**HOLLAND AMERICA LINE FAQ FOR TRAVEL ADVISORS**

**Updated 9.29.21**

**Q: Why is Holland America Line cancelling additional cruises?**

**A:** We have been carefully monitoring the global environment and continuing and evolving travel restrictions and are working with governments and port authorities around the world.

We have a deployment change on Rotterdam’s first Caribbean sailing this November. Her initial cruise will now be a 5-day voyage, round trip out of Ft. Lauderdale, beginning Friday, November 5th, 2021. This change is necessary due to updated mandatory testing and inspection requirements for ships returning to the United States from international homeports that must take place before the beginning of this cruise and in order to obtain necessary permissions to embark guests in the U.S.

This will impact your clients booked on the following voyages:

* Nov. 3, 2021, 4-day Bahamas & Key West (Y166)
* Nov. 3, 2021, 7-day Bahamas & Key West Collectors’ Voyage (Y166A)
* Nov. 7, 2021, 3-day Bahamas (Y167)

While we have made considerable progress with our partners in the various ports around the globe, we have made the decision to cancel several winter-season 2022 voyages in Asia, including our *Noordam* sailings in March and April, 2022.

**Q:  Exactly what cruises are affected?**

**A:**



For a list of impacted voyages please visit <https://gohal.com/policies/>.

**Q:  What happens to my client’s booking?**

**A:** For impacted bookings on Rotterdam’s voyages listed above, your clients will be automatically rebooked on the 5-day cruise and we will recalculate Cancellation Protection Plan Standard or Platinum and Taxes, Fees and Port Expenses based on the updated booking**.**

**A:** For impacted bookings on Noordam’s voyages listed above, we will be transferring your clients’ bookings automatically to a comparable 2023 voyage at their current fare and in the same or equivalent stateroom category, with incentives and promotions protected. Please [click here](https://em.hollandamerica.com/pub/cc?_ri_=X0Gzc2X%3DAQpglLjHJlTQGnlHzb5RA25f7izbjklhbwoLiS4mpW4INRzgzdWhwknkCfeTXzazgATSRicafVXtpKX%3DARUUWYCT&_ei_=EjdOoVnAxsYn6k4EzUAhW3knG1Uy7hzOidZgr8-UKM.&_di_=afs9qdpacr89bvt7212d2ooapnt2rh266qls81g70955a5gjt1s0) to see a list of the voyages being cancelled and the voyages they will be rebooked to.

Non-cruise-fare purchases through Holland America Line such as Flight Ease air, shore excursions, gifts, dining and spa will be refunded to the original form of purchase. Taxes, fees and port expenses will be recalculated based on the new voyage. Earned commissions will also automatically transfer.

We anticipate you will receive new booking confirmations by October 30, 2021. There is no action required at this time from you or your clients, and we will be unable to make changes, accept special requests or process cancellations until after the replacement bookings are confirmed.

**Q: What happens to travel advisor commission?**

**A:** Holland America Line understands and values the role our travel partners play in our success. Earned commissions will also automatically transfer.

If any portion of your clients’ travel was not booked through Holland America Line, other booking and cancellation conditions and policies may apply. Most airlines and other travel-related services such as hotels, transportation, and tours are allowing refunds or waiving change fees due to COVID-19; please work directly with those operators regarding their charges. The above terms are not applicable to guests booked on charter sailings.

**Q: Can my clients request a refund?**

**A:** Yes, once new booking confirmations are received, guests may cancel their booking.

**Q: What if my clients have already incurred expenses related to a canceled sailing?**

**A:** We recognize that this cancellation may cause your clients to incur unexpected expenses, such as air change fees. Reimbursement of reasonable non-refundable expenses will be considered on a case-by-case basis. An Out-of-Pocket Expense Reimbursement Form is available at <https://bit.ly/HAL_CHGFEE>; please complete this form and submit it, along with any relevant receipts and documentation, for review by our corporate office. If your clients purchased independent vacation travel insurance, they should submit their claim through their carrier before submitting a reimbursement request for denied or partially paid claims.

**Please note that due to the significant volume of bookings impacted by these changes, we ask for your patience in affording us the time to work through processing these voyages.** We are working hard to make sure every booking is handled accurately and efficiently. Should you have any questions, please reach out to us at the appropriate office:

**Seattle Office (USD/CAD currency):**   
**Contact us at** 1-800-577-1728 or 206-626-7395.   
We are available Monday – Friday, 6:00am – 6:00pm PT.   
Saturday – Sunday 7:00am – 4:00pm PT.

\*Reminder: for bookings paid in full with an FCC, as per policy, commission will be paid between the time of scheduled final payment and voyage departure unless the credit card or cash portion of the payment exceeds the amount of commission.

**Q: Why is having your client either accept their new booking or choose to move to a mapped cruise alternative considered the greatest value?**

**A:** Due to the strong booking demand we are seeing, being able to lock in your client’s current per day rate and other amenities represents the greatest value. We expect pricing to continue to climb, and inventory is expected to become limited with high demand.

**Q: What happens to my client’s gift orders, spa or dining packages?**

**A:** Non-cruise fare purchases such as gifts, dining and spa will be automatically refunded via the method of payment used to purchase the services. We will provide additional clarification when we send your new booking information.

**Q: What happens to my client’s air?**

**A:** Air booked through Holland America Line's Flight Ease will be automatically rebooked for their new cruise. Other non-cruise-fare purchases through Holland America Line such as gifts, dining and spa will be refunded to the original form of purchase. Taxes, fees and port expenses will be recalculated based on your new voyage. Earned commissions will be automatically transferred to the new booking.

**Q: What is the “Flexible Cancellation” (formerly Book with Confidence) Program?**

**A:** To learn more, please visit our [Flexible Cancellationl landing page](https://www.hollandamerica.com/en_US/worry-free-promise/flexible-cancellation.html). This is being updated weekly.

**Q: What is TravelWell?**

**A:** Your health and safety, as well as that of our staff and crew, is our highest priority. We work directly with the U.S. Centers for Disease Control (CDC) and the World Health Organization (WHO) to implement best practices, from enhanced screening prior to embarkation to additional sanitation measures on board. We are in the process of finalizing all required COVID-19 protocols for guests. Please visit hollandamerica.com for the latest health and safety protocols.

To review a full breakdown of our current TravelWell protocols, click [here](https://www.hollandamerica.com/en_US/news/coronavirus-travel-advisory/traveling-and-staying-healthy/covid-guest-protocols.html).

**Q:** **How are my clients being notified of changes to cruise itineraries?**

**A:** When itinerary changes occur, booked guests and their travel advisors are notified via emailed letter or emergency notification. It is important to note that agency communication defaults to the email address on file for the agency. We regret we are unable to route directly to the individual agent email address. Please make sure guests provide their email address in their Online Check-In as soon as possible so important notifications reach them in a timely manner.

**Q: What are the current vaccination requirements to sail?**

**A:** Our 2021 cruises are available for guests who have received their final dose of an approved COVID-19 vaccine at least 14 days prior to the beginning of the cruise and have proof of vaccination. Proof of COVID-19 vaccination and the dates given will be required and will need to be shown at the terminal prior to boarding. Failure to provide this evidence will result in denial of boarding. If you are unlikely to be fully vaccinated at the time of departure, please refer to our Worry Free Promise and Flexible Cancellation policies.   
  
Guests who travel internationally should always ensure they understand all entry and airline requirements to travel (including connecting airports) to and from their home country and the destinations they plan to visit, including where health authorities may require pre-travel COVID-19 testing. Details continue to be updated regularly; official websites and apps developed by government agencies and tourism ministries are the recommended resources.

**Q: Which COVID-19 vaccines will be accepted?**

**A:** Acceptable vaccines are those that have an emergency use authorization from the U.S. Food and Drug Administration (FDA <https://www.fda.gov/>) or the World Health Organization (WHO <https://www.who.int/>).

**Q: What proof of full vaccination will be accepted?**

**A:** It is each guest’s responsibility to comply with our current Holland America Line vaccination policy. Prior to the cruise departure, guests will be required to attest that they have received their final dose of an approved COVID-19 vaccine at least 14 days prior to the beginning of the cruise and have proof of vaccination.

The following formats are acceptable proofs of full vaccination: original COVID-19 vaccination card, digital COVID-19 certificate (QR code acceptable); or record of COVID-19 vaccination from a healthcare provider including original digital email notification, personal electronic health record, or government Immunization Information System (IIS) record.

The following identifiers for the proof of full vaccination should include your first and last name, a patient identifier such as date of birth, medical record ID, or government ID, type of vaccine (manufacturer), date of all doses administered, lot number, if available, and healthcare professional or clinic site name. The full proof of vaccination must show that your final dose of vaccine was received at least two weeks (14 days) prior to the beginning of the cruise. Alternative proof may be required if there are questions and concerns about the proof of vaccination you produce. During check-in at the terminal, you will be required to show full proof of vaccination. If you are unable to produce the described proof of vaccination, you will be denied boarding without refund, credit or compensation of any kind.

Failure to provide this evidence will result in denial of boarding. Information provided will be subject to our privacy notice on hollandamerica.com, and shared only as needed with Holland America Line personnel, third parties or local health authorities as part of screening and embarkation-related health protocols.

**Q: Can children sail, if not vaccinated?**

**A:** Regardless of age, all guests on voyages departing through December 31, 2021 must be fully vaccinated in order to sail. Guests should always ensure they understand all requirements to travel for their home country and the destinations they plan to visit. Details continue to be updated regularly and official websites and apps developed by government agencies and tourism ministries are the recommended resources to check for the most current guidance.

**Q: What requirements must be completed prior to boarding?**

**A: For Europe itineraries:**

**Negative COVID-19 Test**: Holland America Line will administer a complimentary rapid COVID-19 test at the cruise terminal prior to embarkation.  We strongly recommend all guests take a viral test within 3 days of embarkation to avoid travel disruptions associated with a positive result.  
  
**Proof of Vaccination**: It is our guests’ responsibility to comply with our current Holland America Line vaccination policy. Greek Ministry of Health personnel will validate information upon flight arrival so please bring proof of documentation with you. The information provided will be subject to their data privacy policies.   Additionally, using the Navigator mobile app or online check-in, guests will be required to attest that they are fully vaccinated at least 14 days prior to the beginning of the cruise, and bring an original proof of vaccination to cruise check-in.    
  
The original proof of vaccination should clearly show the guest’s name on the vaccination card matching their photo ID, the dates of vaccine doses (final dose must have been received at least 14 days prior to the beginning of the cruise), and the name of facility administering the vaccination. Alternative proof may be required if there are questions and concerns about the submitted proof of vaccination. Failure to provide this required documentation may result in denial of boarding. During check-in at the terminal, guests are required to show proof of vaccination.   
  
**Passenger Locator Form (PLF)**: Prior to traveling, guests will be required to complete the Greek government’s Passenger Locator Form, no later than 24-hours prior to arriving in Greece. The information provided will be subject to their data privacy policies. After completing the Passenger Locator Form, you will get confirmation email and a QR code required for entry. Guests are required to bring their physical vaccination card with them.    
  
**Health Questionnaire**: You must also complete your Holland America Line health questionnaire 72-24 hours before you embark the ship using the Navigator mobile app or online check-in. You’ll be asked to complete the questionnaire before leaving home to begin traveling on your vacation, and then reconfirm your answers when arriving at the port.    
  
If you have any symptoms of illness, you will be separated from other embarking guests for secondary medical screening.  Depending on the outcome of the screening, you and your traveling party may be denied boarding. During a secondary medical screening, our medical staff will need to verify your health questionnaire answers, or any corrections, and then consider whether to permit you to embark.   
  
If you refuse to be tested or screened, or to follow the COVID-19 Protocols, you may be denied boarding and no refund or credit will be issued.      Information provided will be subject to our privacy notice on hollandamerica.com, and shared only as needed with Holland America Line personnel, third parties or local health authorities as part of screening and embarkation-related health protocols.

**A**: **For North America itineraries:**

**Negative COVID-19 Test**: Cruises departing through September 12, 2021, all fully vaccinated guests must produce a negative viral COVID-19 test (PCR or antigen) taken within 3 days of their embarkation.  Guests departing September 13 through December 31, 2021, all fully vaccinated guests will be required to produce a negative viral COVID-19 test (PCR or antigen) result taken within 2 days of their embarkation. Please note that testing in the terminal will not be available for vaccinated guests, so it’s critical that you have your negative test results with you upon your arrival. We will not be able to accommodate guests without proof of a negative, medically observed test.   
  
**Proof of Vaccination**: It is our guests’ responsibility to comply with our current Holland America Line vaccination policy.   Additionally, using the Navigator mobile app or online check-in, guests will be required to attest that they are fully vaccinated at least 14 days prior to the beginning of the cruise, and bring an original proof of vaccination to cruise check-in.    
  
The original proof of vaccination should clearly show the guest’s name on the vaccination card matching their photo ID, the dates of vaccine doses (final dose must have been received at least 14 days prior to the beginning of the cruise), and the name of facility administering the vaccination. Alternative proof may be required if there are questions and concerns about the submitted proof of vaccination. Failure to provide this required documentation may result in denial of boarding. During check-in at the terminal, guests are required to show proof of vaccination.   
  
**Health Questionnaire**: You must also complete your Holland America Line health questionnaire 72-24 hours before you embark the ship using the Navigator mobile app or online check-in. You’ll be asked to complete the questionnaire before leaving home to begin traveling on your vacation, and then reconfirm your answers when arriving at the port.    
  
If you have any symptoms of illness, you will be separated from other embarking guests for secondary medical screening.  Depending on the outcome of the screening, you and your traveling party may be denied boarding. During a secondary medical screening, our medical staff will need to verify your health questionnaire answers, or any corrections, and then consider whether to permit you to embark.   
  
If you refuse to be tested or screened, or to follow the COVID-19 Protocols, you may be denied boarding and no refund or credit will be issued.      Information provided will be subject to our privacy notice on hollandamerica.com, and shared only as needed with Holland America Line personnel, third parties or local health authorities as part of screening and embarkation-related health protocols.

**Q: What types of COVID-19 tests are accepted?**

**A:** Guests must be tested with a medically observed SARS-CoV-2 (COVID-19) viral test that could be either an antigen test or a nucleic acid amplification test (NAAT).   
  
Antigen tests include:  
-Rapid antigen test  
-Viral antigen test  
-Antigen Chromatographic Digital Immunoassay,   
-Antigen Chemiluminescence Immunoassay, or   
-Antigen Lateral Flow Fluorescence  
  
NAAT include:  
-PCR - Polymerase chain reaction  
-RT-PCR – reverse transcription real time PCR   
-Quantitative PCR (qPCR)  
-Reverse transcription loop-mediated isothermal amplification (RT-LAMP) test  
-Transcription-mediated amplification (TMA) test  
-Molecular test or molecular diagnostic test  
-Isothermal amplification  
-Droplet Digital PCR or digital droplet PCR (ddPCR)  
-Clustered regularly interspaced short palindromic repeats (CRISPR)

**Q: Is a self-test acceptable?**

**A:** Vaccinated guests may use a medically observed self-test (sometimes referred to as home test) that meets the following criteria:  
  
-The test must be a SARS-CoV-2 viral test (nucleic acid amplification test [NAAT] or antigen test) with Emergency Use Authorization (EUA) from the U.S. Food and Drug Administration (FDA). Please note, antigen tests are accepted for fully vaccinated guests, but not for unvaccinated guests.  
-The testing procedure must include a telehealth service affiliated with the manufacturer of the test that provides real-time supervision remotely through an audio and video connection. Some FDA-authorized self-tests that include a telehealth service may require a prescription.  
-The telehealth provider must confirm the person’s identity, observe the specimen collection and testing procedures, confirm the test result, and issue a report that meets the requirements of acceptable proof of a negative COVID-19 test

**Q: What if I don’t receive my test results back in time or I am unable to get test results back within 2 days prior to embarkation?**

**A:** We require ALL guests to produce a negative COVID-19 test (PCR or antigen) taken within the required timeframe.

We realize some of our guests are having a challenge getting a pre-cruise COVID-19 test, especially considering this new guidance. We are working to set up mobile testing sites at all our embarkation homeports to conduct a rapid test the day before or day of your departure. We are still finalizing the details and will announce those shortly. Holland America Line will be subsidizing the infrastructure of the mobile testing sites, but the company providing the testing will charge a per person fee (to be established). Providers will not accept insurance, but you will be provided a receipt should you wish to submit the cost to your insurance carrier. You should consider this as a back-up alternative should you not receive your test results back in time. If you bring proof of testing without results to the pier Holland America Line will test you at no charge. Guests who arrive without a negative test result will experience a delayed embarkation and risk denied boarding and subject to quarantine should a positive result be returned. The mobile labs will either be in or nearby our terminals. We will provide specific instructions for each home port as details are finalized.

**Q: What is the COVID-19 Protection Program?**

**A:** This new element of the Worry-Free Promise program provides further peace of mind for guests within 30 days of embarkation through disembarkation for bookings made prior to December 31, 2021 and sailing on or before April 30, 2022. It is designed to assist guests who, as a result of being suspected of having COVID-19 or testing positive for COVID-19, may be unable to travel to embarkation, may be denied boarding, may be quarantined on board or disembarked early. It is also designed to assist guests who, as a result of governmental travel restrictions put in place within 30 days of embarkation, cannot travel to the country of embarkation for their booked cruise. The program outlined below will apply to the affected guests and their immediate travel party in the same stateroom.

Pre-Embarkation:

1. Future Cruise Credit (FCC) for 100% of the cancellation fee amount of non-refundable unused services, and a refund to the original form of payment for all taxes, fees, port expenses, and pre-paid onboard experiences and shore excursions purchased through the cruise line. Applicable, for guests and their immediate travel party in the same stateroom if any guest tests positive for COVID-19 within 30 days prior to embarkation.

On Board:

1. FCC worth 100% of the per-day cruise fare for the missed days and a refundable credit to their onboard account for missed pre-paid onboard experiences and shore excursions purchased through cruise line, and for the refundable portion of taxes, fees, and port expenses for ports visited after disembarkation.
2. Onboard COVID-related medical center visits and testing of suspected COVID-19 cases will be free of charge.

Shoreside:

1. Reimbursement of expenses for COVID-related medical care including during any medically required shoreside quarantine period for guests and their immediate travel party if any such guest(s) test positive for COVID-19 during their cruise. This includes air change fees in the case onward travel plans need to change.
2. Any shoreside meals will be covered by a per-diem meal allowance as communicated by the family assistance coordinator upon disembarkation (no receipt retention is required).
3. Dedicated Family Assistance Program liaison for care and logistical shoreside support until medically cleared to travel home.
4. Assistance opening COVID-related insurance claims (for those who are eligible under their insurance policies or travel protection plans)
   1. This program is not intended to replace insurance or travel protection there are many non-COVID related reasons for travel protection plans.
   2. Insurance may allow for refunds in some cases otherwise covered by FCC only.
   3. Insurance coverage is subject to the applicable policy.

General:

1. Guests with insurance will be reimbursed for reasonable expenses, as defined below, incurred but not covered by their insurance meaning that the guest must file a claim with their primary insurer, and submit any excluded or uncovered expense.
2. This program shall not be applicable to a guest or any member(s) of their immediate travel party if such individual makes any false statements to the cruise line as to such individual’s COVID-19 vaccination status. The cruise line reserves the right to revoke any of the goodwill benefits provided in this program in the event of discovery of such false statements.
3. This program is not intended to provide long-term care for issues arising from COVID-19 and there will be no reimbursement of any expenses incurred after guest is medically cleared to travel home.

**Q: How long will guests have to redeem COVID-19 Protection Program Future Cruise Credit (FCC)?**

**A:** COVID-19 Protection Program FCCs may be used toward any cruise booking made by and sailing on or before December 31, 2022.

**Q: Which purchases are covered by the COVID-19 Protection Program?**

* 1. Eligible guests who do not sail will receive an FCC worth 100% of the cancellation fee amount of non-refundable unused services, and a refund to the original form of payment for all taxes, fees, port expenses, and pre-paid onboard experiences and shore excursions purchased through cruise line
  2. Guests who miss cruise days, including time in onboard isolation or quarantine (as required by onboard medical team) will receive an FCC worth 100% of the per-day cruise fare for the missed days and a refundable credit to their onboard account for missed pre-paid onboard experiences and shore excursions purchased through cruise line, and for the refundable portion of taxes, fees, and port expenses for ports visited after disembarkation.

**Q: Will guests be required to provide proof of a positive COVID-19 test to cancel pre-cruise and use this program?**

**A:** While not automatically required, we reserve the right to request proof of a positive test result.  This program shall not be applicable to a guest that makes any false statements to the cruise line as to such individual’s COVID-19 status.  The cruise line reserves the right to revoke any of the goodwill benefits provided in this program in the event of discovery of such false statements.

**Q: How do guests access their FCC?**

**A:** FCCs will be automatically issued and applied to guest loyalty accounts.

**Q: What if guests used a Future Cruise Credit to pay for this cruise and are now cancelling under the COVID-19 Protection Program?**

**A:** The original Future Cruise Credit will be reinstated with the prior Future Cruise Credit expiration date and amount. Guests may also receive a new Future Cruise Credit based on any additional cash amount paid following the COVID -19 Protection Program terms.

**Q: Can guests book their own hotel if they are required to quarantine shoreside prior to returning home?**

**A:** Hotel accommodations will be arranged by the cruise line with one of its contracted hotel partners. Should guests select a different hotel, they will be reimbursed only for the amount of the contracted hotel rate for the property provided by the cruise line.  Any incidental charges, costs related to room upgrades and additional room nights in excess of what is provided by the cruise line, to the extent requested or arranged by the guests, shall be the guests’ responsibility.  Cruise line shall provide hotel accommodations until clearance by a medical professional to travel home has been provided.

**Q: What is the definition of “reasonable expenses?”**

**A:** Reasonable expenses are cruise line approved hotel charges, per diem meal allowance and reasonable airline change fees (costs not waived by third party providers).  Reasonable and customary shoreside medical costs specifically related to COVID-19 and denied by guests' primary insurer will also be covered under this program.  Note, the program will not apply to any medical charges incurred after guests are medically cleared to travel home.

**Q: Will guests be charged for COVID-19 care received onboard?**

**A:** No, fees related to services rendered in response to guests being suspected of having COVID-19 or testing positive for COVID-19 will be waived.

**Q: What happens to FCC when a guest has been impacted multiple times?**

**A:** If a guest has paid in full for the Cruise, the value of the guest's FCC shall not exceed 110% of the base cruise fare amount (as listed on Holland America Line's guest booking confirmation), regardless of how much the guest paid to Holland America Line for or in connection with the Cruise. If a guest did not pay in full for the Cruise, the value of the guest's deposit FCC and bonus FCC each shall not exceed the base fare of the cancelled cruise; the value of the FCC shall be determined by the amount paid by guest to Holland America Line (subject to the maximum set forth herein). In the event a guest paid for any portion of their cancelled cruise's fare using a previously issued FCC, that FCC will be returned to their Mariner number account and the amount will be deducted from the FCC calculations.

**Q: Should my clients book Holland America Line’s Cancellation Protection Plan?**

**A:** Definitely! We have always recommended that guests protect their vacation investment, and this is important now more than ever. It is also very important for you as their travel advisor to direct them to a plan that you know allows them not only to cancel for any reason but also is known to be applicable in today’s situation. Holland America Line has confirmed with our insurance provider that there are no exclusions that would leave guests disappointed. And there is no pre-existing condition clause. This is not the case with other travel insurance policies, so the best thing you can do is encourage your clients to purchase our Cancellation Protection Plan. Holland America Line’s Cancellation Protection Plan can be purchased for new cruise or Alaska Land+Sea Journey bookings or existing bookings as long as it is purchased before the date cancellation fees begin to accrue. Offered as a Standard or Platinum plan, guests can cancel up to 24 hours before departure with Standard and right up to departure under Platinum and receive refunds of 80 percent (Standard) or 90 percent (Platinum) of eligible amounts paid. The cost varies by cruise fare and is nonrefundable. Platinum coverage also provides important trip interruption insurance. More information is available here on our website: <https://www.hollandamerica.com/en_US/pre-post-travel-cruise/cancellation-protection-plan.html>

**Q:** **Why should my clients purchase Holland America Line’s Flight Ease®?**

**A:** In addition to taking advantage of competitive rates and next port protection, guests with air purchased through Holland America Line’s Flight Ease program will be automatically rebooked when unexpected itinerary changes or delays occur. Guests and travel advisors do not have to deal with airline carriers directly or submit requests for reimbursement.

**Q: What is the timing of Holland America Line commission payments?**

**A: Three specific scenarios exist:**

* If a booking is overpaid (more than net received) by less than the full commission payable then commission will be paid after the final payment due date passes.
* If a booking overpayment is equal to or greater than the full commission payable then commission will be paid when the payment is received (before final payment due date) – this is only when they pay the booking gross amount due in full.
* Regardless of the paid in full date, if a booking is paid mostly by FCC and the booking does not have enough actual cash or credit card payment to equal the full commission payable then the current policy applies and commission will be paid after sailing (finance true up process).