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[Monsoon trips: Things to know before buying travel insurance](#)



The monsoon season brings a rise in travel plans, from short domestic getaways to visits to hill stations and nature destinations. While rainfall may not always disrupt flights or travel schedules, weather conditions can sometimes lead to delays, road closures, medical emergencies or changes in plans. Travel insurance can help travellers manage the financial impact of such situations, depending on the coverage selected. However, experts say understanding policy features and exclusions is important before purchasing a plan.

“Travel insurance can be particularly relevant during the monsoon season, when weather-related disruptions may occasionally impact travel schedules. Most comprehensive travel insurance policies provide coverage for trip delays, missed connections, trip cancellations and additional expenses arising from covered disruptions, subject to policy terms and conditions,” said Rakesh Kaul, Chief Distribution Officer – Retail Business, Bajaj General Insurance, a private general insurance company. A travel insurance policy may provide coverage for trip delays, cancellations, missed connections, baggage-related issues and emergency medical expenses during travel. The extent of protection depends on the policy terms, the reason for the disruption and the documents submitted during a claim. For example, if a flight is delayed due to adverse weather conditions, some policies may offer reimbursement for eligible expenses such as meals, accommodation or transport after meeting the specified conditions.

Similarly, trip cancellation benefits may cover certain prepaid and non-refundable expenses if the reason for cancellation falls within the policy coverage. “Depending on the coverage and the nature of the trip, travel insurance may provide coverage for benefits such as trip delay, trip cancellation, missed flight connections, loss or delay of checked-in baggage, and emergency medical expenses while travelling,” said Birendra Mohanty, Chief Business Officer, Zurich Kotak General Insurance, a joint venture between the Swiss-based Zurich Insurance Group and India's Kotak Mahindra Bank.

Travel insurance is often associated with overseas trips, but domestic travellers may also find it useful for managing unexpected costs during journeys. Medical emergencies, cancelled bookings, baggage issues or travel delays can result in additional expenses even within India. "Domestic travellers can also benefit from coverage, especially when facing trip delays, cancellations, medical emergencies or baggage-related inconveniences," Kaul said.

He added that travellers should select policies based on their destination, duration of travel and activities planned rather than opting for a standard cover without evaluating their requirements. Travellers heading to areas that are vulnerable to heavy rainfall, landslides or difficult road conditions may consider policies that include trip cancellation, trip interruption, emergency assistance and medical evacuation benefits.

Travellers visiting destinations that are prone to heavy rainfall or weather-related disruptions should consider policies that offer comprehensive trip cancellation, trip interruption and travel delay benefits. For those travelling to remote locations, emergency assistance services can be useful in arranging alternate travel options, accommodation support or medical help. "Emergency Accidental Treatment and Evacuation covers medical treatment for accidents and includes emergency medical evacuation to a suitable medical facility, which is critical in affected areas," said Vivek Chaturvedi, CMO & Head of Direct Sales, Digit General Insurance, a digital-first, non-life insurance company in India.

Travel insurance policies come with specific conditions, and not every disruption qualifies for a claim. Travellers should review waiting periods, coverage limits, exclusions and documentation requirements before buying a policy. "Coverage differs across insurers and between domestic and international travel policies. Travellers should carefully review the policy wordings before making a purchase," Mohanty said. For instance, claims may require documents such as airline delay certificates, baggage irregularity reports or original bills. Policies may also specify minimum delay periods before benefits become payable. Chaturvedi said travellers should also check conditions related to delay notifications, missed connections and pre-existing circumstances, as these may impact claim eligibility.