**secretary - FMC Docket 02-15 Passenger Vessel Financial Responsibility**

**From:** "IVOR NATHAN" <sunbirdcruise@msn.com>
**To:** <secretary@fmc.gov>
**Date:** 5/29/2003 3:57 PM
**Subject:** FMC Docket 02-15 Passenger Vessel Financial Responsibility

Attached please find a letter on the above subject for the attention of Bryant L. VanBrakle.

Sincerely

Sunbird Cruise & Travel

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**Sunbird Cruise & Travel**

Charleston Square Shopping Center, 6616 Hypoluxo Road, Boynton Beach FL 33467
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FEDERAL MARITIME COMMISSION
OFFICE OF THE SECRETARY

29 May 2003

Bryant L. VanBrakle, Secretary
Federal Maritime Commission
800 North Capitol Street, N.W., Room 1046
Washington, DC 20573-0001

Sir,

**FMC Docket 02-15, Passenger Vessel Financial Responsibility**

We write this email to you regarding the Commission's proposal requiring cruise lines to post bonds for unsailed revenue to cover consumers in the event of a cruise lines default.

We feel if this goes ahead it will merely increase costs for the consumers which would in turn make it much harder for travel agents such as us to sell cruises which is hard enough in the current economic climate. In our opinion it would not help consumers bar increase prices as the protection does not cover a substantial portion of the cost of the vacation such as air, shore excursions etc It seems to us that the consumer needs more protection from the airlines than from the cruise lines.

We consider ourselves to be reputable agents and are busy as our clients trust us to put them with reputable companies. In all our time of operating no client of ours has ever lost money through a cruise or tour company going out of business.

It is the agent's responsibility to deal with good, reputable vendors. Most clients use credit cards and take out 3rd party travel insurance which covers them. We in this office and I am sure a huge number of Travel Agents depend on a healthy and growth orientated cruise industry for the majority share of our business and the cruise lines both in terms of booking and in terms of customer satisfaction are one of the bright spots of our business.

Both the reputable cruise lines and us often go above and beyond what is legally required to keep a client happy. No government agency requires this, it just makes good business sense.

No cruise customer buys insurance against the possibility that they will lose their money. We do not support the FMC requiring cruise lines themselves in effect buy such insurance by setting aside customer deposits except to the extent to keep unscrupulous operators out of business.

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We work closely with major, reputable cruise lines. If the idea is to make sure that passengers deposits are protected if a cruise line stops operating such a rule could make sense but only for operators who have 1 or 2 older ships and as stated above this agency is very cautious who it deals with. We are strongly opposed to any changes that add unnecessary costs and administration on us.

Sincerely yours,

**Ivor Nathan**
**President**
**Sunbird Cruise & Travel Corp.**