/30/21, I contacted my credit card company (which was used to book this cruise and additional services and advised them of the situation. I was advised that the merchant had up to 30 days to reimburse for services not performed but that the credit card company would institute a dispute for these fees 10 days after my phone call, effective 10/9/21. The total fees to be disputed on 10/9/21 are $1607.90 for this November 3, 2021 cruise.

Here is the information for the second cruise. We booked this cruise for 1/13/22 on 7/19/21 and gave a $700 deposit. After booking the cruise, we paid an additional $549.00 on 7/19/21 for the use of a Retreat Cabana for the duration of the cruise, thus totaling $1249.00. The final payment of $2140.00 for the balance of this cruise is due 10/13/21 and had not been paid up to this time.

Because we were not happy with the circumstances of the events concerning the first cruise, along with other personal issues which had not arisen at the time that we booked this January cruise, and the fact that we would have to pay out additional monies when we had not even received confirmation or reimbursement from the first cruise, we decided to cancel this cruise as well, this time through our Travel Agent whom we had used to book this cruise initially. On 10/1/21, this cruise was cancelled, with the appropriate paperwork handled by the Travel Agent. We received confirmation of the cancellation and when we went to HAL's site, did not even see this booking listed (as opposed to the initial one which still more or less implied we were still booked for the November cruise). I did not have the opportunity to contact my credit card company but will do so on 10/4/21 to advise them of these changes as well, provide the necessary information to them to start a dispute for reimbursement for these charges.

These are trying times, for sure, for people, for companies, for countries throughout the world. People are out of jobs or afraid to venture back into the workforce because of Covid. Companies have lost business, cut staff, or completely closed due to covid and the economic circumstances of today's events. Cruises are not a necessity (except perhaps to the staff who work onboard and behind the scenes) but are a luxury afforded to us passengers and they should be held accountable to do the right thing in a timely fashion and provide documentation of what has transpired. Granted, I get that they have experienced tremendous losses over the past 1.5 years and have had to sell ships, lay off staff, reimburse passengers for lost cruises or provide on-board-credit for future cruises. But, we paid our hard earned monies in good faith for services rendered and expect these cruise lines to be honorable and to fulfill their end of the bargain.

Therefore, I am asking that The Federal Maritime Commission take my sentiments under consideration when you vote on the proposal later this year and be an advocate for the passengers, who merely go along for the ride and are at the beck and call of the big money cruise lines.

Sincerely,

Marian L Young