

Flight disruption – volcanic ash

Please see the below press release from Fortis which was placed on their website 15/04/10. Please read the article ([referring to our policy booklet](#)) as this does refer to several policies that they provide.

Following major travel disruption resulting from today's volcanic ash incident, leading insurer Fortis UK advises its customers in the first instance to contact their travel operator or airline to see if alternative arrangements can be made and to recover any reasonable costs.

Fortis will be treating the volcanic ash incident as a bad weather event which means that customers may be entitled to claim under the terms of their travel insurance policy. Customers are advised to check their terms and conditions.

Delays to journeys from the UK and journeys into the UK

All policies include a Delay compensation benefit which is designed to provide cover in the event that either an outward journey from the UK or a return journey to the UK is delayed for a minimum period specified in the policy.

A specified amount (as detailed in the customer's policy document) is payable by Fortis. This benefit is intended to provide a contribution towards the costs of refreshments and overnight accommodation where appropriate.

In addition to this, airlines have certain obligations in terms of providing refreshments and overnight accommodation to customers **returning to the EU** travelling on a European airline. Customers are advised to contact their airline to discuss this.

Any Delay benefit provided by Fortis is paid in addition to any compensation offered by the airline.

Abandonment of trips from the UK

All Fortis policies provide Abandonment cover which comes into effect if a customer's outward journey from the UK is delayed for a minimum period of 12 hours and they choose to abandon their holiday. This benefit is designed to provide cover for travel and accommodation costs which customers are unable to reclaim from any other source. Therefore, if an airline or tour operator confirms they will refund costs in such circumstances, no benefit will be payable by Fortis for the same amount.

Connecting flights within the UK

Fortis policies provide a Missed Departure benefit in the event that a customer is unable to reach the departure point of their international flight from the UK because of delays to (or cancellations of) connecting UK domestic flights.

In such cases, a benefit (as specified in each policy wording) will be payable by Fortis to compensate for additional accommodation or travel arrangements. This benefit is only payable in the event that the International flight actually leaves the UK (otherwise claims fall for consideration under Delay and Abandonment cover). This cover does not apply to journeys solely within the UK.

Fortis recommends that, in every instance, customers contact their tour operator or travel provider for advice.

In all situations customers must be aware that they will need to provide evidence of cancelled or delayed flights.

Customers are advised to check their policy terms carefully for specific limits and compensation amounts.