

TravelInsurance.com On The London Terror Attack and Travel Insurance Coverage

NEW YORK, N.Y., March 23, 2017 (SEND2PRESS NEWSWIRE) – When terrorism struck London yesterday, many travelers were left with unanswered questions about how their travel plans and in-process trips would be affected. Some travelers may wish to change their plans or return home early from a London vacation, and there may be details in some travel insurance policies that are unclear or need elaboration. If you hold an existing travel insurance plan with a cancellation provision for terrorist events, the travel insurance comparison site TravelInsurance.com suggests that you contact your travel insurance issuer for complete coverage details.



ISIS has taken credit for the attack and the British government has termed it an act of terrorism. But in order to trigger the provisions of a travel insurance policy that would apply in this case, the U.S. Department of State must officially declare the London attack an act of terrorism. That had not happened as of the afternoon of March 23.

Once an incident is officially declared an act of terrorism, trip cancellation and trip interruption provisions may be available to holders of existing travel insurance plans. Once a terrorist event occurs, it's no longer considered an unknown risk and the cancellation benefits will no

longer be available for plans purchased after that time.

Trip Cancellation:

This comes into play if you haven't yet left for your trip. Travelers may be reimbursed for up to 100 percent of the cost of their trip if they bought their policies before yesterday and are due to arrive in London or a nearby city between 7 and 30 days after the attack. The timing may vary according to the policy.

Trip Interruption:

This covers travelers who choose to or must end their trips early due to a covered provision, like terrorism. Additional transportation costs and unused trip expenses, like hotel expenses, are covered.

A standard travel insurance policy will not cover either a cancellation or an interruption following an incident not deemed to be a terrorist incident by the United States government. In that case an additional "Cancel for Any Reason" policy upgrade can reimburse travelers up to 75 percent of the cost of a trip and allows you to cancel for any reason at all.

A "Cancel for Any Reason" upgrade must be purchased within 14-30 days of the date of the initial trip deposit (varies by plan) and the full trip costs must be insured. The trip must be canceled at least 2-3 days before the trip departure date.

If a trip to London is causing undue anxiety, and if yesterday's incident is not declared a terrorist incident, it may not be too late to purchase a "Cancel for Any Reason" upgrade. If you are already away and hold a travel insurance plan, any changes you make will be out of pocket unless and until the London attack is officially declared a terrorist incident by the U.S. Department of State.

About TravelInsurance.com:

TravelInsurance.com helps to simplify the complicated world of travel insurance by providing consumers with the easiest way to compare and buy trip insurance coverage online. A member company of the U.S. Travel Insurance Association, owned and operated by DigiVentures Holdings, LLC, a licensed agency that works with some of the largest travel insurers in the industry. Purchases can be made directly through the website, with policies sent via email within minutes.

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