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ASH CLOUD – FAQ

During recent weeks, a volcanic ash cloud has impeded air travel. Below is a collection of frequently asked questions, and answers, related to this subject.

My trip was cancelled due to the ash cloud. Will I get compensation from travel insurance?

Unfortunately, the cancellation of a trip due to the ash cloud is not compensable from insurance. Please contact your airline or travel agency to claim compensation.

My flight was cancelled due to the ash cloud and I had to wait for my return flight for two extra days, accommodated in a hotel. Does the insurance cover the additional expenses?

Since the insurance only covers being late for a connection flight, this is not deemed an insured event. Please contact your airline or travel agency to claim compensation.

I missed my connection flight due to the ash cloud. How to claim compensation for this?

If flights are late, airlines have the duty to care for their customers. We kindly ask you to always contact your airline or tour operator first to claim compensation. When claiming compensation from insurance, please send us a copy of the airline's or tour operator's decision. You can fill in a claim report on our website at www.if.fi/travel.

If the Insured's lateness for a journey is covered by the insurance, i.e. the Insured is late for a connection flight, the Insurance will indemnify all reasonable and necessary additional travel and accommodation expenses, however, subject to a maximum amount equivalent to the cost of the original journey. Eating and food expenses are not indemnified as delay expenses.

When the ash cloud situation was at its worst, many passengers decided to travel home by, for instance, train or boat. In what cases does the insurance company approve such independent travel if the ash cloud has impeded air travel?

If the Insured's lateness for a journey is covered by the insurance (i.e. the Insured is late for a connection flight) and the return journey is delayed by 7 days or longer due to the ash cloud, we accept the customer's independent return home (by train, boat or bus). In the case of short delays of just a few hours or days (less than a week), such independent return is not approved. Taking a taxi on a long distance journey for which public transportation would be available is not covered by the insurance.

I have arterial hypertension and am on regular medication for this. Since my return journey was delayed by three days due to the ash cloud, I had to consult a physician in my travel destination and buy more medicine. I had my medication with me, but only for a business trip lasting a couple of days. Does the insurance cover these additional expenses?

Unfortunately, these expenses are not covered by the insurance, since they are caused by an illness which arose prior to the journey. Travellers are advised to reserve enough medication for their journey and to prepare for unexpected delays in their travel plan.