

10 Things Your Cruise Line Won't Tell You

By [Chuck Colman](#) Published: November 10, 2005 [SMARTMONEY.COM](#)

1. "Our gain is your loss."

According to a recent press release, "The good news just keeps getting better for the 19 cruise lines and 16,700 travel agencies that are members of the Cruise Lines International Association." CLIA, which represents all the major American cruise lines and accounts for 97% of the North American cruise market, has reason to be optimistic. Its member ships carried 4.73 million North American passengers in the first half of 2005, up 9.4% from the same period last year.

The picture isn't so sunny for consumers; the average fare on Carnival Cruise Lines rose somewhere between 20 and 30% from 2004 to 2005, according to analysts. Oivind Mathisen, editor of Cruise Industry News, explains, "When a cruise hasn't been selling as fast as it should, [cruise lines] advertise bargains, mainly through travel agents or via mail to past customers." These days rooms are filling up more quickly than in the past, so there are fewer bargains to be had.

Savvy consumers should look for "shoulder season" departures, just before or after holidays, and off-peak in various regions: early spring in the Mediterranean, for example, or May or September in Alaska. Transatlantic crossings tend to be better values, too.

2. "Our engines break down all the time."

In March, Rex Pierce, a customer-service technician in Fort Worth, took his wife and three kids on a Carnival cruise departing from Galveston, Tex., for Cozumel and Calica, Mexico. Once on board, they were informed there was a small chance that repairs to the engine wouldn't be finished in time to reach both destinations. Passengers were given the chance to leave but, according to Pierce, were told "they thought they would get it running shortly." Though the ship made it out to sea, it never reached either port. Pierce feels cheated: "We lost five days of our lives."

"Engine problems are very common," says Ross Klein, editor of CruiseJunkie.com and author of Cruise Ship Blues: The Underside of the Cruise Ship Industry. A record Klein maintains on his web site shows that in the first half of 2005, roughly 10% of CLIA's 150 ships had to cancel some or all port calls due to engine problems.

As many disappointed passengers realize too late, they have little recourse. According to Ron Murphy, director of the Office of Consumer Affairs and Dispute Resolution Services at the Federal Maritime Commission, "Almost all tickets allow cruise lines to change itineraries at their discretion."

3. "This ship is a health hazard — it's just crawling with viruses."

Cruise ships are an ideal breeding ground for viruses: thousands of people in close proximity, eating food made in the same kitchen, inhabiting enclosed spaces that just a few days before housed someone else. In December 2002 the Norovirus made waves in the media after a series of outbreaks on Holland America, Disney and Carnival lines in which hundreds of passengers were infected. Unfortunately, the problem has not disappeared since then. Eleven outbreaks (as defined by 3% or more of passengers having been diagnosed) were recorded by the Centers for Disease Control and Prevention in the first half of 2005, up from seven in the first half of 2003.

Dave Forney, chief of the Vessel Sanitation Program at the CDC, says, "We've had several big outbreaks this year."

The CDC posts outbreaks on its [web site](#), but this information accounts for only a portion of world-wide outbreaks because the CDC monitors only those ships that include a U.S. port in their itinerary. Short of not going on a cruise, Forney says the best way to stay healthy is to wash your hands frequently and thoroughly with soap and water.

4. "Sure, we can take care of your plane reservations, but you'd do a whole lot better on your own."

Many cruise lines offer to book customers' airfare, with the guarantee that should there be a flight delay, they'll hold the ship or fly them to the next port. But customers pay a premium for this security. Mike Cordelli, a manager of information systems in New York City, has been on nine cruises and says he has had the cruise line book his plane tickets about half the time, but only after checking other available fares. "You often don't get to choose a flight, you may end up with some fairly lousy connections, stuff like that," Cordelli says. On several occasions, he has saved enough money by booking on his own to arrive in a port city a day early and spend the night in a hotel.

A spokesperson for Radisson Seven Seas Cruises admits, "Typically, guests can find a better fare on their own." He adds that customers who purchase airfare through the cruise line are indeed entitled to free ground transportation and additional support. But if they want to specify the carrier, route or schedule, "we charge them the difference" — roughly a \$50 to \$100 "custom airfare" fee in addition to the extra cost of the ticket, making for one very expensive security blanket.

5. "Think everything's included? Think again."

In 2004 Carnival Corp. brought in 75.6% of its cruise-related revenue through fares. The source of the other 24.4%? According to the company's annual report, "on board and other." If this seems like a large percentage for an industry that often claims its packages are "all inclusive," that's because only the basics are covered in the price of most cruises. Mathisen says, "You get most food, entertainment, soft drinks and coffee. You pay for alcohol, merchandise, for the spa, for pictures. All of these things are optional, but it's hard not to spend money on a cruise, because you are a captive audience." Newer ships like Royal Caribbean's Voyager Class have more activities than ever, including golf simulators, Internet cafes and ice-skating lessons — none of which is included in the cost of the cruise.

Another significant expense comes in the form of tips for the staff. Many cruise lines have begun charging a fixed gratuity for restaurant and custodial service, set at an average of \$10 per guest, per day. A CLIA spokesperson stressed that the amount varies by cruise line, and that passengers can almost always alter the percentage on request.

6. "Our 'gourmet' food is anything but."

Cruise lines are quick to tout the "fine dining" available on their ships, but in most cases the label is a misnomer. "On a few small ships, it's possible to create a dining experience that matches the finest dining ashore," says Deborah L. Natansohn, president of Seabourn Cruise Line. "On larger ships, however, the main dining venues will basically be serving banquet-style food." Typically, the kitchen staff knows about how many entrées will be needed, so they prepare that much in advance and finish it when the diners arrive. According to Natansohn, "This is different from what a fine-dining restaurant does, where the dish is cooked to order."

Large ships often provide alternative restaurants that do cook to order, but this special treatment comes at a price — one that isn't included in the cost of the cruise. As Douglas Ward, author of *Berlitz's Ocean Cruising & Cruise Ships 2006*, explains, "It's economics. If you don't charge enough money for your cruises, you have to lower the quality of the food." Ward says the smaller, reservations-only restaurants

on the big lines use premium ingredients, but charge up to an extra \$30 per person per meal. The bottom line: If eating well is important to you, be prepared to pay.

7. "We make money while you're off the ship, too."

Most cruises offer "shopping lectures" before docking in a port and hand out store maps to passengers. This service is usually provided by one of two contractors: The PPI Group and Onboard Media. Both firms promote only stores that pay for ads and pass on a portion of that revenue to the cruise lines. When asked about this arrangement, a Carnival spokesperson said, "It is disclosed to guests in writing that the stores pay an advertising fee."

Once a ship docks, passengers can either explore on their own or join a port excursion, in which they're shepherded via bus to beaches, historic landmarks and shopping areas. Excursions, which are not included in the cost of the cruise, are a "huge moneymaker" for cruise lines, according to Klein, who says, "One of the biggest ways you can save money is to not get drawn into [them]." Cordelli echoes the advice. While he feels excursions are sometimes helpful, especially in non-English-speaking countries, "it makes little sense to pay the cruise line four or five times what a taxi would cost you to get to a beach on St. Thomas, for example."

8. "Our insurance? You're better off looking elsewhere."

When traveling abroad, comprehensive medical insurance is a must. Unfortunately, coverage varies greatly from policy to policy: Some plans cover international trips of limited length, while others (like Medicare and Medicaid) provide little or no overseas coverage. Passengers can buy supplementary insurance through their cruise line, but such policies have holes. "As soon as you step off the ship [independent of an excursion], you're no longer covered," Ward says. An outside policy makes more sense and is often less expensive; Ward advises a policy specifically designed for cruises and warns, "make sure it includes emergency evacuation insurance," in case of a serious medical problem.

Web sites like InsureMyTrip.com allow you to compare plans that are often better and cheaper than those offered by cruise lines. For example, Holland America's medical coverage, included in one of its Cancellation Protection Plans, has a \$10,000 illness and \$50,000 emergency evacuation maximum, and averages around \$169 per passenger (depending on the fare). By contrast, the \$30 CSA Travel Protection Plan doesn't cover trip cancellation, but could provide \$250,000 in illness coverage and \$1,000,000 in evacuation expenses. The bottom line: It's worth your time to shop around.

9. "Our ads might say Champagne and caviar, but expect beer and pretzels."

New cruise lines are sprouting up all the time, many of which cater to niche interests. But be careful: You may not get the experience you expect. Gina, owner of a logistics-management company in Harquahala, Ariz., who declined to let us use her last name, went on one cruise with Princess Cruises, but "won't ever do another one." She chose Princess for the "upscale experience" and "formal dress code" described in its brochure, but when Gina and her husband arrived at dinner the first night, many diners were dressed in jeans, shorts, even pajamas. "If I wanted to schlep around in shorts, I'd stay at home," she says. (Julie Benson, director of public relations at Princess Cruises, responds: "Her experience sounds atypical. Most passengers are respectful of the dress code.")

Marketing can be misleading. A commercial for Carnival shows a well-dressed couple dancing to smooth jazz, but an Expedia.com review warns, "People who expect a sophisticated experience probably wouldn't be happy." (Carnival's cruises are geared heavily toward families.) To avoid surprises, do your homework before selecting a cruise — unbiased sites like Expedia and CruiseCritic.com are helpful resources.

10. "We'll get along fine — as long as you don't have any complaints."

On Jan. 15, Dave Levine and his wife boarded the Royal Caribbean Grandeur of the Seas in New Orleans. When his wife became ill and the ship's doctor recommended she disembark at the next port, guest relations staff "made no effort to help arrange transportation" and told Levine he would be charged a \$300 U.S. Customs fine if she left the ship early. When Levine threatened to tell other passengers — and became verbally abusive, according to Royal Caribbean — ship security forced the couple to disembark at Key West. Once home, Levine wrote directly to Royal Caribbean's chief operating officer and was reimbursed for the fee.

Levine was smart to bypass customer service. According to the Better Business Bureau of Southeast Florida and the Caribbean, Carnival, Royal Caribbean and Norwegian Cruise Lines all have an "unsatisfactory record" of dealing with customer complaints. While Norwegian has been "responsive" to BBB criticism, Carnival and Royal Caribbean both show "a pattern of no replies to customer complaints and a failure to eliminate the basic cause of customer complaints brought to their attention by the Better Business Bureau."

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