

General Terms and Conditions

These Terms and Conditions are effective for bookings made as of November 1, 2024.

IMPORTANT NOTICE

*Please read the terms and conditions of this Guest Passage Contract (the “**Contract**”) carefully as they constitute the complete and entire legally binding agreement between you and Hurtigruten Americas, Inc. as to the subject matter discussed below. Please pay particular attention to the terms and conditions as they include limitations on our liability and your right to sue.*

This Contract applies to the sea passage as well as to all other products or services of any kind whatsoever provided for or arranged by Hurtigruten Americas, Inc, their agents or independent contractors. These terms and conditions represent the entire agreement and a binding contract between Hurtigruten Americas, Inc. and the customer. These provisions supersede any oral or written representations. Any change in these provisions must be in writing signed by the president of Hurtigruten Americas, Inc. The transports of passengers, baggage and vehicles is subject to the provisions of the Act no. 39 of 24 June 1994 Norwegian Maritime Code, as amended (**‘Norwegian Maritime Code’**). A copy of the Norwegian Maritime Code in Norwegian and in English, are on file with Hurtigruten and available upon request. The terms and conditions of this Contract are drawn up in accordance with the Norwegian Maritime Code. However, in case of conflict between this Contract and the Norwegian Maritime Code, this Contract shall take precedence.

1. YOUR CONTRACT

Your Contract partner is Hurtigruten Americas, Inc. When used in this Contract, ‘you,’ or ‘customer’ means each person whose name appears on the face of the ticket and/or who uses the ticket for passage on the cruise described in the ticket and their successors and assigns, including Transferees (as defined below). ‘Hurtigruten’, ‘we,’ and ‘us,’ means Hurtigruten Americas, Inc. and its subsidiary, affiliate, and parent companies, agents, assigns and vessels they own or charter.

If you are booking your travel or cruise through a travel agent or if any other person is booking or paying for your travel or cruise (or both)—for example, a person buys you a cruise as a gift—that person buying the cruise for you, booking or otherwise paying on your behalf, or communicating with us on your behalf, will be considered as and referred to in these terms and conditions as your **“Agent.”** Depending on your relationship with your Agent, that person may be authorized to book on your behalf, pay on your behalf or both or conduct other activities in your name. In any case, when we use the term “you” in these terms and conditions in connection with your obligations or requirements (payment, confirmation of accurate, information, etc.), you may fulfill the requirements on your own or you may use your Agent to fulfill them, as applicable. However, all waivers, confirmations of authority, indemnities and releases shall be deemed made by you, personally, and not your Agent unless otherwise agreed to between you and your Agent. In addition, each customer acknowledges and agrees that **our obligations are only to customers, and not to any Agents as we have no contractual relationship with nor any obligations to any Agents** and also that **we are not responsible or liable for any claims or issues arising out of your relationship with your Agent(s).**

When you book travel or a cruise with us, this Contract is regarded as binding once Hurtigruten receives the first payment from you that is required under section 3 below. Hurtigruten is then responsible for delivering the products/arrangements you have booked while you are financially responsible for the booking. The moment you make a booking you are confirming at the same time that you have the authority to accept these terms and conditions on behalf of yourself and any travel

companions (*i.e.* other customers). For clarity, and as indicated above, when we say “you” in this paragraph (and certain others as indicated), we mean either you or your Agent, as determined between you and said Agent and as long as the Agent does have the authority to accept these terms and conditions on your individual behalf and on behalf of all other listed customers.

You accept responsibility for payment to us for all customers in your booking. The customer is solely responsible for ensuring that the actual reservation corresponds with the booking made. As the person making the booking you are also responsible for ensuring that the names on all documents are correct and in accordance with the passports of all customers for whom you are making the booking. As the person making the booking you will also be responsible for ensuring that all travel companions in the booking are kept fully informed of what was booked and any changes that may arise. If you are booking your trip via an Agent, all communication shall take place via the Agent. Note that certain Agents may have additional terms and conditions that you will be subject to when booking travel through them. Always quote your booking number when contacting Hurtigruten.

For security reasons all adult passengers are required to provide contact information, including phone number and e-mail. We will not issue travel documents before we have received this information.

We reserve the right to assign our rights and obligations without your prior consent under these terms and conditions, the booking confirmation and the full and entire travel package Contract between you and us to another company within the Hurtigruten group. In such cases you shall receive an advance notice of such assignment from us.

2. GOVERNING LAW AND FORUM SELECTION CLAUSE

ANY DISPUTE ARISING OUT OF OR IN CONNECTION WITH THE PASSENGER TICKET, THESE TERMS AND CONDITIONS AND YOUR CRUISE SHALL BE DETERMINED EXCLUSIVELY BY THE COURTS OF OSLO, NORWAY, THE JURISDICTION TO WHICH WE AS THE CARRIER, AND YOU HEREBY SUBMIT OURSELVES. THESE TERMS AND CONDITIONS SHALL BE GOVERNED BY THE LAWS OF NORWAY.

3. PAYMENT

Payment is due as follows:

- i. If you book 90 days or more before your scheduled departure date a non-refundable deposit of 25 % shall be paid when you book. The balance is due 90 days before your scheduled departure date. No second invoice will be sent. Travel documents will be issued 7 to 14 days prior to departure.
- ii. If you book less than 90 days before your scheduled departure date the full price is payable when you book.

If you fail to make any payment by the date on which it is due under this Contract, Hurtigruten reserves the right to cancel the booking, keep the deposit and demand a cancellation fee in accordance with Section 11 below. In the event of special promotions, the total amount may be due immediately at the time of booking. Your travel documents will be sent as soon as Hurtigruten has received full payment.

4. HEALTH, SAFETY AND FITNESS TO TRAVEL ON THE SHIP; DISABILITY OR OTHER MOBILITY CONCERNS; PREGNANCY; CONSENT TO MEDICAL TREATMENT

General Health and Safety.

To make sure we are able to carry you and our other passengers safely and, in particular, in accordance with applicable safety requirements and laws established by international and U.S. law,

including the laws of the ship's flag state, **you represent and warrant that you are fit to travel by sea and that your conduct or condition will not impair the safety of the ship or inconvenience the other passengers.**

Notification of Special Conditions; Mobility Concerns; Mobility Equipment

As soon as possible during booking and, in any case, before boarding, you must notify us of any medical condition for which you or any person accompanying you may require either medical attention or accommodation during the cruise, including but not limited to food allergies, the requirement to bring medical or mobility equipment on board (including a wheelchair) or the requirement for a service animal. **The customer assumes all risks arising out of the customer's personal medical condition prior to the cruise, whether or not that condition is disclosed to Hurtigruten. If you or anyone in your party requires the use of a wheelchair, you must provide your own.** Hurtigruten strongly recommends—but does not require—that customers with physical disabilities or medical conditions that may require special assistance before, during, or after the cruise be accompanied by someone who is able to assist both ashore and at sea, as Hurtigruten is unable to offer such services. **Medical facilities are not available aboard the ship,** and there may be circumstances beyond Hurtigruten's control that may prevent or delay a medical evacuation or disembarkation.

Please note that we may decline to carry certain medical or mobility equipment where it is not safe to have such devices or equipment on board or where we have not been notified sufficiently in advance to permit us to investigate the potential risks associated with same nor whether reasonable accommodations might be made.

Moreover, certain international or local safety requirements, standards and/or applicable laws relating to design, construction or operation of the vessel, docks, gangways, anchorages or other facilities on or off the vessel may restrict access to facilities or activities for persons with mobility, communication or other impairments or special needs. **The captain shall have sole discretion to determine whether physical conditions may prevent a customer from going ashore in such situations.**

General information about a trip suitability for persons with reduced mobility is provided in the sales and marketing material for that trip and specific information is available upon request.

Refusal to Embark; Additional Requirements.

We reserve the right to require you to produce medical evidence of fitness to travel to assess whether we can carry you safely in accordance with the above-referenced laws and requirements and our industry standards. **If we consider it necessary, we are entitled to administer a health questionnaire prior to boarding which may include questions about your exposure to certain infectious diseases.** If it appears to us, the ship's captain or our nominated medical representative that you are unable or unfit to travel, likely to endanger your own safety or the safety of any other passengers or our crew, likely to be refused permission to land at any port, or likely to render us liable for your or any other passenger's maintenance, support or repatriation, **then we, including through the ship's captain, shall have the right to take any of the following actions to which you consent, as applicable, by your entering into this Contract:**

- i. Refuse to embark you at any port;
- ii. Disembark you at any port;
- iii. Transfer you to another berth or cabin;
- iv. If Hurtigruten's nominated medical representative considers it advisable, to place or confine you or to transfer you to a health facility at any port, at your expense;
- v. To administer first aid and administer any drug, medicine or other substance or to admit and/or

confine you to a hospital or other similar institution at any port provided that the ship's nominated medical representative or captain considers that any such steps are necessary for your safety, health or wellbeing or the safety, health or wellbeing of other passengers and the crew.

Consent to Medical Treatment; Disclaimers of Liability

Without affecting our general or specific disclaimers or limitations of liability elsewhere in this Contract, Hurtigruten shall not be liable for any aspect of medical treatment provided to the customer, including, but not limited to, the consequences of any examination, advice, diagnosis, treatment, prognosis or other services that such doctor or medical personnel may furnish the customer. It may be necessary for the customer to obtain shoreside medical service during or after the cruise in countries other than the United States in which a different standard of medical care applies than to which the customer may be accustomed. Hurtigruten makes no warranty as to the quality of any such medical services. **If a doctor or other medical personnel is aboard as an independent contractor of Hurtigruten, and if in the opinion of such personnel, the customer needs medical attention, and if after embarkation the customer is unable to re-quest or authorize such treatment, the customer hereby consents to treatment by such individuals, or by a physician designated by Hurtigruten.** The customer shall be charged for, and shall pay for, medical services and for medication and supplies used for his or her medical treatment. The customer shall also be responsible for the payment of any medical expenses incurred ashore.

Finally, if we refuse to embark you for health and safety-related reasons or because we consider you otherwise unfit to travel, we will not be liable for any loss or expense you incur as a result, nor shall you be entitled to any compensation from us.

Pregnancy

Pregnant women are welcome onboard our cruises up to their 24th week of pregnancy (*i.e.* through week 23) , however, we recommend seeking medical advice before travel at any stage of pregnancy. For the sake of the mother and baby, we may also require a medical certificate if we feel the situation warrants it. **We do not permit pregnant women to travel with us who are more than 23 weeks into their pregnancies.**

5. PRICES

The fare set forth in this Contract is stated in U.S. dollars, is per person based on double occupancy and does not include land arrangements or services, unless otherwise expressly agreed in writing by Hurtigruten.

The fare does not include items of a personal nature, including but not limited to, laundry, liquor, beer, or wine, unless otherwise indicated. The full and correct price of the trip is given before a booking is confirmed, except as set forth below.

The fare includes taxes, fees, port expenses, and charges imposed by governmental or quasi-governmental authorities. Hurtigruten reserves the right to add certain specified additional charges to the price of your booking such as, for example, a fuel surcharge, in the event that there may be increased costs or if an airline raises rates or imposes surcharges up to 30 days before departure.

Hurtigruten reserves the right to collect the fare in effect at the time, and as a condition, of embarkation. Should prices be reduced as a result of the same changes mentioned above, the price adjustment will be credited to you. In the event of price increases of more than 10 percent, you retain the right to cancel your booking at no charge, with a full refund of all amounts paid. Should you wish to cancel your booking as mentioned above, notification of this must be received by Hurtigruten at the below address, at least 14 days from the date of the new invoice showing the increase in price.

6. AIR TRAVEL

You may choose to book your airfare through Hurtigruten. However, all such arrangements are made by us solely as your authorized agent and for your convenience and are at your risk. Air travel providers, owners, and operators are independent contractors and are not acting as agents or representatives of Hurtigruten. Hurtigruten does not undertake to supervise or control such independent contractors or their employees, and makes no representation, express or implied, as to their suitability or safety. Hurtigruten shall not be liable for any delay, damage, injury, death, or loss of any kind whatsoever due to the acts, omissions, or negligence of any air travel providers, owners, operators, or their employees or agents. The prices specified for air travel on Hurtigruten's website or in other advertising materials are based on available seats in the lowest pricing category for flights. If these seats are not available at the time of booking, Hurtigruten will seek to offer the lowest available flight price. The flight price will be quoted upon request and the quote will be provided within one to two business days. If we are required to book the airline's published fare for you, once you accept the quoted flight price, you may be required to pay that amount in full within 24 hours of your acceptance and we will notify you when we give you the quote if that is the case; otherwise, the flight fare will remain part of the total amount you owe and due as set forth in Section 3 above. Please note that some flight prices require a local airport fee to be paid in cash by the customer. Such costs are not included in the agreed price for the booking.

Airline tickets issued may not be reissued or exchanged for another air carrier or routing. Cancellation or re-booking charges will be assessed by the airline for any changes and these additional costs are the sole responsibility of the customer.

According to the European Parliament and Council Regulation no. 261/2004 you have the right under certain circumstances to a refund and/or compensation from the airline if you are refused boarding of the flight or in cases where flights are cancelled or take-off is extremely delayed. You must claim such refund or compensation directly from the airline company. Refunds in such cases will not automatically give you the right to a refund of your costs from us. In cases where delays can result in the right to cancel a flight with the selected air travel provider, this will not automatically give you the right to cancel or receive a refund for any other arrangements with us, even if they were agreed on in connection with the flight concerned unless and to the extent we caused the delay.

6A. – ASSURED ARRIVAL PROGRAM (HURTIGRUTEN-BOOKED AIR ONLY — NORTH AMERICAN CRUISES)

Where flights to or from your voyage have been booked through Hurtigruten as part of our Assured Arrival Program, we will, subject always to availability and operational feasibility, provide assistance where your flight is delayed, cancelled, misconnected or otherwise disrupted and that disruption affects your ability to join your voyage.

With the Assured Arrival Program, we will use reasonable efforts to:

- a) rebook you on the next available flight to the embarkation port; or, where this is not feasible,
- b) rebook you to the next feasible port of call, as determined by us in consultation with the vessel's operations team; and,
- c) arrange necessary ground transportation and/or hotel accommodation associated with revised routing.

Any such arrangements are subject to our discretion and to operational, safety, and legal considerations.

The Assured Arrival Program does not apply to:

- a) flights not booked through Hurtigruten;
- b) disruptions arising from guest acts or omissions, including no-shows, failure to hold valid travel documentation, voluntary itinerary changes, or failure to comply with carrier requirements; or
- c) independent travel or land arrangements not purchased from Hurtigruten.

Assistance under this Section is limited to logistical support as described above. It does not give rise to any additional compensation or remedies beyond those expressly set forth. If, despite our reasonable efforts, you are unable to join the voyage, we will coordinate the best available solution based on operational feasibility, routing options, and vessel constraints. Nothing in this Section obliges us to reimburse you for costs you incur independently without our prior agreement.

Assistance offered under this Assured Arrival Program is supplemental and does not replace or extend your rights against the airline. For clarity, the Assured Arrival Program does not affect any rights or obligations you may have with any airline under applicable law. You must submit any claims relating to flight delays, cancellations, denied boarding, or baggage issues directly to the carrier or through any applicable compensation scheme.

7. NAME CHANGES; TRANSFER OF BOOKINGS

If you wish to change one or more names on your booking(s) (*i.e.* transfer your booking to another person) after you make your first payment and this Contract becomes binding, you may do so before departure on the following schedule below for a **minimum administrative fee of USD \$50.00** per change, payment of which will be a condition of embarkation.

- 15 days or more before departure for all Hurtigruten cruises

Please note that for direct bookings, you must request changes in writing by email to reservations@hurtigruten.com. If you have booked through an Agent, **please contact your Agent to make the required changes.**

Hurtigruten will consider any name changes other than to correct minor typographical errors a transfer of the booking to the applicable person (the “**Transferee**”). You represent and warrant that (a) the Transferee satisfies all the requirements of this Contract and the applicable bookings; and (b) you have informed the Transferee of this Contract and that s/he/they will be subject to its terms as if they had originally made the booking, **except that** you and the Transferee will be jointly and severally liable and responsible for any amounts due under this Contract.

Please also note that the cost of your expedition may increase if you were entitled to a discount or other promotional benefit but your Transferee is not.

Changes in air travel and other arrangements such as shore excursions may also be subject to change fees and/or increases by the carrier, for which the customer shall be solely responsible, including for any such arrangements Hurtigruten has made on your behalf, including airfare, as described in section 6.

8. OTHER CHANGES TO BOOKINGS BY CUSTOMERS

If you wish to make changes to your bookings or travel arrangements other than those permitted in section 7 after this Contract has become valid, such as adding individuals to your booking(s), removing an excursion from your booking or removing a night from a hotel stay, Hurtigruten will make every effort to accommodate your requests; however, additional changes may not be possible and are ultimately in Hurtigruten’s sole discretion. As in section 7, Hurtigruten reserves the right to charge you an administrative fee of USD \$ 50.00 per change, payment of which shall be a condition

of embarkation. **Please contact** reservations@hurtigruten.com or call 866-280--0642 to discuss changes.

Also, and as indicated in section 7, certain types of changes, such as changes in air travel and other arrangements such as shore excursions, may also be subject to change fees and/or increases by the carrier or other providers and may otherwise result in an increase in the overall price for the booking, for which the customer shall be solely responsible. Ground transfers (for example, bus rides) purchased through Hurtigruten are not refundable. Please review the documents and instructions for transfers that were sent to you. Missed transfers are not the responsibility of Hurtigruten and there is no reimbursement available.

If Hurtigruten is not able to accommodate your requests as described above, and if you decide to proceed with the requested changes regardless, we shall treat your request as a cancellation and rebooking of the original bookings and incur all associated fees pursuant to section 11 of this Contract.

9. TRANSFER OF BOOKING

Except as explicitly permitted herein, this Contract is personal and cannot be assigned, sold, or transferred to persons other than the customer without the express written consent of Hurtigruten.

10. TRAVEL PROTECTION PLAN

We recommend that all passengers purchase a travel protection plan to help protect you and your trip investment from unexpected events such as cancellations, delays, and medical emergencies. For some destinations, travel insurance is required. Please read the cancellation policy below.

11. CANCELLATION BY CUSTOMER

You or anyone in the booking have/has the right to cancel the booking at any time. All cancellations must be done in writing by the person who has made the booking. The cancellation is effective on the date that Hurtigruten receives the cancellation request at the address provided in this Contract. Please note: There is no refund on bookings that cost less than USD \$1,340.00 (including taxes and additional charges). Cancellation fees are calculated according to the following schedule for all other bookings:

Number of days before departure when the Cancellation Letter is received by Hurtigruten * Charges as a % of the total package cost **

- Total package cost * | 100% **
- 90 or more days * | 25% **
- 60-89 days * | 50% **
- 30-59 day * | 75% **
- Less than 30 days * | 100% **

For trips that are based on pre-paid flights, including any airfare we book on your behalf, the airline company's booking and cancellation rules will apply to the air portion. Any trip protection costs will be additional to the agreed price for the booking. The same applies to any connection travel that does not form part of this booking. You will be responsible for all such costs. There is no refund of any or all of the booking price for customers who do not show up at the pier for embarkation or who disembark prior to the end of their ticketed cruise itinerary. Should the customer's cabin include several people, partial cancellation will result in the application of the above penalties to the persons who have cancelled and the remaining customers being charged the applicable prices for the revised number of customers in the cabin. If you have to cancel your booking for reasons that are covered by your travel protection plan, you must apply for a refund from your insurance company for the

cancellation fee of your own accord. Insurance premiums are not refundable. Cancellation charges are calculated based on total fares paid to Hurtigruten for all trip components. Cancellation charges will apply notwithstanding that Hurtigruten is able to rebook the cabin in question.

12. CANCELLATION, DEVIATION, OR SUBSTITUTION BY HURTIGRUTEN

You agree that Hurtigruten has the sole discretion and freedom to direct the movements of its vessels, including the right to proceed without pilots, tow or be towed, assist other vessels; deviate from the customary or advertised course for any purpose that is sufficient in the judgment of Hurtigruten or the vessel's captain, including but not limited to offering or rendering assistance in an effort to preserve life or property; and put in or back in to, or call or stop at any port or place. Hurtigruten shall not be required to provide you prior notice before exercising its discretion on any of these matters, and shall not incur any liability to you for any loss, damage, or delay, whether consequential or otherwise. Hurtigruten shall at all times have the absolute right, without liability to you, to take all actions necessary to comply with orders, recommendations or directions from any governmental entity or persons purporting to act with such authority, including but not limited to those pertaining to health, security, immigration, customs, or safety.

Hurtigruten reserves the right to cancel any cruise or booking without liability or compensation to you, provided such cancellation is due to circumstances that are beyond Hurtigruten's control, including but not limited to acts of God, war, piracy, terrorism, civil strife, labor conflicts, weather conditions, perils of the sea, mechanical breakdown, or collisions ('force majeure events'). If as a result of a force majeure event, Hurtigruten determines that proceeding to, attempting to enter, entering, or remaining at a port may expose the ship to risk, loss, damage, or delay, the customer and his or her baggage may be disembarked at any port or place at which the ship may be or call, at which time Hurtigruten's responsibility under this Contract shall cease and the Contract shall be deemed to have been fully performed.

Hurtigruten reserves the right to omit, alter, or curtail any shore excursions at its sole discretion. Hurtigruten reserves the right to substitute any vessel in place of the vessel on which you booked passage for any reason, including reasons based on Hurtigruten's fault, without liability for loss or damage of any kind whatsoever. If a deviation to a cruise is minor, of a kind that the customer should have anticipated occasionally occurring, or the occurrence of which is beyond Hurtigruten's reasonable control, then Hurtigruten shall have no obligation to pay a refund to the customer. If a deviation is not minor, or Hurtigruten cancels a cruise, Hurtigruten shall provide a refund commensurate with the portion of the trip that did not take place.

13. CUSTOMER'S AGREEMENT TO ABIDE BY HURTIGRUTEN REGULATIONS AND CAPTAIN'S ORDERS

You agree to abide by Hurtigruten's rules and the ship captain's orders at all times while aboard Hurtigruten's vessels. Hurtigruten reserves the right, without liability of any kind, to refuse passage to, disembark, or confine to a stateroom, any customer who may be suffering from any contagious or infectious disease, refuses to obey this Contract or the Captain's orders, endangers the safety of himself or herself, other customers, or crew, or whose presence, in Hurtigruten's sole discretion, may be detrimental to the comfort, enjoyment, or safety of other customers, the vessel, or the crew.

Each customer may bring aboard the ship a reasonable amount of clothing and personal effects without charge, subject to airline restrictions. However, you must not bring or cause to be brought aboard any Hurtigruten vessel any of the following items: illegal or controlled substances, fireworks, live animals (except service or guide animals), weapons, firearms, explosives or other hazardous materials, or any other items prohibited by applicable law. You shall not solicit anyone on board for any commercial, professional, or charitable purposes. Hurtigruten reserves the right to disembark or

refuse to embark anyone failing to comply with this provision. In such cases, Hurtigruten shall have no liability whatsoever to the customer for any refund or any other related loss or expense to the customer and any accompanying customers. In any port or any place, we reserve the right to refuse to take on board and the right to disembark customers who, according to the ship's authorized personnel, may be refused permission to land on new ports of call by local authorities or that may be suffering from a contagious or infectious disease, or whose presence could be detrimental to customers or the crew's welfare. In cases where the ship or individual customers are in quarantine (customers may have to remain in the berth or are instructed by authorized personnel on board if he/she or any other person in the berth shows symptoms of illness or can be regarded as a danger to other customers), we do not have liability for any costs that result, and in such cases there will be no rights to refunds or compensation.

14. COMPLAINTS

Should you believe that you have grounds to complain about an arrangement, the conditions must be pointed out underway to the applicable travel guide, crew, and/ or representatives of hotels/car hire companies, airlines, etc., who will seek to correct any errors. You are also obliged to minimize your own losses as far as possible. If the incident is not addressed satisfactorily on-site, you may send in a written complaint. Any written complaints must be submitted to the travel agency where the booking was made or directly to Hurtigruten. The complaint must contain the reservation number and a description of the incident as well as any claims made. Hurtigruten makes no guarantee of any redress or particular response to any complaints.

15. LIMITATION OF LIABILITY

Without affecting our specific disclaimers and limitations of liability elsewhere in this Contract, Hurtigruten's liability is limited to you under this Contract. Hurtigruten shall not be liable to you for any loss, injury, death, property damage, delay, or harm of any kind caused by or arising from events outside of Hurtigruten's reasonable control, including but not limited to acts of God, war, piracy, terrorism, civil strife, labor conflicts, weather conditions, perils of the sea, mechanical breakdown, or collisions. In addition to our disclaimer of liability as to your relationship with your Agent set forth above, Hurtigruten shall not be liable or responsible to the customer in any way for any injury, death, illness, delay, loss, or damage not shown to be caused by Hurtigruten's negligence or fault. Hurtigruten is also not liable for damages for emotional distress, mental suffering, or psychological injury of any kind that does not result from a physical injury to the customer, actual risk of physical injury to the customer, or intentionally inflicted by Hurtigruten.

FOR ALL CRUISES THAT DO NOT EMBARK, DISEMBARK OR CALL IN A UNITED STATES PORT, HURTIGRUTEN SHALL AT ALL TIMES BE ENTITLED TO ANY AND ALL LIMITATIONS OF LIABILITY, IMMUNITIES, AND RIGHTS SPECIFIED UNDER THE 'CONVENTION RELATING TO THE CARRIAGE OF PASSENGERS AND THEIR LUGGAGE AT SEA' OF 1974 (AS AMENDED BY THE 1976 'PROTOCOL TO THE ATHENS CONVENTION RELATING TO THE CARRIAGE OF PASSENGERS AND THEIR LUGGAGE BY SEA') (HEREINAFTER 'ATHENS CONVENTION').

In the case of personal injury or death, Hurtigruten's liability shall not exceed 400,000 Special Drawing Rights ('SDR') per customer per occasion (approximately USD \$ 565,000.00 as of August 26, 2020, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal). If the personal injury or death was caused by a shipping incident (defined as shipwreck, capsizing, collision or stranding, explosion, fire, or defect in the ship), Hurtigruten's liability is limited to 250,000 SDR (approximately USD \$ 355,000.00 as of August 26, 2020, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal), but can increase to 400,000 SDR unless Hurtigruten proves that the shipping incident occurred without Hurtigruten's

fault or neglect. Shipping incidents do not include incidents that result from acts of war, hostilities, civil war, insurance or natural disasters, or that result from intentional acts or omissions of third parties.

Hurtigruten shall not be liable for money, securities, and other valuables such as gold, silver, jewels, watches, ornaments, financial instruments, and works of art unless Hurtigruten has received them for safekeeping. Hurtigruten's liability for loss of or damage to luggage (defined as any article or vehicle carried by Hurtigruten under a contract of carriage, excluding articles and vehicles carried under a charterparty, bill of lading, or contract primarily concerned with the carriage of goods, and live animals), including any items received for safekeeping, shall not exceed 3,375 SDR (approximately USD \$ 4,800.00 as of August 26, 2020, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal).

Hurtigruten's liability for loss of or damage to cabin luggage (defined as luggage which the customer has in his or her cabin or is otherwise in the customer's possession, custody, or control), shall not exceed 2,250 SDR (approximately USD \$ 3,200.00 as of August 26, 2020, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal). Hurtigruten's liability for loss of or damage to vehicles, including all luggage carried in or on the vehicle, shall not exceed 12,700 SDR (approximately USD \$ 18,000.00 as of August 26, 2020, which amount fluctuates daily depending on the exchange rate as printed in the Wall Street Journal). IN ALL CASES, LOSSES SHALL NOT INCLUDE PUNITIVE OR EXEMPLARY DAMAGES.

16. NOTICE OF CLAIMS AND TIME TO SUE

Hurtigruten shall not be liable for any claims for personal injury, death, loss or damage to luggage or personal property, unless suit on such claims is commenced within two years from the date of disembarkation or, in the case of death occurring during the cruise, from the date when the passenger should have disembarked. For all other claims, Hurtigruten shall not be liable unless suit is commenced within one year from the date of disembarkation.

17. ACKNOWLEDGEMENT OF RISKS

There are certain unavoidable risks to the customer and the customer's property associated with being aboard a vessel and participating in shore excursions. These include, but are not limited to, rough and unpredictable weather and seas; collisions of ships or other vehicles; illnesses caused by consumption of food and beverages; slip and fall due to the motion of the sea or other causes; lack of access to medical services; civil unrest or terrorism; evacuation of the vessel in an emergency; unpredictable behavior of animals in the wild; and breakdown of equipment. The customer warrants that the customer and any passengers for whom the customer is responsible are fit to travel and warrants that the customer will only engage in those activities that are within the customer's physical ability and experience. The customer agrees to assume all the risks associated with sea travel and shore excursions.

18. NO LIABILITY FOR INDEPENDENT CONTRACTORS

You may be afforded the opportunity to contract with third parties acting as independent parties for the provision of shipboard personal services and shore excursions. You acknowledge that all shore excursions, tours, airline flights, ground transportation, and hotels are either operated by or are independent contractors. While Hurtigruten shall be entitled to collect a fee for such services, Hurtigruten does not supervise or control the actions of these independent contractors or make any representation either express or implied as to their suitability or competence. Hurtigruten, in arranging such services, does so only as a convenience for the customer and the customer is free to

use or not use those services. Hurtigruten does not assume any responsibility for or guarantee performance of any such independent contractors. Hurtigruten shall not be liable for any negligent, grossly negligent, or intentional acts or omissions of such independent contractors, nor for any loss, damage, injury, or delay to the customer or the customer's property in connection with such services.

The fees and costs for shore excursions, tours, airline flights, ground transportation, hotels, or any other services provided by independent contractors which the customer orders but does not use are neither refundable by Hurtigruten nor exchangeable.

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