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TRAVEL INSURANCE FOR SUMMER HOLIDAYS

Travel plan disruptions caused by war usually not covered

Review triggers, waiting periods, and exclusions before flying

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The conflict in West Asia is affecting travel plans. Airlines have been rerouting flights that pass through Gulf hubs, leading to longer travel times.

"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.

Indians travelling abroad this summer need to acquaint themselves with what their travel insurance policy covers and what it does not.



What a US trip cover costs

Insurer	Plan	Premium (₹)
Bajaj	Travel Ace Lite	3,398
Tata AIG	International Plus Gold	3,359
ICICI Lombard	Trip Secure Plus	3,129
HDFC Ergo	Travel Explore Gold	2,914
Digit	Smart 360	2,792
Niva Bupa	Travel Assure - Basic	2,152
Indusind	Travel Care Individual	1,958

Premiums are for a single person aged 30 travelling to the US for 30 days with a sum insured of \$2.5 lakh. Source: Policybazaar.com

Trip cancellation

Travel policies typically exclude losses arising directly from war or armed conflict. "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 incidental costs such as those of an extra stay, meals, and alternative travel arrangements, within limits.

Trip cancellations due to travel restrictions or orders issued by a government or aviation authority are typically covered, provided these were not known when the policy was purchased.

Missed connections

Missed connection benefits typically apply when delays arise from operational, technical, or weather-related issues. "If you choose to travel despite being aware of an ongoing war, and your flight is cancelled, leading to a missed connection, the claim is unlikely to be covered," says Chandrakant Said, vice president, consumer underwriting, Tata AIG General Insurance.

Insurers usually require a minimum four-hour gap between the two flights. Kaul says insurance may cover rebooking and accommodation in eligible cases. The insurance policy covers additional expenses such as ac-

commodation, meals, local transport, and other incidentals.

Travel advisories matter

Look out for travel advisories from the government. "Travel insurance typically excludes cover for travel to countries against which India has imposed travel restrictions," says Said.

For a trip cancellation claim, insurers typically require proof of bookings and payments, along with cancellation confirmations.

"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," says Manas Kapoor, business head, travel insurance, Policybazaar.com.

Flexible bookings alone do not provide adequate protection against war-related disruptions, since they may come with conditions and offer limited refunds. "The best approach is to pair flexible bookings with an insurance plan," says Kapoor.

When flight delay cover applies

Travel insurance typically pays for flight delays only if the delay exceeds a minimum threshold, usually of three to six hours, and is caused by a covered

reason. Compensation may be a fixed amount for each delay period or reimbursement for 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," says Kapoor.

Hospitalisation abroad

If a traveller falls ill abroad and needs hospitalisation, travel insurance policies offer cashless treatment if the policyholder informs the insurer or its third-party administrator (TPA) before admission. Cashless settlement depends on whether the insurer has tie-ups with network hospitals in the destination. It is likely to be available in major cities.

"To check coverage, refer to the policy document, insurer's list of network hospitals, or the websites of global assistance partners," says Kapoor.

The traveller may need to pay upfront and later claim reimbursement if prior intimation is not possible or the hospital is outside the network.

Pre-approval from the insurer or TPA is crucial. "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.

For planned or elective treatment, lack of approval can result in claim denial.

Travel insurance covers emergency medical evacuation. "It may pay for medical repatriation to India and reimburse non-refundable expenses for cutting the trip short," says Arora.

Sub-limits for senior citizens

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.

As for pre-existing medical conditions, standard policies often exclude them. Limited coverage may be offered in the case of a life-threatening emergency. However, the illness should have been stable for a defined period before travel.

Baggage loss and delay

Travel insurance typically covers baggage loss or delay when it is caused by the airline. 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. Coverage for cash and valuables is often excluded or capped," says Adhil Shetty, chief executive officer (CEO), Bankbazaar.com.

He informs that baggage that customs or government authorities detain or confiscate is generally not covered.

Finally, reading the policy document is essential. "Trigger thresholds, payout limits, and benefits can differ across policies. Review triggers, waiting periods, and exclusions before travel," says Shetty.

The writer is a New Delhi-based independent journalist