

Are you 'covered' if flight is cancelled?

Airline is bound to provide you alternate flight. Take insurance to cover losses arising out of delays

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Mumbai: For families with children summer is a preferred time to travel as schools and colleges are closed for annual vacations. And given that summer is just around the corner, it's time for many to plan our holidays. But this year one uncertainty worrying travellers is the possible cancellation of flights. Indian airline companies have seen a spate of flight cancellations due to various reasons. If you are worried about what will happen to your flight, read on to know your rights as a traveller and how insurance can help.

Alternate flights or refund

According to the Directorate General of Civil Aviation (DGCA) website, in case of a flight cancellation, the airline is bound to provide you alternate travel opportunities at no additional cost, if you so desire. The airline is required to refund the ticket in case the traveller is not willing to travel on its alternate or subsequent flight or another airline's flight.

According to the DGCA's website, "If you have already reported at the airport to undertake journey on original flight and waiting for the alternate flight, the airline is bound to provide you meals and refreshments."

Recently, tour operator Cox & Kings had to shift some passengers of SpiceJet to alternative flights by issuing fresh tickets on a different airline, and SpiceJet gave full refund on cancelled flight, said John Nair, head, business travel, Cox & Kings.

But any losses suffered by the traveller due to the delay or cancellation are not compensated by the airline. Neither does the airline provide any compensation for hotel stay since they inform passengers in advance of the delay or cancellation and not at the last minute, Nair said.



But travellers will not be entitled to any compensation in case you don't accept alternate travel arrangements offered by the airline or when the cancellation occurs due to extraordinary circumstances beyond the control of the airline.

According to the DGCA's website, an airline is required to provide you information on cancellations of your flight as far in advance as possible of the scheduled time of departure. If you have not been informed at least three hours in advance about the cancellation of your flight, the airline is liable to provide you compensation.

"To get timely information on flight cancellation, please ensure that your contact details are provided to the airlines at the time of booking," the DGCA website

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■ For overseas trip cancellation claim will be admissible in case of insured's death, serious injury or sudden sickness that requires minimum three-day hospitalisation within seven days before the date of departure, death of insured's spouse or parent or child, inclement weather conditions like storm, flood, hurricanes or natural disaster

■ For domestic trip cancellation claim will be admissible in case of inclement weather conditions like storm, flood, hurricanes, or natural disaster of departure, which is noted as policy inception date

says.

Travellers will not be entitled for compensation on account of cancellations and delays caused due to extraordinary circumstance(s) beyond the control of the airline, such as: natural disaster, civil war, political instability, security risks, insurrection or riot, flood, explosion, government regulation or order affecting the air-

craft, strikes and labour disputes causing cessation, meteorological conditions, cancellations and delays clearly attributable to Air Traffic Control, slowdown or interruption of work or any other causes that are beyond the control of the airline, but which affect their ability to operate flights on schedule.

Compensation under

travel insurance

Travel insurance is another way travellers can ensure their losses on account of flight cancellations are taken care of, to some extent. Insurance covers flight cancellations/delays and missing connecting flights. This is subject to the sum insured and limits mentioned in the policy for loss of personal accommodation, travel charges paid or contracted to be paid by the insured.

"Insurance will pay for trip delay claims which were caused due to both airlines cancelling or rescheduling the flight due to some natural disaster. However, it will not pay for delay caused due to flight missed by the insured due to his or her own fault," says Bhaskar Nerurkar, head-health administration team, Bajaj Allianz General Insurance.

"The insurance policy promises to pay a certain amount of compensation and that is paid for in case of delay. And the passenger can use the money for making good any loss - personal or otherwise - that may arise due to the delay. Companies can verify if there was a genuine delay or not, or sometimes the airlines can be asked to certify the loss," says Sanjay Dutta, chief underwriting, claims and reinsurance, ICICI Lombard General Insurance.

Such scenarios are covered under what is termed as 'trip delay' and 'missed connection' respectively. Trip delay and missed connection coverage are benefits with a lump sum being paid out after a certain time limit is crossed and rest of the policy terms and conditions being met.

Delay and subsequently missed connecting flights are primarily time deductible covers. The proximate cause for missed connecting flights is generally flight delay, Nerurkar adds.

Bajaj Allianz for instance, has two different trip delay covers - 'Trip Delay' which is a part of travel insurance policy and 'Trip Delay Delight' which is the rider that considers trip delay of shorter duration.

The new Trip Delay Delight is a rider that can be added to any plan but it is interconnecting or domestic. This new rider is vastly superior to the previous cover. The deductible starts from two hours, which means that if your flight is delayed for two hours and above, you will get the sum insured provided policy terms and conditions being met.

"Premium rates differ depending upon the time deductible, one way or round trip and the compensation one opts for. For example, delay exceeding two hours with a compensation of \$50, for a round trip could typically cost Rs 175 + taxes," Nerurkar adds.