**Cover under Travel Disruption Extension: Extended Travel Delay and Abandonment: August 2023**

Firstly, this cover does not apply if it is a Package Holiday. Customers whose package holiday has been disrupted (e.g. flight cancellations) should approach their travel provider who should offer them a full refund or a rebooking, as per the terms of the Package Travel Regulations. For those travelling independently (i.e. flights and accommodation booked separately), the Travel Disruption Extension is in force.

**Travel Delay**

If you are delayed by 12 hours or more (outbound or inbound), you can claim up to the policy limit (£100 per person), provided you undertake the trip.

**Trip abandonment**

If your outward flight is cancelled or delayed for more than 24 hours and you choose to abandon your trip, we will consider claims for irrecoverable **accommodation and travel** costs up to the cancellation limit specified in your policy.

*Note: in many cases, you will be able to recover costs from your travel provider, meaning that costs are not irrecoverable (for example, if a flight is cancelled, you are entitled to a full refund or an alternative flight). Prior to making a claim, you should:*

* Ask the airline/travel provider for a refund
* If the airline/travel provider refuses a refund, ask them to confirm, in writing, why they won’t consider a refund

**Additional travel and accommodation**

If your outbound or return flight is cancelled or delayed for more than 12 hours, we will consider claims for reasonable suitable accommodation and public transport expenses incurred (up to the policy limit of £1,000 per person) in reaching your destination or in returning to the UK, provided that these costs are not recoverable from the airline or your travel provider. Any refunds that you receive from your airline or travel provider will be deducted from your claim.

*Note: in the event of a cancelled or delayed flight, airlines must provide an alternative flight or a full refund, as well as suitable accommodation, whilst awaiting your return. If you are overseas and your airline does not offer you a suitable alternative flight and you make your own arrangements, you should submit a claim to the airline (even if your flight is with a different airline). We recommend that you do not spend more than is reasonable and keep all your receipts.*

**Cancelling a trip due to reports of potential travel disruption**

If an insured person makes a decision to cancel their trip due to the potential disruption, there would not be any cover under the insurance; we would recommend speaking to the airline or tour operator to see if it is possible to rearrange the trip.