



IT Outages

Many IT systems used in the travel industry have been impacted by an IT outage meaning many customers are experiencing disruption to their travel plans.

The customer should have protection under the Denied Boarding Regulation (Regulation 261/2004 EC). The flight is covered under EU Law if the flight either:

- Departing from an airport in the UK on any airline, or
- Arriving at an airport in the UK on an EU or UK airline; or
- Arriving at an airport in the EU on a UK airline.

[Delays and cancellations | Civil Aviation Authority \(caa.co.uk\)](#)

In the first instance customers should be referred back to their tour operator/airline. The cost of flights abandoned should be refunded by their airline. Cancelled package holidays should be resolved by their Tour Operator.

If the customer's flight is cancelled or delayed and they are already overseas, their travel insurance policy will automatically extend, providing they have a valid covered claim, at no extra cost, as long as they return on the next, earliest available flight.

Where the customer doesn't have a valid claim the policy can be extended providing they haven't made a claim, aren't aware of any circumstances that could give rise to a claim, the new return date is within the footprint and they pay the additional premium.

Please note our policies exclude claims where the circumstances are known to the customer before purchasing the policy, which could reasonably have been expected to lead to a claim. There will be no cover for any policies purchased on or after 19/7/2023.

Delayed Departure Benefit *(if included in the product)*

Where the policy doesn't list reasons for the flight delay, cover may exist under the policy. Where this is included the customer is entitled to this benefit irrespective of whether the airline/tour operator is paying compensation/refunding costs.

There will be no cover under a policy if the cover only applies when there is a technical fault occurring in the public transport as the fault was limited to air traffic control, not the aircraft itself.

Missed departure *(if included in the product)*

If customers have been prevented from reaching their international departure point due to the failure of other public transport (e.g. train to the airport or connecting flight) then they will be covered for reasonable additional travel and accommodation costs so that they may continue their trip.

Cancellation and Delayed Departure Abandonment

Where the policy includes a peril relating to the delay or cancellation of public transport, cover may exist under the policy. Initially customers should be referred to their public transport provider to understand their right to a refund as follows:

- **Package trips;** if the customer's package provider/airline has cancelled their booking, they should speak to their tour operator or airline to postpone the trip or arrange a



refund. The customer will be protected under '*The Package Travel and Linked Travel Arrangements Regulations 2018*,' where they are entitled to a full refund.

- **Non-package trip;** cover will depend on the type of policy the customer holds. Some customers would have needed to purchase the 'Travel Disruption' upgrade or will be covered as standard under the 'Cancellation delay or cancellation of public transport' peril. For policies without these perils, there will be no cover.

Stranded abroad

Depending on the type of policy the customer holds they may be covered for reasonable additional accommodation and public transport travel expenses so that they may continue their trip or return to the UK. Some customers would have needed to purchase the 'Travel Disruption' upgrade or will be covered as standard under the 'Disruption or delay to travel plans' section. For policies without these perils, there will be no cover.

Disinclination to travel

There is no cover for customers who do not wish to travel due to fear of distribution. Cover will only apply where an event has impacted the customer as outlined within this document.

For the latest advice customers should speak with their airline.

If a customer has a Single Trip policy and is now going on an alternative holiday they should be reminded that they will need to update their policy if they change the dates of their trip or destination.