

Tips For Dealing With a Trip Cancellation

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You made the reservations six months ago. You've packed everything you could possibly need for your vacation, from flip-flops to sunglasses. But even the best-planned trips can be derailed by circumstances beyond your control. What should you do if your trip gets cancelled?



Do your best to reschedule cancelled flights

If you miss a flight or are otherwise delayed, you need to make reasonable efforts to continue your trip. Find the nearest customer service desk to reschedule your flight as quickly as you can. You can also try calling the airline on your mobile phone or going online to reschedule your flight. If you have a travel insurance plan through Allianz Global Assistance, our 24-hour hotline assistance can help.

Know the difference between a trip interruption and trip cancellation

If you experience a hiccup in your travel plans that slows you down or sends you home a little early, that's considered a trip interruption. But if you miss more than half of the total length of your trip because your travel is delayed, this situation may be considered a trip cancellation for insurance purposes.

Trip cancellation insurance gives cash back for prepaid, nonrefundable payments if you have to cancel your trip for one of the reasons covered by your policy. It also may cover the extra cost of single accommodations if your travel companion canceled his or her trip for a covered reason.

Document everything

If you purchased trip cancellation insurance, you'll need to submit documentation that shows why your trip was cancelled and the total amount you need to be reimbursed. Save every email and piece of paper related to your trip, including:

- Receipts and itemized bills for all expenses.
- Original of any refunds or expense allowances received from your tour operator, travel agency, Common Carrier, resort, property management company or other entity.
- Copy of your resort invoice/vacation rental contract or confirmation.
- Any appropriate documentation that officially explains the cause of your trip cancellation or interruption.
- Any explanation of medical diagnosis along with your original itemized bills, receipts and proof of other insurance payments.
- Original unused tickets, copies of invoices, proof of payments and other documents that substantiate the cost or occurrence of the trip cancellation or interruption.
- Documentation of refunds received.
- Copy of the supplier's literature that describes penalties.
- A letter from the tour operator or an itemized bill from the travel agent stating the non-refundable amounts of the trip costs.

Contact your travel insurance provider

If you purchased trip cancellation insurance, it's essential to let your insurance provider and your travel supplier know as soon as possible that your trip has been cancelled. If you cancel your trip for a covered reason, you must notify your travel supplier(s) within 72 hours of the cancellation to qualify for the largest reimbursement possible.

Understand the covered reasons for cancelling a trip

If you have a plan with Allianz Travel Insurance, there are many covered reasons for last-minute trip cancellations. One common reason is a medical emergency: if you, your travel companion or a family member suffers a serious injury or illness. A doctor must examine the sick or injured person and advise that the trip be cancelled.

Other covered reasons include personal misfortunes you can't control, such as losing your employment after three or more years on the job or suffering a burglary, fire or other disaster that leaves your home uninhabitable. You can find a full list of covered reasons for trip cancellation in the documents for your specific Allianz Travel Insurance plan.

Are you covered in case of an unexpected trip cancellation? Protect yourself and your travel investment with innovative trip insurance products by Allianz Travel Insurance.

*Terms, conditions, and exclusions apply. Insurance benefits are underwritten by either BCS, Jefferson Insurance Company or Nationwide Mutual Insurance Company and Affiliated Companies, depending on insured's state of residence and plan type. AGA Service Company is the licensed producer and administrator of these plans. Plans may not be available to residents of all states.