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[Travel Insurance: Check these things before taking that summer vacay abroad](#)



The ongoing West Asia conflict is disrupting travel plans for Indian flyers, with airlines rerouting flights that earlier passed through Gulf hubs. This has led to longer travel times and raised the risk of delays, missed connections, and cancellations, especially on routes to the United States (US), the United Kingdom (UK), Western Europe, and Canada.

In this situation, travel insurance becomes crucial. However, not all disruptions are covered. Here is what travellers need to know about cover for flight delays, cancellations, medical emergencies, and baggage issues before they travel abroad during the summer holidays.

**Key routes under pressure**

Indian travellers flying to long-haul destinations such as North America, Europe, and parts of Africa may face schedule changes, especially on routes that transit through West Asian airspace or Gulf hubs. Airlines are rerouting most flights away from those regions as a precaution in light of the ongoing conflict there.

“While most services are operating, the risk of delays and missed connections has increased,” says Rakesh Kaul, chief distribution officer, retail business, Bajaj General Insurance Limited.

**What war-related exclusions mean**

Travel insurance policies typically exclude losses that arise directly from war or armed conflict. However, the presence of geopolitical tension does not automatically void coverage.

“Disruptions due to airline operations, weather, or technical issues are usually covered, as long as they are not directly caused by conflict,” says Kaul.

If flights are delayed or cancelled due to operational changes, insurance may cover extra stay, meals, and alternate travel, within limits. Insurance mainly covers incidental costs. However, if war or military action directly causes the disruption, exclusions may apply.

## Government orders and trip disruption

Trip cancellations due to travel restrictions or orders issued by a government or aviation authority across the origin, destination, or transit points are typically covered, provided these were not publicly known when the policy was purchased. Coverage applies under trip cancellation, interruption, and extension benefits.

According to insurers, travellers do not need any specialised add-on for this risk.

“The base policy typically includes coverage for eligible trip cancellations or interruptions arising from specified unforeseen events, offering financial protection without the need for optional upgrades,” says Kaul.

## Missed connections

Missed connection benefits typically apply when delays arise from operational, technical, or weather-related issues. Flights need not be on a single ticket, but insurers usually require a minimum four-hour gap.

Kaul says insurance may cover rebooking and accommodation in eligible cases. However, if war-related events directly cause the disruption, exclusions may apply.

“If you choose to travel despite being aware of an ongoing war, and your flight is later cancelled as a result, leading to a missed connection, the claim is unlikely to be covered,” says Chandrakant Said, vice president, consumer underwriting, Tata AIG General Insurance.

Insurance remains relevant even if the airline refunds the ticket. While the traveller cannot claim the fare again, the policy may cover additional expenses such as accommodation, meals, local transport, and other incidentals that airlines usually do not reimburse, provided they do not stem from excluded events such as war.

## Travel advisories matter

Travel insurance typically excludes cover for travel to countries against which India has imposed official restrictions.

“Similarly, if you travel to a war-affected country after the outbreak of conflict, the policy is unlikely to provide coverage,” says Said.

For a trip cancellation claim, insurers typically require proof of bookings and payments, such as flight tickets, hotel reservations, and invoices, along with cancellation confirmations showing charges or refunds.

“Supporting documents depend on the reason for cancellation—medical reports or a doctor’s certificate for illness, a death certificate for family emergencies, or employer communication if relevant. Additionally, a filled claim form, policy copy, Know Your Customer (KYC) documents, and bank details are needed for processing,” says Manas Kapoor, business head, travel insurance, Policybazaar.com.

## Flexible bookings versus insurance

Flexible bookings alone do not provide adequate protection against war-related disruptions, since they may still carry conditions and limited refunds. At the same time, standard travel insurance usually excludes cancellations caused by war or geopolitical events unless a specific add-on, such as “Cancel for any reason”, is purchased.

“The best approach is to use flexible bookings where possible and pair them with an insurance plan after carefully reviewing its inclusions and exclusions,” says Kapoor.

## When flight delay cover applies

Travel insurance typically pays out for flight delays only if the delay exceeds a minimum threshold, usually three to six hours, and is caused by a covered reason such as bad weather, a technical issue, or an airline operational disruption. Compensation may be a fixed amount for each delay period or reimbursement of expenses such as meals or accommodation, depending on policy terms.

“No payout is made if the delay is due to exclusions such as war, civil unrest, pre-known strikes, or prior notification. Benefits are also subject to caps on time and amount, and require airline confirmation or supporting documentation for claims processing,” says Kapoor.

### Hospitalisation abroad: Cashless or reimbursement

If a traveller falls ill abroad and needs hospitalisation, most travel insurance policies offer cashless treatment if the policyholder informs the insurer or its third-party administrator (TPA) at the time of admission. The insurer can then coordinate directly with the hospital.

If prior intimation is not possible or the hospital is outside the network, the traveller may need to pay upfront and later claim reimbursement. In such cases, proper documentation of all medical bills, reports, and prescriptions becomes essential.

Cashless settlement is available globally, but it depends on whether the insurer has tie-ups with network hospitals in the destination. It is provided in major cities, while smaller or remote locations may require reimbursement.

“To check coverage, refer to the insurer’s list of network hospitals or global assistance partners on their website or policy document, or confirm directly with the insurer at the time of purchase,” says Kapoor.

### Pre-approval and emergency treatment

In most cases, hospitalisation abroad requires pre-approval from the insurer or TPA for cashless treatment. The insured should immediately inform the assistance service provider and register the claim.

“Delays in intimation may reduce the claim payout. Typically, expenses beyond a specified limit (for example, US\$1,000) require prior approval, even if the claim is filed after returning home,” says Shilpa Arora, co-founder and chief operating officer (COO), Insurance Samadhan.

Treatment abroad without prior approval may restrict reimbursement rather than lead to full rejection if a genuine emergency caused the delay. For planned or elective treatment, lack of approval can result in claim denial.

### Does insurance cover an early return?

Travel insurance typically covers emergency medical evacuation and trip interruption if the traveller develops a sudden, unforeseen medical condition abroad.

“It may pay for medical repatriation to India and reimburse non-refundable expenses for cutting the trip short. However, promptly informing the insurer is essential for approval and assistance,” says Arora.

Many health policies have age-based caps and sub-limits for senior citizens. They should watch for co-payments, room rent limits, and exclusions on modern treatments such as robotic surgery or specialised prosthetics.

### Cover for pre-existing diseases

Standard travel insurance policies do not automatically cover pre-existing medical conditions and often exclude them. However, this exclusion is not absolute. Insurers may offer limited cover in cases of sudden, acute, and life-threatening emergencies, subject to specific conditions, such as the illness remaining stable for a defined period before travel.

### What to do in a medical emergency

In a medical emergency abroad, the traveller should first access immediate care while navigating an unfamiliar healthcare system.

“The key steps include contacting local emergency services, informing your travel insurance provider at the earliest, and reaching out to your embassy or consulate, if required, for assistance,” says Arora.

Medical emergencies that health insurance typically covers include sudden, acute conditions that require immediate hospitalisation, such as heart attacks, strokes, severe accidents or injuries, and life-threatening infections. In such cases, insurers may offer either cashless treatment or reimbursement.

The claim process usually requires a duly filled and signed claim form, the original discharge summary detailing diagnosis and treatment, itemised hospital bills and receipts, doctor’s prescriptions and consultation records,

and diagnostic reports such as blood tests or scans. The insurer may also ask for pharmacy bills with prescriptions, a first information report (FIR) or medico-legal case (MLC) record in case of accidents, KYC documents, policy copy or health card, and National Electronic Funds Transfer (NEFT) details or a cancelled cheque for reimbursement.

#### Baggage loss and delay

Travel insurance typically covers baggage loss or delay when the airline causes it, and the baggage is checked in. For delays, cover applies only after a minimum waiting period, usually six to 12 hours, and allows reimbursement for essential purchases up to specified limits.

“In case of permanent loss, compensation is provided based on item value, subject to sub-limits and exclusions. A Property Irregularity Report (PIR) from the airline is usually required, and certain items like cash and valuables are often excluded or capped,” says Adhil Shetty, chief executive officer (CEO), Bankbazaar.com.

Baggage that customs or government authorities detain or confiscate is generally not covered under standard travel insurance policies, since insurers treat these as regulatory or legal actions rather than travel risks.

“Such cases usually arise from issues like undeclared items, restricted goods, or documentation gaps, and are governed by local laws. Insurance does not cover these situations, making compliance with customs regulations the only safeguard,” says Shetty.

#### Know the exclusions before you travel

In the current environment of geopolitical disruption and frequent flight rerouting, travellers should understand travel insurance exclusions as carefully as they understand what the policy covers.

“Policies only respond to specified risks, such as weather or technical issues, while typically excluding events like war, civil unrest, or government-imposed restrictions,” says Shetty.

This point becomes especially relevant during airspace closures or geopolitical tension. Ultimately, claim approval depends not just on the disruption, but also on whether the policy terms include its cause.

Reading the policy document carefully is essential because coverage depends on specific triggers. For instance, trip delay benefits vary. Some policies cover only meals and refreshments, while others also include accommodation, subject to limits, with activation typically after six to 12 hours. Baggage delay cover also applies only after a set waiting period and requires airline certification for reimbursement of essentials.

“Across policies, trigger thresholds, payout limits, and benefits can differ significantly. While events like war or government restrictions are usually excluded, some policies may offer limited cover for risks such as terrorism under specific conditions. This makes it important to review triggers, waiting periods, and exclusions in detail before travel,” says Shetty.