



MEMBERSHIP FAQs

1. What is the minimum age to be an InCruises' Member?

18 years of age.

2. Can I join as an InCruises' Member as a Corporation or business entity.

A Membership may only be held in the name of an individual person. InCruises does not accept Membership Applications in multiple names, partnerships, trusts or in the names of business entities. However, if you elect to become a Partner of InCruises you can get paid through your business entity or corporation.

3. How much does it cost to join InCruises as a Member?

If someone wants to become an InCruises member, they will pay a monthly membership fee of \$100 USD.

4. What do I get for my \$100 USD InCruises Membership fee?

For each \$100 USD payment, you receive 200 Cruise Dollars.

5. What are Cruise Dollars?

Cruise Dollars are credits or points our Members can use towards booking cruise vacations on our site. Cruise Dollars accumulate and rollover month-after-month and they never expire as long as you remain an active Member. Cruise Dollars® are not a currency and have no cash value. Cruise Dollars are not an investment.

InCruises is not a bank, depository or financial company of any type. Cruise Dollars cannot be redeemed for cash under any circumstance. Credits can only be used to book cruises on our Website. For complete details please read our Membership Agreement."

6. How can I use my Cruise Dollars?

Cruise Dollars are used exclusively for cruises booked through an InCruises' member or Partner/Member's back office. Cruise Dollars will pay for the cabin and in most cases the port fees and taxes, but may include additional benefits depending on the cruise.

7. What is the total cost of joining as a Member?

Your total cost to be a Member with InCruises is \$100. There are no additional Admin fees or any other fees for an InCruises Membership.

8. Are the Cruise Dollars applicable to only one passenger, or the total cost of booking for all passengers in the cabin?

You can apply Cruise Dollars to any cabin booking, including bookings where multiple passengers are booked in the cabin, as long as there's at least ONE Member booked in that cabin and their Cruise Dollars are being used for that booking.

9. Can a husband and wife each have their own Membership account?

Yes. This is very common. When both husband and wife have a membership account, each of them are paying a \$100 USD membership fee and receiving 200 Cruise Dollars each month. Their cruise dollars can be combined for 1 cabin that they share,

Or they can book 2 separate cabins and each have additional passengers in each cabin. In this latter case, Once on board it does not matter who sleeps in each of these cabins. This is also true for any 2 memberships, they do not have to be related.

10. Can I contribute more than \$100 USD per month to my membership?

No. It's a \$100 USD maximum per month per membership.

11. How can InCruises afford to offer 2 Cruise Dollars for every \$1 paid?

Our two-for-one offer is in part possible because of the negotiated relationships we have with our booking providers combined with our recurring Membership model. In addition, our innovative word-of-mouth marketing reduces overhead costs, eliminating the heavy investment in traditional advertising and call centers normally associated with booking cruises. It is the cost of doing business the traditional way via advertising and telemarketing and call centers.

Please watch a short video by our Founder & CEO Michael Hutchison on this topic of 2 for 1 Cruise Dollars.

<https://michaelhutchison.com/2for1/index.html>

12. How many Global Cruises are available with InCruises?

Over 5,000 cruises departing from just about every port city in the world. We have over a dozen of the most popular cruise lines in the world, and we are in the process of adding over a dozen more.

13. How quickly can I book a cruise vacation after becoming a member with InCruises?

To book a cruise offered through your inCruises Membership on our site, you must be an active Member for 14 days after activation or re-activation of your Membership.

14. How many cruises can I take in one year?

As many as you like! There are no limits.

15. How many Cruise Dollars can I use per cruise?

Members can book any cruise available on our Website and we will automatically use their available Cruise Dollars® to reduce the cost in full or partially pay for the booking. If you are partially paying with your Cruise Dollars because you do not have enough to pay for your booking, you can pay the remainder with a credit card. See point 16 for more information.

16. Will I always be able to use all of my Cruise Dollars, or only a percentage of my Cruise Dollars?

This policy is another policy that allows us to offer the 2 for 1 Cruise Dollars, as discussed in #11 above.

(a) During the first 12 Membership payments, Members can use up to 60% of their Cruise Dollars, per cruise

(b) During the 13th to the 24th Membership payment, the percentage of Cruise Dollars that can be used to book cruises increases to 70%, per cruise.

(c) During the 25th to the 36th Membership payment, the percentage of Cruise Dollars that can be used to book cruises increases to 80%, per cruise.

(d) During the 37th to the 48th Membership payment, the percentage of Cruise Dollars that can be used to book cruises increases to 90%, per cruise.

(e) After making 49 Membership payments, the percentage of Cruise Dollars that can be used to book cruises increases to 100%, per cruise.

(f) **Additionally**, Members that are also Partners, can speed up the progressive 4 year increase to 100% of Cruise Dollar usage by:

(1) Becoming Membership FREE (referring and maintaining 5 active Members) for three consecutive months after their initial activation payment or reactivation payment and you can use 100% of your Cruise Dollars on any Global Cruise per year.

(2) Advancing to our Marketing Director Leadership Rank, you can use 100% of your Cruise Dollars on as many Global Cruises as you wish. To learn more about our Partnership opportunity and our Leadership Ranks, please review our Partnership page.

17. How do I book a Cruise with InCruises?

InCruises Members can book any of our over 5,000 Global Cruises directly on our site, by clicking on Global Cruises on our “Cruises” menu, then following the steps all the way through the payment process. At checkout, you will be given the option to pay for your cruise using all of your available Cruise Dollars and/or other payment methods to complete the booking process.

18. If I want a cabin to myself, traveling alone, do I have to pay more?

Yes and no. If a cruise line offers a SOLO fare (this is the name used in the industry for those travelling in a cabin by themselves), then YES, you will be able to pay the cost of that SOLO fare. However, most cruise lines require double occupancy.

19. Do I have to be an Active Member to book a cruise, and do I have to remain an Active Member after booking the cruise?

Members must be active (no unpaid monthly invoices) to book a cruise. Once a booking is confirmed, the Member must remain as an active paying Member through the embarkation process of the cruise for which Cruise Dollars were used to book. If a Member fails to make Monthly Membership payments after booking the cruise and before embarkation, and consequently their account goes into an Inactive status, InCruises has the right to cancel the cruise, and reimburse or refund all Cruise Dollars and payments made for the booking. Any fees associated with the cancellation, will be the responsibility of the Member and deducted from the Member's account.

20. Can you book travel for others and not travel yourself?

No. The person who's listed on the Membership, must be the one booking the cruise/cabin AND must be one of the passengers listed in the cabin.

21. Can I book a cruise using my cruise dollars, and then change the name on the reservation?

If a Member wants to change the name of the passengers on any cruise booked through our Website for which Cruise Dollars were deducted to book the cruise, the new person must also be an active paying Member and have enough Cruise Dollars to process the name change requested. In the event the name change involves removing from the reservation someone who used their Cruise Dollars to book the stateroom with someone who is not an active paying Member or is a Member who does not have enough Cruise Dollars to make the exchange, then the only available possibility to execute the name change, is for InCruises to refund the Cruise Dollars from the Member being removed, adding those Cruise Dollars back to their account and charging the new person taking their place the entire amount by credit card or any payment

method allowed by InCruises. Member agrees that certain name change fees may also apply.

22. Are the Cruise Dollars transferrable to someone else?

Cruise Dollars are not transferrable. This is strictly prohibited in our Membership Agreement. The exception to this is, upon the death of a Member, if all Membership fees are up to date, the Membership shall be transferred to their spouse or heirs, as specified in their Last Will and Testament along with a copy of the death certificate.

23. Can I gift an InCruises Membership to others?

Yes, you can. While you cannot gift a cruise to others using your Membership and Cruise Dollars, you can certainly gift our Membership to others and pay for them as long as they are at least 18 years old. Their Cruise Dollars can only be used if they will be booked on the cabin for which the Cruise Dollars are being used.

24. Can I change the name on an account?

Name changes to your Membership is simply NOT allowed. Membership is personal to you as a Member and you may not transfer, assign, change or otherwise dispose any of your rights or obligations and/or benefits, including Cruise Dollars. Upon death of a Member, if all Membership fees are up to date, the Membership can be transferred to their spouse or legal heirs.

25. Can I book travel for others and not travel myself?

No. The person who's listed on the Membership, must be the one booking the cruise/cabin AND must be one of the passengers listed in the cabin.

26. What happens if I miss a membership fee payment on a given month?

If you miss a Membership payment, your account will be considered inactive, and you will not be able to book any cruises or access our site, except to reactivate your account.

27. What happens if I stop paying my membership fees?

If you stop paying your membership fees, we will give you up to 1 year to reactivate your account. To reactivate your account, you will need to pay each Membership month you missed. You will still earn double Cruise Dollars for each month you pay to reactivate your account, and those Cruise Dollars will be added to your previous balance. After 12 months of inactivity, your account is closed and your Cruise Dollars expire and are forfeited.

28. Are the 200 Cruise Dollars for every \$100 USD considered taxable income?

No, Cruise Dollars are not a currency so there is no tax implication. Redeeming Cruise Dollars is comparable to booking a Cruise as a result of a promotion or incentive. No one gets taxed more because the true value is higher. We also suggest you confirm with your accountant and/or tax preparer.

29. Is InCruises a Discount Buying Club?

No. While members do have the opportunity to save on great cruise vacations, InCruises does not, nor do we promote having cooperative purchases because of our size or “group or volume buying power” or “clout” because of our membership base. While we do not promote having clout, we do promote that our booking partners certainly do have volume buying power, resulting in exceptional low prices and exclusive offers such as upgrades, discounts and more.

30. Is there any financial protection should InCruises go out of business?

InCruises has a contractual agreement with [Trust My Travel](#) who has partnered with Barclay's bank. Thus all membership fees are processed through [Trust My Travel](#) are insured and guaranteed if InCruises goes out of business.

To also mitigate risk, we have Seller of Travel Registrations in every state required and are bonded when required to do so. Please see our Due Diligence Document to learn more about the company. Bottom line: we are built to last and are here for the long haul.