

What to do if your trip is affected by the flash floods in Spain

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 13th September 2019 and your policy was purchased before 13th September 2019:

- **If you've been injured and need medical assistance** because of this event, call our 24-hour emergency medical team as soon as possible on **+44 (0)207 748 8593** – we'll tell you what to do.
- **If your personal belongings are damaged or go missing** because of this event, you can claim for these when you return home. Make sure you report any losses to the police (and hotel management if your baggage goes missing from your hotel).
- **If the FCO's travel advice for your destination changes to 'all but essential travel' as a minimum** because of this event, if you cannot avoid cutting short your trip, we'll pay you for any unused travel and accommodation costs which you cannot get back from elsewhere (i.e. tour operator, travel agent etc.)

The following apply, only if you have added the 'Natural disaster' cover option to your policy before 13th September 2019

- **If your journey is delayed by 12 hours or more** because of this event, 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 'Extended delayed departure cover' in our policy wording.*
- **If your journey from the UK is delayed for more than 24 hours** because of this event 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 'Extended delayed departure cover' in our policy wording.*
- **If you can't reach or can't stay in your accommodation** because of this event, we'll reimburse you for the cost of new accommodation to continue your trip and reasonable travel costs to help you get there. We can't cover the cost of an upgrade – you should use the same level as your original booking (for example, if you were originally staying in a three-star hotel, we won't pay the cost of a four-star hotel – if you did claim for this, we'd work out the cost of a three-star hotel and pay this instead). *We call this 'Extended accommodation cover' in our policy wording.*
- **If you can't get to your return departure point in time** because this event causes public transport to fail, we'll pay you the extra reasonable costs of travel and accommodation you need to continue your trip. This applies to any part of your outward or final return journey which is supposed to depart within 36 hours of the start of your outward or return journey. *We call this cover 'Extended missed departure cover' in our policy wording.*

Please 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 and booked your trip before the potential of this event became public knowledge – **From Friday 13th**

September 2019. If you bought your policy or booked your trip after this time (i.e. when the event became publicly known in the news), we won't be able to cover you.

- The attached link contains some further information and guidance on the situation, please click on the following link for details: <https://www.gov.uk/foreign-travel-advice/spain>

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. **This will only happen if you added natural disaster cover to your policy.**
- 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.