

Airline Travel Insurance Refunds!

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Airline refunds for flights to, within or from the United States (US)

The [US Dept of Transportation](#) requires that all US and foreign airlines with flights travelling to, within or from the US provide a refund to travellers when the airline cancels the flight.

For example, if a traveller has a flight to New York with Air Canada, and the airline cancels the flight, the traveller is entitled to a full refund on their airfare.

Airline refunds for flights travelling within or scheduled to leave the European Union (EU)

The [European Commission](#) requires that any airline with flights travelling within or scheduled to leave Europe to provide a refund to travellers when the airline cancels the flight. For cancelled flights into Europe, refunds are available for all European airlines. This applies to EU member countries and the non-EU members that are part of the Schengen zone (Switzerland, Liechtenstein, Norway and Iceland).

For example, if a traveller has a flight from Montreal to Paris with Air France, and the airline cancels the flight, the traveller is entitled to a refund on their airfare. But if a traveler had booked the flight with Air Canada and that flight was cancelled, Air Canada is not required to issue a refund under the EU's Air Passenger Rights, although they might choose to do so. If the airline does not issue a refund, the insured may then claim for the non-refundable expenses.

How does this impact Trip Cancellation & Trip Interruption coverage?

- **These expenses aren't covered** under our policy since they are refundable by the airline. TuGo's Trip Cancellation and Interruption Insurance covers **non-refundable** pre-paid travel costs.
 - Since travellers are entitled to refunds when these flights are cancelled by the airlines, they must contact the airline directly.
 - Unfortunately, not all airlines are following these obligations, so the traveller
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may have to escalate a complaint with their carrier.

What if the traveller cancelled their flight?

If the traveller cancels the flight themselves, then these airlines are not obligated to provide a refund.

Remember!

Travellers **can't submit a claim** if they're receiving a refund or a credit voucher from airlines, cruises and other travel providers. Making your customers aware of these ineligible expenses will save them time, or from disappointment if their claim is denied.

Questions?

[Contact Your Account Manager](#)

