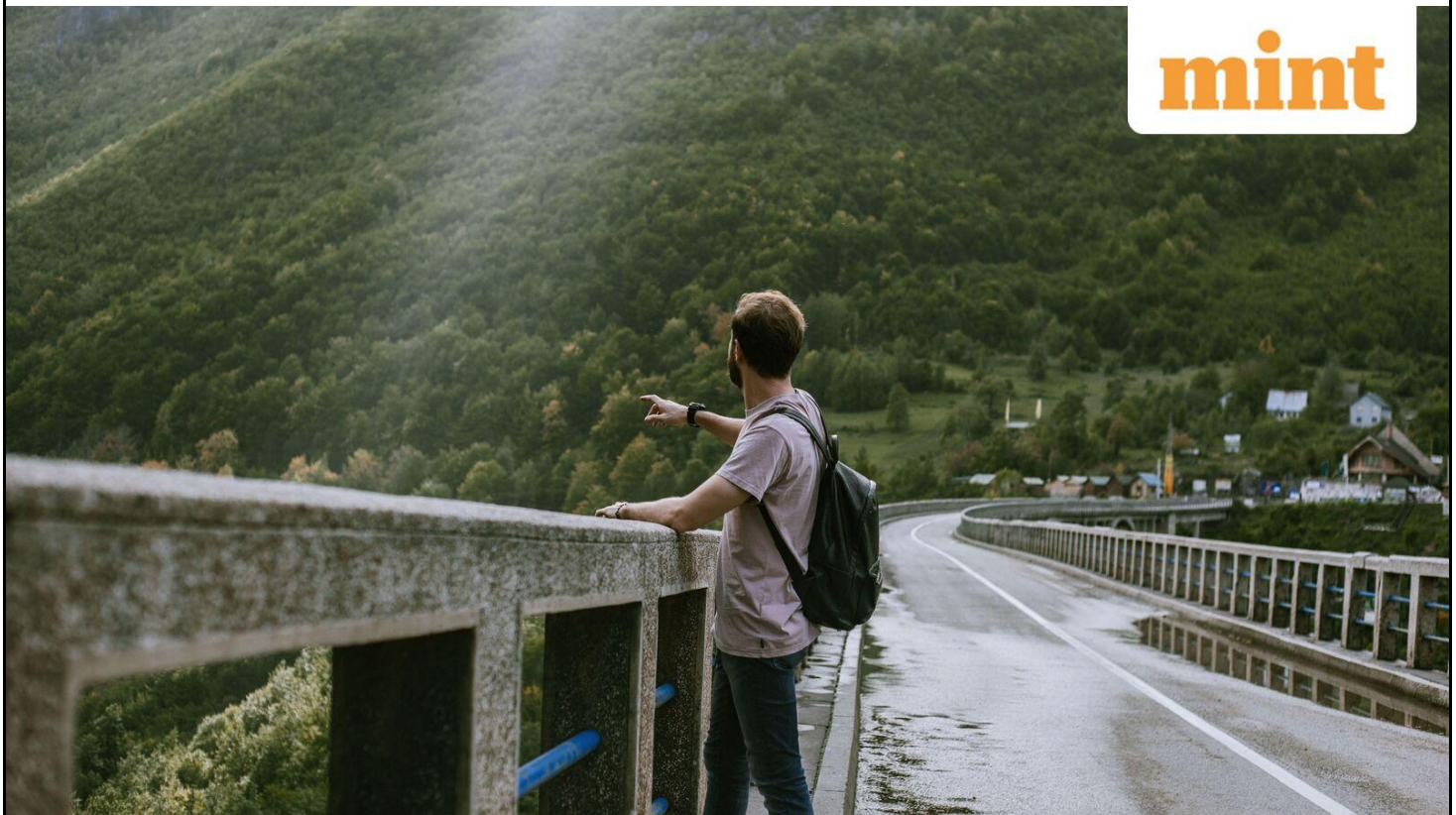


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[Travel insurance claims denied? Here are the mistakes travellers make most often](#)



Travel insurance covers far more than medical emergencies, but claim success often hinges on disclosures, documentation and meeting strict policy conditions.

Travel insurance is often treated as an afterthought while booking flight tickets. Many travellers simply compare premiums and opt for the cheapest option that fits their budget, especially for destinations where insurance is mandatory.

But insurance is, at its core, a contract. It requires honest disclosures at the time of purchase and a clear understanding of what is covered—and what is not. Beyond medical emergencies, travel insurance can also cover disruptions such as flight delays, cancellations, and baggage loss or delay. Yet a lack of awareness about policy conditions often results in claim disputes and rejections.

“A lack of awareness around timely intimation and complete documentation can lead to higher rejection rates compared to other insurance categories, even as fewer claims are filed against policies being sold,” said Girish Sehgal, chief–health UW & claims, customer service & operations, ICICI Lombard.

In this context, understanding key coverages, conditions and exclusions becomes critical—not only before buying a policy, but also before filing a claim.

Health emergencies and pre-existing diseases

Medical emergencies abroad are among the most common triggers for claims. However, they are also among the most frequently rejected due to non-disclosures.

Imagine you fall sick abroad and end up hospitalized, only to find your claim rejected later because you failed to disclose a pre-existing disease (PED).

“You are a hypertension patient. you go outside, and it triggers BP. If the doctor has to save your life, the treatment will be covered. If your BP shoots up and gets controlled with normal medicine, then it is not covered. Some plans don't cover PEDs at all,” Manas Kapoor, business head of travel insurance at Policybazaar said.

Insurance consultant Neeraj Khushalani adds that some insurers such as Tata AIG, ICICI Lombard, and Bajaj General Insurance may extend coverage up to around 10% of the sum insured for life-threatening PED-related emergencies.

He further notes that some standalone health insurance plans offer broader PED coverage of up to \$15,000 without restricting it strictly to life-threatening cases, making them more suitable for senior citizens or high-risk travellers.

Most travel insurance covers come with deductibles.

“Whether it is IPD or OPD, both will have a deductible. Some insurers now offer OPD coverage without deductibles, but at a higher premium,” Kapoor said.

Travellers are also advised to keep emergency assistance contacts handy.

“These are called global assistance providers. You must know before your trip whom to contact and under what circumstances,” he added.

**Flight delay and missed connections**

Travel disruption covers are heavily detail-driven. Most policies define a minimum delay threshold—often four to six hours or more—before compensation becomes applicable. Delays shorter than the threshold are generally not covered.

A delay certificate from the airline is essential to file a claim. If delays force travellers to incur additional costs such as meals or hotel stays, receipts must be preserved for reimbursement.

Sehgal says benefits like trip delay claims will be payable if they are covered under the policy, irrespective of whether the airline has provided compensation. However, insurance intermediaries noted that claims may get denied if airlines have already compensated travellers for the delay.

Missed connecting flights are another common area of confusion. Coverage depends on layover time and how tickets are booked.

Kapoor said layovers below six hours are generally accepted only when flights are part of a single itinerary.

“If the entire journey is under one code, the airline waits for you, but if you book the same itinerary separately, it becomes a no-show for the second airline. Maintain a minimum layover time of 6 hours to be eligible for the claim,” Kapoor said.

Missed flights or trip cancellations for personal reasons are generally not covered. However, coverage may be available if the cancellation is caused by specified unforeseen events before travel, such as illness, injury, medical emergencies, natural disasters or technical issues.

“Some policies may also include riders covering scenarios like trip cancellation due to visa rejection,” Sehgal said.

Trip cancellation due to delay in reaching the airport, even in exceptional scenarios, may not be covered, he added.

**Flight cancellation and trip interruption**

If an airline cancels a flight and reschedules it, reasonable expenses incurred during the waiting period—such as meals or accommodation—are generally covered.

However, if a policyholder chooses to book an alternative flight and skips the rescheduled one, insurance benefits may not apply.

Flight cancellations due to extraordinary events such as war and terrorism are not covered. Natural disasters are often excluded or subject to conditions depending on policy wording.

Trip curtailment or abandonment, where a traveller cuts short a journey, is also covered under many policies—but only if specific conditions are met.

"I am aware of a case where this cover was denied because the passenger was not hospitalized for 48 hours. He had a doctor's visit proof, but the policy required minimum hospitalization," Kapoor noted.

Rakesh Kaul, chief distribution officer- retail business, Bajaj General Insurance, said additional options such as enhanced trip cancellation or interruption cover provide greater flexibility within specified triggers and timelines.

#### Baggage loss and delay

Baggage-related covers are among the most frequently used travel insurance benefits, but they are also among the most misunderstood.

"Baggage delay and baggage loss are two separate covers under most travel insurance policies, typically with limits ranging from \$500 to \$2,000 depending on the insurer," said Khushalani.

He emphasized the importance of obtaining a Property Irregularity Report (PIR), an airline-issued document required when checked-in baggage is lost, delayed, missing or damaged.

"While baggage loss is compensated up to the policy limit regardless of contents, claims involving high-value items such as jewellery require independent proof such as bills and are usually directed toward airline liability rather than insurance," said Khushalani.

Insurance protection for high-value items is also available, but usually at an additional cost.

"Travellers can opt for coverage for high-value items or gadgets, often requiring prior declaration," Kaul said.

Baggage delay coverage typically ranges between \$250 and \$500 and covers essentials such as clothing, toiletries, and medicines when baggage is delayed beyond a threshold, usually 12 hours.

"Loss of baggage means your checked-in bag is permanently lost by the airline. However, if your baggage is only damaged, it may be covered separately," said Sehgal.

#### Filing timelines and best practices

Timely filing is crucial in travel insurance claims.

Kaul said: Most rejections stem from procedural gaps such as delayed reporting, incomplete documentation, or claims not aligning with the policy timelines.

Sehgal recommended filing claims within 24 hours of the incident.

"While claims may still be accepted after 90 to 180 days in exceptional cases, delays can complicate the process and increase chances of rejection," he said.

Notably, Irdai has not prescribed a maximum claim-filing timeline. Acceptance of delayed claims is largely at the insurer's discretion, say experts.

In medical emergencies, travellers should inform the insurer or global assistance provider as soon as possible. If admission occurs without prior intimation, it should be reported immediately afterward.

"It is always wise to check whether the hospital is in-network and inform the insurer at the earliest," Kapoor advised.

Travel insurance claim success depends largely on awareness and compliance with policy terms. Understanding these nuances before you buy the policy is essential to ensure you are financially protected if and when travel disruption occurs