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# Travel insurance claims to mitigate flight disruptions remain untapped

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**Pune:** Sucheta Dasgupta, a resident of Aundh, spent six hours waiting in Delhi airport for her return flight here, as foggy weather threw air travel out of gear for the last few days. During the wait, money was spent on food at the airport and on extra hours billed by the rental cab waiting at her destination. But Dasgupta was not aware that she was privy to a domestic travel insurance policy claim.

"I didn't realize I had paid for travel insurance while booking my flight ticket. Under it, additional expenses owing to delay or cancellation can be reimbursed," she told **TOL**.

Insurers said the lack of awareness about this product has resulted in lower growth.

The one-time insurance costs between Rs200-500 for



Several flights to and from Pune airport were grounded this week

short trips, and covers costs of baggage loss, missed connections, medical emergencies and flight delays. "Users typically opt for it as an attachment product via online booking portals. Five to eight claims are made per 100 policy purchases," said Manas Kapoor, business head of travel insurance at PolicyBazaar.

The most claims would be

in the trip cancellation space, followed by trip delays and missed connections, said Aashish Sethi, head of health SBU and travel for Bajaj Allianz General Insurance.

Brijesh Unnithan, SVP of embedded insurance at ACKO, said that the major challenge for adoption of domestic travel insurance is that people don't experience the benefit of the

cover. "The product also needs to evolve for additional benefits depending on travel time, sector or issue faced," he said.

Frustrated flyers who want to avoid uncertainty in travel have already started cancelling or rescheduling bookings for the upcoming long weekend and beyond.

Online booking portal Cleartrip observed a 267% spike in cancellations for bookings until January 31 compared to regular volumes.

"The platform has seen 60% more cancellations and 40% higher rescheduling overall. For Pune to Delhi routes, Cleartrip saw 10% rescheduling and 8% cancellation spikes. For Delhi to Pune, the risen numbers are 11% for rescheduling and 9% for cancellations," said Prahlad Krishnamurthi, chief business officer, Cleartrip.