

Deposit Policies Across Major European River Cruise Lines

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Much like the process for booking an ocean cruise, those wanting to secure their place aboard a river cruise have to start by putting down a deposit.

That's where the similarities end. Each river cruise line offers its own unique set of deposit requirements that differ depending on a number of variables, from itinerary to cabin to add-ons like cruise airfare.



Scenic Jasper on the Danube. © 2015 Ralph Grizzle

To complicate matters further, these deposit policies vary wildly between lines. That creates a problem for past river cruisers who may consider themselves to be “experienced” with one line, only to find out that Cruise Line X’s policy doesn’t align with their past experiences with Cruise Line Y.

The considerations to putting down a deposit on a river cruise are massive. Some lines stipulate that deposits are **non-refundable**. Other lines will give you a portion of the deposit back, minus a small fee. Some lines charge a modest deposit per person, while other lines want a significant portion of the voyage paid up no less than 48 hours from the time of initial reservation.

Here's our table:

Deposit Requirements for Major River Cruise Lines

LINE	DEPOSIT	DEPOSIT EXCEPTIONS	FINAL PAYMENT DUE	REFUNDABLE DEPOSIT?
AmaWaterways	\$500 per person	\$3000 per person (Africa) \$450 per person (Economy Airfare) \$750 per person (Business Airfare)	90 Days Prior to Departure	No; Africa refundable to \$1500 per person.
Avalon Waterways	\$250 per person	Delfin III: \$500 per person Obergammau: \$600 per person	90 Days Prior to Departure	No
CroisiEurope	25% of total fare	None	90 Days Prior to Departure	Yes; \$100 per person penalty if cancelled prior to 90 days.
Emerald Waterways	Varies depending on itinerary	\$1500 per person required prior to ticketed airfare if purchased through Emerald Waterways.	90 Days Prior to Departure	No
Scenic	\$500 per person	\$1500 per person required prior to ticketed airfare if purchased through Scenic. Bookings less than 21 days prior to departure incur a \$50 "Late Booking" fee.	90 Days Prior to Departure	No
Tauck	Varies depending on itinerary; must be paid within 10 days of booking.	None	90 Days Prior to Departure	Yes; only within 10 days of initial reservation.
Uniworld Boutique River Cruise Collection	10% of the total cruise fare due within 72 hours of booking.	\$450 per person deposit required for all Uniworld-booked airfare.	120 Days Prior to Departure	Yes; \$200 per person penalty for cancelling prior to 120 days out.
Viking River Cruises	\$500 per person	\$1500 per person nonrefundable for air ticketed through Viking	90 Days Prior to Departure	Yes; \$100 penalty per person applies if cancelled prior to 121 days out.

Information shown above is applicable for deposits for cruisers from the United States and Canada. Other countries may have different deposit and refund policies; check with your local travel agent or local cruise line website for the most up-to-date information. Deposit information is current as of March, 2018.

Deposit Considerations

What really surprised even us, though, was how much booking your airfare with your river cruise line can really wallop you. Most river cruise lines we looked at wanted \$1500 per person *above and beyond* the deposit, and they want it the second your air is ticketed.

On the surface, that's not so surprising: airfares are expensive and, at the rates the cruise lines negotiate with their preferred carriers, highly restrictive. The cruise line doesn't want to get caught holding the airfare bag if you should cancel your cruise, so it passes that cost along to you immediately. Trouble is, there's a pretty good chance you're going to be able to get airfare for less than the stipulated \$1500 per person amount, and you'll be able to do it on your own terms and timeframe.

The other truly fascinating thing was how few river cruise lines were unlikely to give your deposit back at all. Unlike ocean cruise lines, which will typically give your deposit back as long as you cancel outside of the Final Payment window, most river cruise lines just elect to keep your deposit. Because of that, you need to be good and sure that you're picking a sailing, ship and line that work for you. Changing your mind, even well in advance, isn't going to work here.

Now, to be fair to the ocean lines, deposit policies are slowly beginning to change to favor this model adopted by the river cruise lines. Either way, however, you're going to want to invest in **trip interruption/cancellation insurance**. It is an expensive but worthwhile addition to protect your investment because at river cruise prices, that's exactly what this vacation is: an investment. We'll have more on the ins and outs of trip interruption/cancellation insurance in a future article.

The data we've compiled in this table is good as of March 2018. It is *highly subject to change*. While we will do our best to update this table as we learn of and are informed about revisions to these policies, it is always a good idea to check with your favorite travel agent before booking any river cruise.

Need-to-Know

Some questions to ask your agent before booking your river cruise:

- What is the deposit policy? How much do I have to put down now?
- Is it fully, partially, or non-refundable?
- When is final payment due?
- What are the tiered cancellation penalties leading up to Final Payment and Departure Date?
- How much will trip interruption/cancellation insurance cost for my voyage?

Knowing this information beforehand helps make the entire booking process smoother. When it comes to travel, financial surprises are no fun. By making sense of the deposit policies of the most popular river cruise lines in Europe, you can help pick the line that is right for you and your budget.

Have questions about the deposit policies for different river cruise lines? Let us know by using the comment form below.