



We love cruises and sail often. On every trip we've made, the ship's crew always worked hard to please passengers, the prices were right and the food excellent. Entertainment was always first class, and the the cabin accommodations great. However, be aware that there's one thing the cruise lines will not do to accommodate you.

If you miss your departure at home port or at any stop along the way for any reason that is out of control of the ship's sailings, the cruise line will not accept responsibility. They have tight schedules, and unless they're delayed, they won't refund your cruise fare if a taxi is late delivering you to the dock before sailing.

Additionally, even if you miss your cruise because your airline screwed up, that's not the cruise line's problem. Ditto if your dog eats your ticket, your house burns down or any other combination of disasters happen to you.

Most simply put, if you sign up for a cruise, buy insurance. It won't help you if you miss the sailing and you're stranded in Acapulco or Athens, but at least you'll get a refund and/or free passage on a future trip. Insurance costs from \$50 to \$150 per person per cruise, and worth the investment, because Murphy 's Law never takes a holiday.