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It is the time of monsoons and while this season provides relief after the hot summer months, heavy rains can also lead to delays and cancellations in flights. A few days ago 57 flights were cancelled in Mumbai due to heavy rains.

In such instances, travel insurance comes in handy. Travel insurance generally comes in two types: trip cancellation for 'named perils' and trip cancellation for 'any reason'. Most travel insurance policies cover trip cancellations by named perils. "This means they will reimburse you if certain events listed in the policy, like medical emergencies, natural disasters, or other unavoidable circumstances, occur. However, if you cancel your trip for a reason not covered under named perils, your claim might not be paid," says Aashish Sethi, head - health SBU and travel, Bajaj Allianz General Insurance.

On the other hand, some companies offer trip cancellation for 'any reason' as an additional coverage option. This comes with an extra premium and offers more flexibility. "With this coverage, you can cancel your trip for any reason and still get reimbursed as long as it falls within the policy's terms and conditions. For example, the claim would be valid under any reason cancellation clause if you cancel your trip because of bad weather," says Sethi.

Inclement weather is often a named peril so it will cover a trip cancelled due to bad weather.

What Is Covered

Travel insurance policies commonly cover trip cancellations due to extreme weather conditions and natural disasters not publicly known beforehand. "This means if your trip is affected by sudden, severe weather like hurricanes, floods, tornadoes, snowstorms, blizzards, government-mandated severe weather evacuations, etc., then you might be eligible for a reimbursement. It's essential to understand your policy's inclusions and exclusions to maximize its benefits. Generally, events within an individual's control are not covered under a standard trip cancellation policy," says Sethi.

Travel insurance often covers the cost of rebooking flights. "This can include the difference in fare for a new ticket, up to the policy limits. Some policies might also cover additional fees associated with rebooking," says Amit Solanki, head liability and special risk, Howden India, an insurance broker.

Trip cancellation Vs Trip Interruption Insurance

It is also important to understand the difference between trip cancellation and trip interruption insurance.

Trip cancellation insurance helps you get your money back if things like medical emergencies or other unexpected events happen before you leave for your trip from India. Depending on your coverage, you could get a refund for all or some of your costs.

“Trip interruption insurance helps you get reimbursed if similar unexpected events happen after you've already started your trip and you have to cut it short and return home,” says Sethi.

Exclusions To Be Aware Of

“Weather-related issues that were known or forecasted before purchasing the policy. Some policies may only cover cancellations or interruptions if they occur within a certain time frame,” says Solanki. Claims might be denied if the policyholder fails to take reasonable precautions (e.g., ignoring mandatory evacuation orders).

What To Do When A Flight Is Cancelled

You must promptly inform your travel insurance provider, providing your policy number and a concise description when an issue arises. Next, gather the necessary documents to support your claim. “This includes completing the insurer's claim form with accurate information and providing supporting materials such as proof of travel, medical records, police reports for incidents, receipts, witness statements, and relevant travel documents like passports and visas,” says Sethi.

Carefully review your policy document to understand coverage limits, exclusions, and specific claim requirements. Then, submit your completed claim form and all supporting documents to the insurance company through their specified channels, ensuring you meet submission deadlines. The insurance company will assess the validity and scope of your claim, potentially requesting additional information. After their evaluation, a decision will be made, and if your claim is approved, you will receive a settlement offer.