

## Travel Disruption Over Christmas

Travel disruption is expected over the festive period, due to strikes planned by border staff.

This is likely to result in delays at airports as well as flight cancellations by airlines. Airlines have more than 2 weeks' notice of the strikes so they may be able to put contingency plans in place to reduce the impact, but given the popularity of travel this year, alternative seats will be very difficult to find.

If an insured person's trip is disrupted due to strike action (provided that when the policy was taken out or the trip was booked, there was no reasonable expectation that the trip would be affected), what benefits are available under the terms of our insurance?

**Travel delay** – if you are delayed for more than 12 hours in reaching your destination or in returning to the UK

✓ A payment for each complete 12 hour delay

**Trip abandonment** – if you abandon the trip due to the public transport being cancelled or delayed for more than 24 hours

✓ Reimbursement of any irrecoverable unused accommodation and travel costs

*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, the passenger is entitled to a refund or an alternative flight; if the trip is a package then Package Travel Regulations apply).*

**Additional travel and accommodation** – in the event that the public transport on which you were booked being cancelled or delayed for more than 12 hours

✓ Reasonable suitable accommodation and public transport expenses incurred in reaching your destination or in returning to the UK

*Note: in the event of a cancelled flight, airlines should provide an alternative flight or a full refund. If the trip is a package holiday, then the Package Travel Regulations apply. In the event of a delay, airlines should provide subsistence and, if appropriate, suitable accommodation.*

### Missed departure

This benefit is unlikely to apply, since it applies in the event an insured is delayed in getting to the point of departure. The rail and other strikes are on known dates, you should take the necessary precautions to arrive at the point of departure in time.

### 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 possible to rearrange the trip.

**We would of course strongly recommend that passengers regularly monitor the news and information from their airline, travel provider and airport/port. We would suggest leaving adequate time to reach the point of departure and for security checks.**