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A travel insurance will allow you to file a compensation claim for flight delays or cancellations caused by a major tech disruption of cloud services. However, specific policy terms and conditions may apply, as they vary by insurer, product variant, and add-ons.

The aviation sector was amongst the worst affected by the global Microsoft software outage, with multiple airlines, including domestic ones such as IndiGo, Vistara, Akasa and SpiceJet, being affected as check-in systems were adversely affected. While some resorted to manual check-ins, the damage was much larger. Hundreds of flights were cancelled or delayed in India, across airlines. Claims payable under travel insurance

If you have a travel insurance policy, you can file a compensation claim. "Major tech disruption of cloud services by a major IT corporation has caused widespread flight delays and cancellations, both domestically and internationally. Any delays or cancellations of scheduled flights by the airlines will get covered under travel insurance," says Vivek Chaturvedi, Chief Marketing Officer and Head of Direct Sales, Go Digit General Insurance. You can file claims even if the airline has issued compensation for the inconveniences suffered. "If the cancellation and delays are covered as per policy terms and conditions, then we will pay the claim (irrespective of measures taken by airlines)," says Aashish Sethi, Head, Health SBU and Travel, Bajaj Allianz General Insurance.