



MEDIA RELEASE

20 MARCH 2017

Can travel insurance assist with travel delays caused by the operator?



[SureSave](#), a leading provider of travel insurance in the agency channel, is encouraging agents to ensure that travellers understand the cover provided for travel delays – in particular those caused by an operator.

National Sales Director for SureSave, Talbot Henry said,

“In light of recent flight cancellations, the issue of operator-caused delays has been brought into the spotlight. We find that one of the most common reasons for dissatisfaction among travellers is a lack of understanding around ‘when’ they are covered. As a result, we’re keen to ensure that agents and travellers are prepared in case they encounter this on their next trip. Hopefully, we can help them avoid any disappointment when it’s time to claim.

“In most cases, if a travel delay, rescheduling or cancellation is the operator’s fault, most travel insurance providers will not cover it. In these cases, customers generally receive a refund or some level of compensation directly from the operator for this inconvenience. We’re pleased to say that SureSave is one of the few travel insurance providers that provides a level of cover under certain circumstances.”

SureSave’s cover for travel delays caused by the operator

SureSave’s latest Product Disclosure Statement (PDS) offers some cover for operator-caused trip disruptions. SureSave customers can claim for travel delays if their flight, or other scheduled transport or overnight tour, is suddenly and unexpectedly delayed, rescheduled or cancelled when they are already **on their trip and it’s the ‘operator’s fault’**. The ‘operator’s fault’ refers to a delay, rescheduling or cancellation as a result of things like maintenance issues, repairs, timetable changes, service faults, corporate takeovers or industrial activity other than a strike.

To be covered, the travel delay must occur **while the traveller is already on the trip**. In other words, the traveller needs to have already departed their home, and the event must occur between the departure and return dates listed on their policy details.



What can you claim for?

Claiming for this 'event' allows the traveller to recoup some of the additional expenses incurred when transport is delayed or if a traveller urgently needs to make it to a destination for a one-off event. Customers can claim for a range of expenses, including:

- **Waiting around allowance:** If transport departure is delayed by more than six hours).
- **Extra accommodation costs:** For example, if a customer's flight is delayed overnight and they need to find alternative accommodation.
- **Unused arrangements:** Pre-booked accommodation, day tours, transfers and public events that customers can't use as a result of the delay. This does not include the cost of unused flights, or other scheduled transport, or overnight tours.
- **Amendment fees:** For amending a pre-paid booking for a flight, other scheduled transport, or overnight tour that they will miss due to the delay
- **Getting to a one-off performance function, tour or cruise on time:** If customers need to get to a one-off event (for example, a wedding, funeral, prepaid concert or overnight cruise) on time, SureSave will pay for the cost of alternative travel arrangements to get them there.

SureSave's top tips for dealing with travel delays caused by the operator

1. Contact the airline or other operator as soon as possible for information on alternative arrangements available and any compensation they offer and/or pay.
2. Get a report in writing, confirming what's happened, from the airport or other operator.
3. Where you have no other alternative but to rearrange your plans, you must do so without delay. For example, if you're going to miss a connecting flight, contact the airline to see if you can rearrange the flight instead of missing it altogether. Where you can't rearrange some or all of your travel plans, cancel them as soon as possible to avoid incurring additional costs.
4. Collect all receipts for expenses occurred (for instance, extra meals, accommodation, etc.), along with documents where available (such as itineraries) that show the cost of your original and your altered travel plans. Having the correct documentation can help your claim be processed more efficiently, and it increases your chance of receiving a successful outcome.

For more information on SureSave, visit suresave.com.au.

ENDS

© SureSave Pty Limited ABN 82 137 885 262 AR 339902 is an authorised representative of Cerberus Special Risks Pty Limited ABN 81 115 932 173, AFS Licence No. 308461. This is general advice and you should consider if this product suits your needs. Before you buy, please read the Product Disclosure Statement available from us. This insurance is underwritten by certain underwriters at Lloyd's.

Notes to Editors:

SureSave is a leading travel insurance provider that offers 'help that's designed for travellers'. SureSave provides World Assistance through its agent support team, claims and in-house 24/7 Emergency Assistance operation, 'WE Assist'.



SureSave covers more than 300,000 travellers each year in Australia, is Australian owned and is a coverholder at Lloyd's.

Media Enquiries:

Charlotte Benhiam-Cusack
Account Executive
S2i Communications
(02) 9262 4766
Charlotte@s2i.com.au

Linsey Brown
Senior Account Director & GM
S2i Communications
(02) 9262 4766
Linsey@s2i.com.au