

Volcanic Ash Flight Disruption

Following the recent flight disruptions as a result of the volcanic ash cloud over UK and Europe we advise our policyholders as follows:

Travel Insurance Policy cover

The majority of our travel policies provide cover against travel delay and trip abandonment due to specified events. Delay or abandonment due to volcanic eruption / volcanic ash contamination is **not** one of these insured events. We must therefore confirm that claims under your policy for compensation, cancellation or additional accommodation as a result of the flight delays/cancellations are **not** covered.

However we can confirm the following:

- If you are currently overseas and are unable to return to the UK due to flight disruption caused by the volcanic eruption, your travel insurance will be extended without charge for the extra duration of your stay up to an additional 31 days. In the event that you are expected to be delayed for more than 31 days please contact your issuing agent.

If you require medical assistance please contact our emergency medical service on +44 (0) 20 7183 3751 or email assistance@mstream.co.uk. For all other enquiries please refer to your policy documentation or contact the issuing office.

- If you have rescheduled your trip for a later date your existing policy will be transferred / extended to cover the new dates.
- If you have purchased a single trip policy and your outbound flight is cancelled and you do not travel we will refund your premium.

Cancellation of Your Trip

We would urge you to contact the airline and/or your trip organiser you are travelling with before embarking on any journeys.

- In the event that your flight is cancelled it is anticipated that airlines will make a full refund of your flight cost or offer an alternative flight.
- If you have booked separate arrangements for hotels, accommodation, hire car and other services you should contact the operator. A number of operators have confirmed they will provide full refunds.
- If you have booked a package holiday, these provide separate protection. Operators must refund you the full cost of the holiday or offer an acceptable alternative if trip is cancelled. Often if you are booked on a package trip the tour operator may offer 3 main options;
 1. deferring the start date of your trip
 2. transferring to another holiday of the same or similar value, or
 3. a refund of the cost of the whole holiday.
- If you have booked your trip with a credit card you may be able claim back costs via your card company.

Policyholders currently abroad

You have a contract with the airline to get you to your destination. This means the airline has a responsibility to re-route your journey where possible.

- If a flight within Europe is cancelled or delayed for more than 5 hours the airline is obliged to provide assistance at the airport in terms of meals, refreshments and overnight accommodation if required.
- If you are flying into the European Union from overseas you will also be covered for meals refreshment and overnight accommodation, as long as you are travelling on a European airline.
- The EU rules on assistance apply equally to any journey whether one-way or part of a return ticket, however it should be noted that those with single tickets who miss a return flight with one airline because their outbound flight with another airline is cancelled, may not get a refund for the return flight.
- If you have organised your own return travel or hotel stays you should keep all receipts and apply to the airline for money back on your return. Please note if these costs are deemed 'unreasonable' then the airline may not pay.
- Alternative return transport organised by the airlines would be the recommended option as there will be no need to pay out and claim this back.

Further information

Up to date information on the travel disruptions and advice for UK nationals stuck overseas is available on The Foreign and Commonwealth Office website at <http://www.fco.gov.uk/en/travel-and-living-abroad/021-Flight-disruption-help/>.