

What to do if your trip is affected by the Ryanair pilot strikes scheduled for late August and early September

Whether you're due to travel soon or you're abroad already, here's how your travel insurance can help:

If your trip was booked before 8th August 2019 and your policy was purchased before 8th August 2019:

- **If your journey is delayed by 12 hours or more** because of the strike, we'll pay a fixed amount for each full 12-hour period of delay. Bear in mind that we only cover a delay to your departure, not your arrival at your destination. *(We call this cover 'delayed departure' in our policy wording.)*
- **If your journey from the UK is delayed for more than 24 hours** because of the strike and you decide not to go, we'll pay you for your unused travel and accommodation costs which you can't get back from elsewhere. If you booked your holiday as a package, then you should ask your tour operator or travel agent first to try to move the dates or get a refund. *(We call this cover 'abandoning your trip' in our policy wording.)*

Things to bear in mind

- You'll need to check your **policy terms and conditions** to see exactly what cover your policy provides and how much you can claim for, as different policies vary.
- We can only cover you for the scenarios above if you bought your policy or booked your trip before the strike became public knowledge. If you bought your policy or booked your trip after the **8th August 2019** (when the planned strikes became publicly known in the news), we won't be able to cover you.
- The Civil Aviation Authority (CAA) has specific guidelines in relation to entitlement to compensation – please click on the following link for details:
<https://www.caa.co.uk/Passengers/Resolving-travel-problems/Delays-cancellations/Your-rights/Am-I-entitled-to-compensation/>

What to do

- If you're stuck overseas and you're unable to return to the UK, your existing policy will automatically extend in line with the terms and conditions for up to 30 days to cover you until you're reasonably able to return home.
- If you're still in the UK and you haven't travelled yet, the following rules apply:
 - Where you can, you should try to get a full refund from your tour operator or travel agent. We'll only consider non-refundable expenses on your travel insurance policy.
 - If you want to rearrange your trip dates, and provided you're not making a claim, we can transfer your policy to cover the new trip as long as it's within three months of your original departure date, is for the same or no longer duration, and is to the same geographical area.
- If you need to make a claim, you can do so by following the following link:
<https://travel.benendentravel.co.uk/login> or by calling us on +44 (0)800 414 8301.