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05 Dec 2025	Stranded by IndiGo chaos? Hidden travel insurance benefits in your credit card or OTA booking can help	Moneycontrol

[Stranded by IndiGo chaos? Hidden travel insurance benefits in your credit card or OTA booking can help](#)



India has nearly 650 credit card variants but only about 8 percent include travel insurance.

IndiGo’s large-scale cancellations and delays have disrupted schedules across major airports, leaving thousands stranded and unsure of their rights.

More than 700 flights were cancelled on December 5, as IndiGo airline chaos entered the fourth day. The worst-hit was the Delhi airport, where all IndiGo flights for the day were cancelled. Flight cancellations over the past four days have breached the 1,000-mark, stranding passengers on airports and disrupting their travel plans.

At Bengaluru airport, 102 flights were cancelled, sources told Moneycontrol. The previous days saw a similar pattern: 99 cancellations on December 4, 62 on December 3 and 20 on December 2.

As India's largest airline grapples with crew shortages and scheduling pressures, passengers are discovering how vulnerable a single delay can make them to unplanned expenses.

And this is where a largely overlooked tool suddenly becomes relevant: travel insurance. Whether purchased independently, bundled through Online Travel Aggregators (OTAs), or embedded in certain credit cards, travel insurance can cushion the financial impact of delays and cancellations.

What all does travel insurance cover? Trip cancellation or curtailment covers the cost of non-refundable flights, hotel bookings, and prepaid activities if your trip becomes unviable or has to be called off. Flight Delay Allowance is a fixed payout given once the delay crosses the set time limit, and most policies don’t require you to submit any expense bills, said Narendra Bharindwal, President, Insurance Brokers Association of India.

The average claim size for domestic travel delay benefits is typically Rs 1,000–Rs 5,000, while cancellations or trip curtailment claims tend to be higher depending on non-refundable expenses.

Check your credit card first

One of the simplest financial steps a stranded passenger can take is also the least known: check if your credit card has built-in travel insurance.

Several premium and even mid-tier cards in India come with complimentary travel insurance cover for flight delays, cancellations, missed connections and baggage delays. The sums are not huge but can cushion the blow, typically between Rs 10,000 and Rs 25,000.

Saurabh Vijayvergia, Founder & CEO of CoverSure, said, "India has nearly 650 credit card variants and about 8 percent include travel insurance. This one of the most underused benefits by customers."

Despite the usefulness of this feature, most consumers remain unaware of it until they face a disruption. How to check if your credit card offers in-built travel insurance? "Our app allows travellers to check the benefit instantly, without entering card numbers, simply by selecting the card type," said Vijayvergia. The catch? You should have booked the flight from the same credit card.

Travel Insurance purchased through OTAs

Many travellers unknowingly buy travel insurance while booking tickets on online travel aggregators such as MakeMyTrip, Cleartrip or even IndiGo's own booking platform. These add-on policies are convenient but their coverage varies widely and often comes with fine print that passengers overlook. OTA-linked insurance can certainly provide relief but it's essential to read the terms carefully and understand exactly what triggers a payout.

DGCA rules: what the airline must provide

Even before insurance steps in, passengers have certain rights under India's aviation regulations. DGCA's Civil Aviation Requirement outlines what airlines owe travellers when flights are cancelled, delayed or rescheduled after check-in.

If a flight is cancelled, airlines must offer either a full refund or an alternate flight, and provide meals and refreshments to passengers already at the airport.

In the case of long delays, airlines must escalate support from meals to hotel accommodation with transfers depending on how long the delay lasts.

These rights are designed to ensure immediate comfort and assistance, regardless of whether a passenger has bought insurance.

How to claim from your travel insurance policy?

Collect proof: boarding pass, airline delay/cancellation email, receipts for meals, hotel or alternate travel.

Notify insurer/bank promptly: Email the insurer or bank as soon as you know you may have a claim.

Timeline: Many insurers must acknowledge queries within 48 hours and settle claims within 45 days under regulations, though many settle quicker.

Most plans compensate delays only when the disruption crosses a minimum threshold, often six hours, though some require more. Rakesh Kaul of Bajaj General Insurance said this condition is critical: "Benefits apply only once the delay exceeds the hours mentioned in the plan. After that, the insurer pays the fixed benefit amount."