



Holidays ruined by Swine Flu – What can you do?

Have you had to cancel or delay your holiday plans this summer because of Swine Flu? Then, the Association of British Insurers (ABI) may have some good news for you.

The ABI has confirmed that holidaymakers who have had to cancel or delay their trip because of Swine Flu can claim on their travel insurance policy as long as they have evidence of their illness.

To claim you must have one of the following pieces of evidence:

- a medical certificate issued by the patient's doctor to confirm that they are not able to travel; or
- in England, for patients who have used the National Pandemic Flu Service, travel insurers should accept the unique ID number which confirms that the holidaymaker has consulted the Service. In addition, claimants should be able to provide the label on the prescribed anti-flu drugs, which will record their name and the date on which the drug was dispensed.
- Those turned away at the airport by an airline because they are displaying flu-like symptoms should obtain written confirmation from the airline stating the person is unfit to travel.

Most travel insurers should comply with ABI's guidelines. If your claim is rejected because of the absence of a doctor's certificate then you could consider taking your complaint to the Financial Ombudsman's Service.