Mymoney's on the Med

Whatever your spending power, there's a Med cruise to suit, says

Jane Archer

gents are always told never to sell a cruise on price, but the continual stream of discounts and offers from the cruise lines, as well as the pages of ads in the weekend supplements, show price really does matter.

So while agents are carefully matching customers to ships - do they want large or small, formal or casual, family heaven or an adult-only environment - it is vital they also ask how much the client plans to spend.

There's no point extolling the virtues of Seabourn and Silversea-style luxury if they are planning to shell out only a few hundred pounds, but likewise, those willing to splash out a few thousand for a week or two away are after a champagne lifestyle rather than a budget deal.

Destination always comes out on top when cruisers are asked how they choose a holiday, so where better to seek out the best options for clients who want to save, spend or splurge than in the Med – our favourite place to cruise?

SAVE: MORE FOR YOUR MONEY

Cruising is often perceived as an expensive holiday. The reality

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is that clients on a budget can pick up some great bargains and will generally get more for their money than on a land-based holiday.

They might not have fruit

and fizz to greet them in their cabin, but fares will include accommodation, meals, entertainment, access to the gym or other facilities, and children's clubs (if available).

Celestyal Cruises leads the pack when it comes to value for money, as clients can pick up three or four-day cruises around the Greek islands next April from just €399 and €499 per person respectively. The price includes all the above but also two excursions specified by Celestyal, drinks packages (alcoholic for adults, soft drinks for under-18s) and gratuities.

These breaks are also a good starting point for new-to-cruise clients, who can hedge their bets by pairing the trip with a few nights on land. Chances are once they see what they get for their money on the cruise, they will be back for a longer one. Even that won't break the bank with Celestyal, with a week's island-hopping around Greece from €809 per person in May, a fare that includes three specified excursions on land.

Marella Cruises has itineraries in the Western and Eastern Med from Majorca, Malaga, Dubrovnik and Corfu. A week's cruising starts at less than £800 per person next March, including flights and gratuities.

Steer clients towards Marella's Discovery or Explorer-class ships and prices rise, but alcoholic and soft drinks will also be included. A six-night repositioning cruise from Palma to Corfu on Marella Discovery 2 in April, for instance, costs from £883 per person

For just a couple of hundred pounds more, clients can enjoy Norwegian



A short break is good for new-to-cruise clients, who can hedge their bets by pairing it with a few nights on land

Cruise Line's premium all-inclusive fares that include drinks, gratuities, speciality coffee and bottled water. A one-week cruise round-trip from Barcelona starts at £969 per person in April, excluding flights.

SPEND: CHECK THE EXTRAS

On the face of it, MSC Cruises offers dream fares for clients on a budget, as the prices are not just low - a week in the Med in March on MSC Meraviglia starts at £649 per person, and seven nights on the yet-to-launch MSC Seaview in June at £869 per person but on shiny new ships.

However, clients need to look

carefully at the small print, not just with MSC but for all cruise lines in this category, as it's not just about the headline fare, which is based on an inside cabin, but also what costs extra once onboard.

Whether they choose MSC Cruises, Royal Caribbean International, Princess Cruises or Holland America Line, they will have to fork out for flights, drinks, gratuities, fitness classes and speciality dining onboard, all of which could add £600 per person or more to the price. Those cruising on MSC Meraviglia also have to pay to watch the Cirque du Soleil shows (about £12).

Princess Cruises' prices start at £839 per person for a seven-night cruise from Barcelona to Civitavecchia (Rome) in June, while Holland America Line has cruise-only prices from £1,199 per person for a 10-night round-trip from Civitavecchia on Koningsdam, departing April 11.

Celebrity Cruises also has cruiseonly prices that exclude drinks, gratuities and speciality dining, but the line often throws in free drinks





0N**CULTURE**

Choosing a cruise line is about more than just cost. Discovering ancient civilisations with Voyages to Antiquity doesn't come cheap, but this niche line packs a lot into the price. Clients choosing a 13-day trip from Piraeus to Venice that dips into Greek and Roman history will enjoy flights, transfers, excursions, drinks with dinner and tips. Prices start at £2,395 per person, departing May 6.



DESTINATIONS MEDITERRANEAN CRUISE

packages and gratuities. Prices start at £1,199 per person for a 10-night Italy and Greek Isles cruise round-trip from Civitavecchia, departing May 18.

Viking Cruises is more expensive but clients get a lot for their money, as not only will they always get a balcony (all cabins on its ocean ships have balconies) but fares include flights, drinks with lunch and dinner, one excursion per port and Wi-Fi. The catch is that cabins sell out fast - even the lowest-category ones are waitlisted on an eight-day Iconic Western Med cruise in December, pushing the lead fare to £1,790 per person.

DISPLURGE: SMALL PACKAGES

And so we enter a world of luxury cruising, where people splash out for the privilege of sailing on small ships where inside cabins are unheard of and crew are trained to be discreet while anticipating passengers' every wish.

Whether clients have saved all year for a couple of weeks of luxury or have deep enough pockets to sail with the

BELOW:

Regent Seven Seas Cruises



In the world of luxury cruising, people splash out for the privilege of sailing on small ships where inside cabins are unknown

likes of Seabourn, Silversea or Regent Seven Seas Cruises regularly, they still want plenty of bang for their buck. As a result, these lines usually include gratuities and unlimited champagne and other drinks in the fare, as well as some or all speciality dining.

Passengers sailing the Med on Crystal Serenity this summer, for example, can dine for free once in each of its two speciality restaurants, but are charged \$30 per person if they go again. Cruise-only fares start at £2,702 per person for a seven-day cruise from Marseille to Barcelona, departing September 30.

That price might make budget cruisers gasp, but it looks cheap against Crystal's 62-passenger yacht Crystal Esprit, where a week sailing from Dubrovnik to Venice next May will set clients back by £4,742 per person. And they'll have to pay extra for flights.

Regent goes several steps further than its peers, as it also includes flights, transfers, lots of shore excursions and Wi-Fi in its fares. It does push up the cost - eight nights sailing from Barcelona to Monte Carlo next April on Seven Seas Explorer starts at £3,512 per person for a balcony suite - but with so much included, passengers can feasibly disembark with no onboard bill to settle.

When it comes to splurging in style, it's hard to beat SeaDream Yacht Club. which has two identical 112-passenger yachts that are like private clubs at sea. Fares start at about £4,776 per person for a 10-day cruise from Malaga to Nice, departing May 2. Flights, transfers, excursions and Wi-Fi cost extra. TW

