

AXA COVER DIRECTIVE – Ryan Air Cancellations Sep 2017

Overview

Ryanair has recently announced that it will be cancelling around 40-50 flights every day for the next six weeks (From 18th September 2017), which will affect a large number of passengers. The airline has stated that if your flight is affected, you should receive an email with more information.

Information is available via:

Ryanair Website: <https://www.ryanair.com/gb/en/useful-info/help-centre/travel-updates/flight-cancellations7>

Ryanair Facebook: <https://www.facebook.com/ryanair>

Ryanair Twitter: <https://twitter.com/Ryanair>

Cover Stance

In all circumstances customers should be referred back to their tour operator, transport or accommodation provider to understand their travel options and what amendments or refunds will be provided.

Cover for cancelled flights exists under Travel Disruption Cover. This will allow customers to either abandon their trip or claim reasonable additional costs to re-arrange.

As a result of the flight cancellations we will automatically extend the period of insurance for those stranded until such time they can return to the UK (for no additional insurance premium) providing they return on the earliest possible flight (subject to availability).

What if my outbound or inbound flights are delayed or cancelled by Ryanair?

Only for customers who have purchased Travel Disruption Cover.

- Customers should contact their tour operator or transport and accommodation provider (i.e. Ryanair) for a refund in the first instance.
- If the tour operator or transport provider (i.e. Ryanair) will not provide a refund, please provide evidence to our claims team who will manage your claim.
- We will provide cover for reasonable additional accommodation and travel expenses that are needed to get you to your final destination or home under the Travel Disruption Cover section.
- **Note: Please make sure you follow any check-in advice given to you by Ryanair or other airlines.**

What do I do about missed connecting flights and other public transport?

Only for customers who have purchased Travel Disruption Cover

- Customers should contact their tour operator or transport and accommodation provider (i.e. Ryanair) for a refund in the first instance.
- If the tour operator or transport provider (i.e. Ryanair) will not provide a refund, please provide evidence to our claims team who will manage your claim.
- We will provide cover for reasonable additional accommodation and travel expenses that are needed if you were unable to arrive for your connecting flight/ ferry etc under the Travel Disruption Cover section.

I can no longer stay at the accommodation I originally booked due to my flight being cancelled, what do I do?

Only for customers who have purchased Travel eDisruption Cover

- Customers should contact their tour operator or transport and accommodation provider (i.e. Ryanair) for a refund in the first instance.
- Customers who are unable to stay in their pre-booked accommodation will be able to cancel or cut short (curtail) their trip or to be moved to alternative accommodation under the Travel Disruption Cover section.

I've decided to change the dates of my trip; can I also update my travel insurance policy?

- If you have been given alternative dates to travel by your airline and/or accommodation provider (i.e. Ryanair), please contact our team who will update your policy and charge / refund any premium accordingly.

Air Passenger Rights

In February 2004, a European Regulation came into force that protects your rights as an airline passenger: the **EC Regulation 261/2004**.

This regulation protects passengers when they are denied boarding, and when their flight is cancelled or delayed. In these situations the regulation specifies the amount of compensation that is to be received by the passengers.

The EC Regulation 261/2004 applies to all passengers and all flights departing from an airport located in the territory of an EU member state, regardless of the nationality of the airline.

If the flight for which you customers had a confirmed reservation is cancelled, then they may be entitled to compensation in addition to any entitlement under an insurance policy.

Please find more details here:

<http://www.airpassengerrights.co.uk/Cancelled.aspx>

For any scenarios' that are outside of the guidance provided here, please refer to your AXA Insurance contact for further information.