

## AXA COVER DIRECTIVE Hurricane Milton 2024

8th October 2024

Hurricane Milton is currently over the Gulf of Mexico and heading towards Florida, with the potential to be a “once in a lifetime storm”. There is uncertainty as to whether the hurricane will affect other areas. Some of our customers may experience disruption to their travel plans.

Airlines and Tour Operators are monitoring the situation and are already rearranging flights to/from these destinations as a result of the hurricane.

Our policies exclude claims where you are aware of the circumstances before purchasing the policy, which could reasonably have been expected to lead to cancellation or cutting short of the trip. There will be **no cover** for any policies purchased on or after **Monday 7 October**.

### CANCELLATION OF YOUR TRIP

#### Package trips

If your package provider has cancelled your booking, you should speak to your tour operator to postpone the trip or arrange a refund. You will be protected under ‘The Package Travel and Linked Travel Arrangements Regulations 2018,’ where you are entitled to a full refund.

If your trip is still going ahead and your accommodation is still open, you should speak with your travel provider to see if you can amend the trip. There is no cover if you decide not to travel. If you have a Single Trip policy you will need to update your policy if you change the dates of your trip or destination.

#### Unable to use booked accommodation (non-package trip)

Where the hurricane makes it impossible for you to travel and you are unable to use your pre-booked accommodation, cover will depend on whether the policy includes the ‘Cancellation Catastrophe’ peril. For policies without these perils, there will be no cover.

In these instances, you should first speak with your accommodation provider to claim a refund or postpone the trip. If the provider refuses to refund the booking or you wish to claim other pre-paid charges, cover can be considered under the above perils.

#### Flight cancelled by the airline (non-package trip)

If your flight is cancelled by the airline, you will be legally entitled to a full refund of the flight, under the EU Denied Boarding regulations.

For accommodation, excursions, car hire and other pre-paid charges, you should contact your provider for a refund. If you cannot obtain a refund, cover will depend on the type of policy you hold. This could be covered as standard under the ‘Flight Cancellation’ peril.

Please note most of our policies only provide cover if an alternative flight was not offered within a certain timeframe. Please check the policy wording for further details.

## **CUTTING SHORT YOUR TRIP**

### **Package trip**

If you are on a package trip and you have had to leave your accommodation due to the hurricane or wish to return home, you need to speak to your tour operator. You are protected under 'The Package Travel and Linked Travel Arrangements Regulations 2018,' where the package provider will arrange alternative accommodation, new flights etc. We will not be able to cover a claim where you are on a package trip. If the package provider refuses, you should get this in writing.

### **Independently booked trip**

If you have booked an independently booked trip (flights, accommodation separately) and you are unable to use your pre-booked accommodation or were evacuated from the area you were staying, cover will depend on whether the policy includes the 'Cancellation Catastrophe' peril. For policies without these perils, there will be no cover.

In these instances, you should first speak with your accommodation provider to claim a refund or postpone the trip. If the provider refuses to refund the booking or you wish to claim other pre-paid charges, cover can be considered under the above perils.

You should speak with your airline to see if they can offer an alternative flight in the first instance.

## **EMERGENCY MEDICAL EXPENSES**

You will be covered for medical expenses, providing you are not travelling against the advice of the Foreign, Commonwealth & Development Office.

## **DISRUPTION OR DELAY TO TRAVEL PLANS**

### **Missed departure**

You should expect delays where the area has been affected by the hurricane and should allow sufficient time to arrive at your departure point. If you miss your pre-booked transport due to delays on the road, as a result of the hurricane, cover can be provided as standard under the missed departure section.

If you are on a package trip and the package provider is providing your transport, you should speak with them in the first instance to see if they can offer an alternative. If not, cover will be available under the missed departure section.

### **Travel Disruption**

If you have to move accommodation during your trip, because you are unable to use your booked accommodation due to the hurricane, cover will depend on the type of policy you hold and whether the 'Travel Disruption Catastrophe' peril is included.

There will be no cover under this section if you are on a package trip, as the package provider is responsible for providing alternative accommodation.

## **PERSONAL BELONGINGS AND MONEY**

If you are unable to bring your luggage with you while being evacuated from your accommodation and are unable to later retrieve your luggage, we would provide cover as this is deemed lost and irrecoverable.

Please note, this advice is subject to the current information available, and is subject to change.

Should you have any immediate queries or concerns, please contact us on 0203 137 7922