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Standard travel insurance plans often include coverage for trip cancellations due to specific events (called Named Perils) such as medical emergencies, natural disasters, or other unavoidable circumstances

As cyclone Dana approaches Orissa and West Bengal, lots of flights have either been cancelled or delayed. In such a situation travel insurance comes in handy.

Travel insurance typically covers flight delays and cancellations, but there are a few important details to consider. Standard travel insurance plans often include coverage for trip cancellations due to specific events (called Named Perils) such as medical emergencies, natural disasters, or other unavoidable circumstances. “Additionally, flight delays beyond a certain number of hours—often ranging from 1 to 6 hours—are also covered, allowing travellers to claim compensation based on the severity of the delay,” says Aashish Sethi, head - health SBU and travel, Bajaj Allianz General Insurance.

However, to get more comprehensive protection, you can opt for "Trip Cancellation for Any Reason" (CFAR). This optional coverage provides greater flexibility by allowing you to cancel your trip for reasons not typically covered under ‘named perils’, such as concerns about bad weather or personal changes in travel plans. “Although this add-on comes at an extra cost, it gives you more freedom to modify your travel arrangements while still being eligible for reimbursement, provided the cancellation meets the policy's terms. Travel insurance policies will not cover trip

cancellation, flight delays, or related expenses due to Cyclone Dana if the policy was purchased after the govt advisory was issued,” says Sethi.

What You Can Claim

In the event of a flight cancellation, the airline is usually responsible for refunding the ticket cost or offering vouchers for future travel. Travel insurance can step in to cover additional expenses, such as rebooking fees, accommodation, and other associated costs not reimbursed by the airline.

“However, you cannot claim both from the airline and the insurance for the same expense. Travel insurance is meant to compensate for costs beyond what the airline covers, not for double recovery,” says Sundaram Varadan, secretary at the Insurance Brokers Association of India (IBAI) and MD and CEO - Abhivridhi Insurance Brokers.

What To Know

Before buying a policy, carefully review the coverage details to ensure it fits your needs. “Look for protection against flight delays and cancellations, medical coverage, and add-ons for lost or damaged personal belongings. Be aware of any exclusions or limits to avoid surprises during an emergency,” says Sethi.

Policyholders must keep receipts and docs related to cancellations, delays, and additional expenses incurred. “These will be required when filing insurance claims,” says Meet Kapadia, head, travel insurance, Policybazaar.

Also, if your flight is delayed, check if the delay meets the minimum threshold for compensation. ‘Secure your travel arrangements (hotel bookings, local transport) to avoid extra costs in case of delays. Hotel Stay is covered under Delay or cancellation due to extreme weather,” says Varadan.

Check your insurance policy for coverage details related to unforeseen weather events and be mindful of any exclusions or specific conditions.