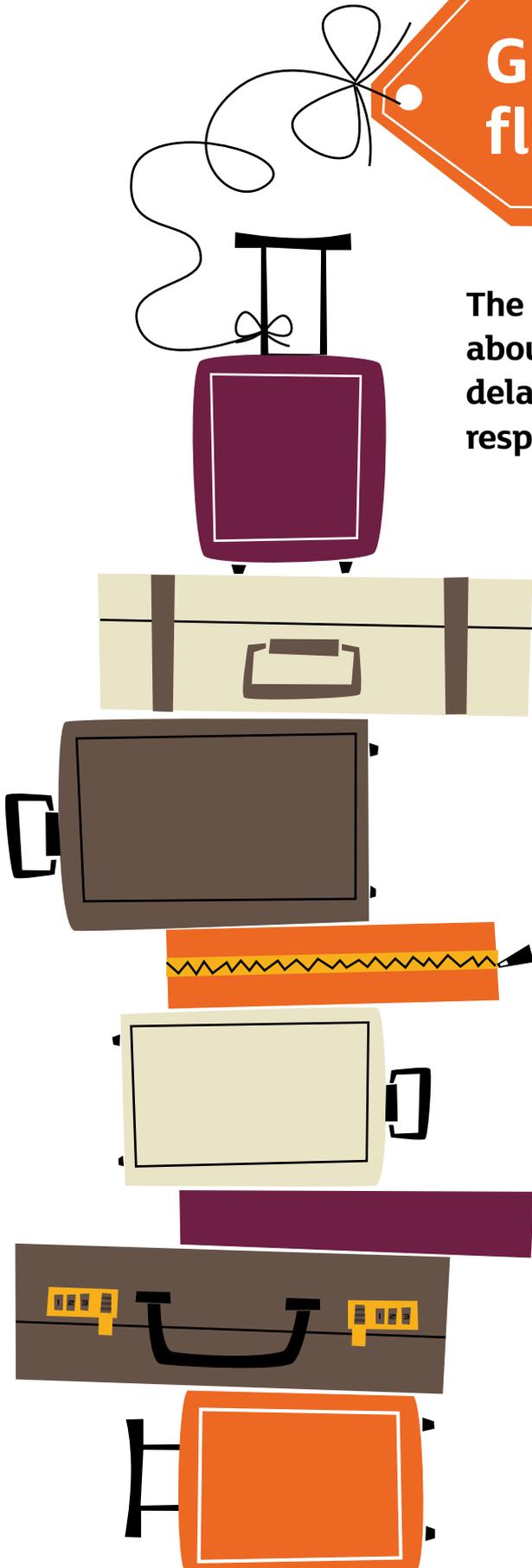


Dealing with flight disruption



Sainsbury's Bank



Guide to dealing with flight disruption

The following guide offers practical information about what you're entitled to if your flight is delayed or cancelled, your legal rights and the responsibilities of the airline.

Know your rights

Under EU Regulation 261/2004, if you are arriving at or leaving from an EU airport, you are entitled to assistance from your airline if your flight is disrupted. If the issue is the result of a fault with the airline, like poor turnaround times, you may also qualify for financial compensation.

The Civil Aviation Authority offers this useful guide detailing **how to claim costs and compensation from your airline.**

Contents

Delayed flights	3
Cancelled flights	5
Cancelled flights compensation	6
Extraordinary circumstances	7
Overbooked flights	8
Missed flights	9
Air insolvency	10

Delayed flights

If you're flying on an EU-licensed airline on a flight to or from an EU airport, you may be entitled to assistance or compensation under European Union Regulations if your flight is delayed.



If you arrive three hours from your scheduled arrival time and the airline is at fault you could claim as follows:

Delay	Distance of flight	Amount
2 hrs +	< 1,500 km	€0
3 hrs +	< 1,500 km	€250
3 hrs +	1,500 - 3,500 km	€400
3 - 4 hrs	3,500 km +	€300
4 hrs +	3,500 km +	€600

You are also entitled to:



2 free phonecalls or emails ... Refreshments ...
Meals ... Hotel Accomodation* ... Transport*

*Only available if delayed overnight.

Delayed flights



If you are delayed for more than five hours and decide not to travel:



You are entitled to a refund

If you decide to continue with your travels and are delayed overnight, you are entitled to:



Hotel accommodation

and



Transport to and from that accommodation

*You would **not** be entitled to financial compensation if your flight is delayed due to circumstances like weather, political unrest or airport closures.*

Cancelled flights

If your flight is cancelled, you are entitled to help from your airline.

You can choose from either

A full refund (within 7 days) if you decide not to travel

or

Substitute transport to, or near to, your destination



hotel

Compensation for cancelled flights (See tables on next page)

If the carrier offered you an alternative flight with a similar schedule, the compensation **may be reduced by 50%**.

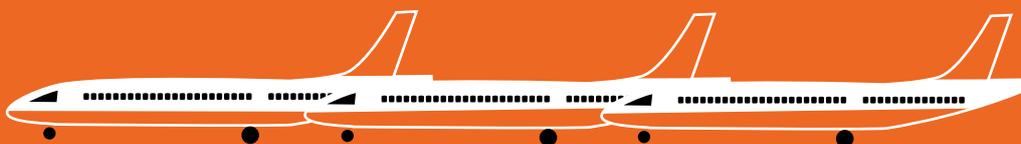
Many travel insurance policies also include cancellation cover, so check for this when researching different insurance providers.

For more information, have a look at our [cancelled flights guide](#).

You would NOT be entitled to financial compensation if your flight is cancelled due to circumstances like **weather, political unrest** or **airport closures**.

In these cases you would still be eligible for both alternative travel arrangements and assistance (including meals and refreshments), or a full refund.

CLOSED TODAY



Cancelled flights compensation

Your claim is based on the difference between arrival/departure times of the alternative flight offered and your original booked flight:

0-6 days' notice

Difference of flight timings		short haul	med haul	long haul
Departure	Arrival	up to 1,500km	15,00-3,500km	3,500km +
-ANY-	OVER 4 hrs LATER			€600
-ANY-	OVER 3 hrs LATER		€400	
-ANY-	OVER 2 hrs LATER	€250		
+1hrs BEFORE	UP TO 2 hrs LATER	€125		
+1hrs BEFORE	UP TO 3 hrs LATER		€200	
+1hrs BEFORE	UP TO 4 hrs LATER			€300

Prices are per person

For 7 - 14 days notice, the right to compensation only applies if you're not offered re-routing on a flight leaving no more than 2 hours before the original flight and is scheduled to arrive no more than 4 hours later than the original flight.

7-14 days' notice

Difference of flight timings		short haul	med haul	long haul
Departure	Arrival	up to 1,500km	15,00-3,500km	3,500km +
-ANY-	OVER 4 hrs LATER	€250	€400	€600
+2hr BEFORE	UP TO 2 hrs LATER	€125		
+2hrs BEFORE	OVER 2 hrs LATER	€250		
+2hrs BEFORE	UP TO 4 hrs LATER			€300
+2hrs BEFORE	3-4 hrs LATER		€400	
+2hrs BEFORE	UP TO 3 hrs LATER		€200	

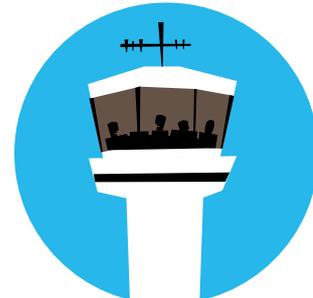
Prices are per person

Extraordinary circumstances

Natural disasters



Air traffic management decisions

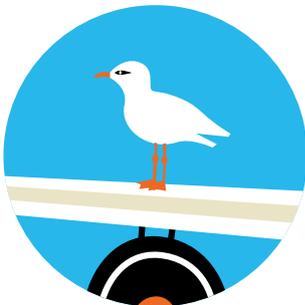


Airport strikes

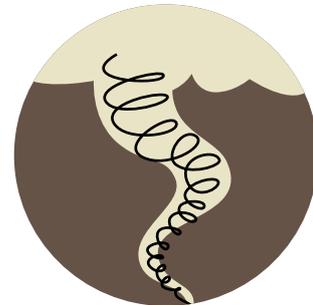


If the airline can prove the delay was caused by an 'extraordinary circumstance', you won't receive compensation

Bird strikes



Extreme weather



Unexpected flight safety shortcomings



In these cases you would still be eligible for both **alternative travel arrangements** and assistance (including meals and refreshments), or a **full refund**.

Overbooked flights



If a flight is overbooked the airline is obliged to first ask for volunteers to give up their seats.

If you volunteer, you are entitled to the following:



Compensation in the form of airline vouchers or a cash refund, if you wish to cancel or postpone your journey.



An alternative flight booked for you by the airline, either to the same airport or another in the region agreed by you, with ongoing transport provided, if you wish to continue your journey.

Or a full ticket refund.



If there aren't enough volunteers:

The airline will deny boarding to some passengers. They will be entitled to immediate financial compensation as per the **flight cancellation table**; and the same entitlements detailed for the volunteers above.

Missed flights



What if you miss a connecting flight?

If you have more than one flight on a single ticket:

Your airline is responsible for organising a replacement connecting flight if the issue is caused by airline disruption. This applies to 'codeshare' tickets too, i.e. where you have a single ticket but are flying with different airlines on different legs of your journey.



If you have purchased separate tickets:

You are not eligible for compensation or replacement flights from the airline if you miss your connection (even if your tickets are with the same airline).

If you are booking flights separately some travel insurance providers may offer some protection against missing a connecting flight in some circumstances.

For more help with cover available for missed flights [see our guide](#).



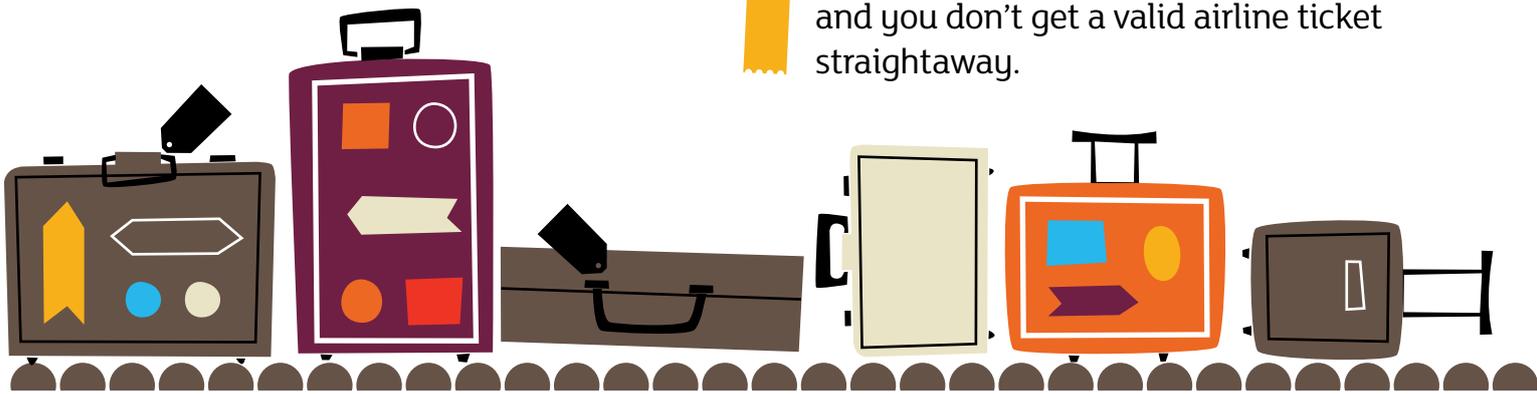
Airline insolvency



If you have booked an ATOL (Air Travel Organiser's Licence) protected holiday or flight, you are protected if your travel provider goes out of business before or during your trip.

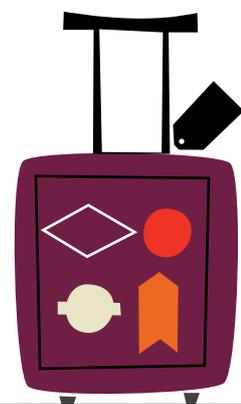
ATOL protection covers you when you book the following with an ATOL protected travel company:

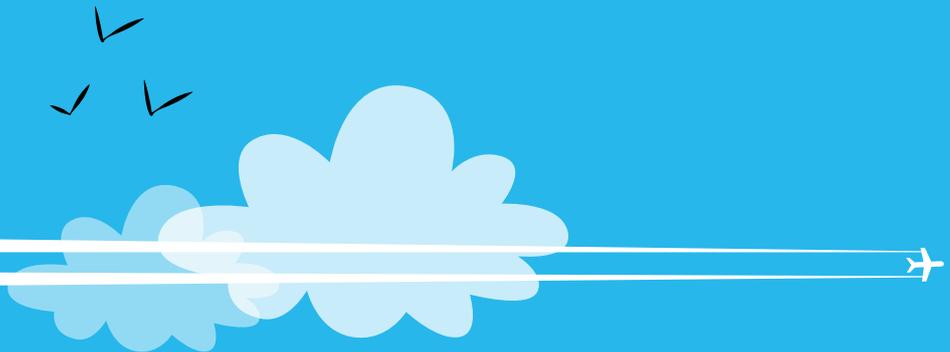
-  Flight-inclusive packages with a tour operator, either directly or through a travel agent.
-  Flights and accommodation and/or car hire booked at the same time or on the next day with a travel company.
-  Flights booked with a travel company and you don't get a valid airline ticket straightaway.



Check with your travel provider to see if your trip is ATOL protected, and if so, ensure that you are issued with an ATOL certificate. This describes the type of protection you are being offered as well as who is protecting your flight, and includes contact details. Be sure to take the certificate with you on your trip.

Airlines are not included in the ATOL scheme, so any flights that have been booked directly with an airline will not be covered. If you bought your ticket directly from the airline using a credit card, you may be protected by **Section 75 of the Consumer Credit Act**.





Sources

www.caa.co.uk/default.aspx?catid=2211&pagetype=90&pageid=15438

www.sainsburysbank.co.uk/insuring/travel/cancelled-flights.shtml

www.sainsburysbank.co.uk/insuring/travel/missed-flights.shtml

www.which.co.uk/consumer-rights/regulation/section-75-of-the-consumer-credit-act

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