

RUSSIA EARTHQUAKE 30 JULY 2025

On Wednesday 30 July an earthquake struck off the coast of east Russia with a magnitude of 8.7, this has triggered tsunami warnings for several countries including Japan, Hawaii, Indonesia, Peru and China. Tsunami waves have already reached Russia, Japan and Hawaii.

[Tsunami waves hit Hawaii as earthquake off Russia triggers evacuations across Pacific - live updates - BBC News](#)

The Foreign, Commonwealth & Development Office (FCDO) have issued advice for several countries. For the latest travel advice in, please visit [Foreign travel advice - GOV.UK](#).

There may be cover if you are advised not to travel to an area impacted by the earthquake or a tsunami; this depends on the cover you have purchased, see below for more information. If you are not travelling to an affected area, but wish to cancel your trip, your claim will be declined and you will be directed to your travel provider. If you have a Single Trip policy, we want to remind you that you will need to update your policy if you change the dates of your trip or destination.

If you are planning to travel to an affected area imminently, you should check with your accommodation provider / tour operator to confirm arrangements before departure in case of disruption or damage resulting from the earthquake or a tsunami.

Please note, our policies exclude claims where you are aware of the circumstances before purchasing a policy, which could reasonably have been expected to lead to cancellation or cutting short of the trip. There will be no cover for any policies purchased on or after 2.15 am (BST) on 30 July.

Cancellation of your trip

Package trips

If your package provider has cancelled your booking, you should speak to your tour operator to rearrange the trip or arrange a refund. You will be protected under 'The Package Travel and Linked Travel Arrangements Regulations 2018,' where you are entitled to a full refund.

If your trip is still going ahead, your accommodation is still open and there is no local advice not to travel, but you do not want to travel anyway, you should speak with your travel provider to see if they can amend the trip. **There is no cover if you decide not to travel.** If you have a Single Trip policy, we want to remind you that you will need to update your policy if you change the dates of your trip or destination.

Independently booked trip

Where the earthquake or a tsunami makes it impossible for you to travel and you are unable to use your pre-booked accommodation, or there is local regulatory advice not to travel, **cover will depend on the type of policy you hold.** You may need to have purchased the 'Travel Disruption' upgrade or you may be covered as standard under the 'Cancellation Catastrophe' or 'Cancellation due other regulatory advice' peril if those are included in the policy you purchased. For policies without these perils, there will be no cover.

In these instances, you should first speak with your accommodation provider / travel provider to claim a refund or postpone the trip. If the provider refuses to refund the booking or you wish to claim other pre-paid charges, cover may be considered under the above perils.

Cutting short your trip

Package trip

If you are on a package trip and you have had to leave your accommodation due to the earthquake or a tsunami and you wish to return home, you need to speak to your tour operator. You are protected under '*The Package Travel and Linked Travel Arrangements Regulations 2018*,' where the package provider will arrange alternative accommodation, new flights etc. **We will not be able to cover a claim where you are on a package trip.**

Independently booked trip

If you have an independently booked trip (flights, accommodation separately) and you are unable to use your pre-booked accommodation or were evacuated from the area you were staying, **cover will depend on the type of policy you hold.** You may have needed to purchase the 'Travel Disruption' upgrade, or you may be covered as standard under the 'Cutting Short Catastrophe' or 'Curtailed due to other regulatory authority' peril if those are included in the policy you purchased. Please check the specific policy wording, as cover will vary and may not be covered. We will calculate your unused trip from the date you were evacuated. You should speak with your airline to see if they can offer an alternative flight in the first instance.

Emergency medical expenses

You **will be covered** for medical expenses, providing you are not travelling against the advice of the FCDO. The latest travel advice for can be located at:
[Foreign travel advice - GOV.UK.](https://www.gov.uk/foreign-travel-advice)

Disruption or delay to travel plans

Travel Disruption

If you have to move accommodation during your trip, because you are unable to use your booked accommodation due to the earthquake or a tsunami, **cover will depend on the type of policy you hold.** You may have needed to purchase the 'Travel Disruption' upgrade, or you may be covered as standard under the 'Travel Disruption Catastrophe' peril if this is included in the policy you purchased. Please check the specific policy wording, as cover **will vary** and may not be covered. There will be **no cover under this section if you are on a package trip**, as the package provider is responsible for providing alternative accommodation.

Personal belongings and money

Your luggage may have been damaged or abandoned after being evacuated from your accommodation. If you are unable to retrieve your luggage, we would provide cover as this is deemed lost and irrecoverable. Please note, this advice is applicable to policies purchased in the UK and Ireland, subject to the current information available and is subject to change.

Should you have any immediate queries or concerns, please contact our customer service team on 0203 137 8981.