

HEATHROW CLOSURE 21 MARCH 2025

This morning it is being reported that Heathrow Airport has said it will shut all day after suffering a “significant power outage” due to a nearby fire. Passengers have been told not to travel “under any circumstances”.

Please note, our policies exclude claims where you are aware of the circumstances before purchasing a policy, or booking your trip, which could reasonably have been expected to lead to cancellation or travel delays. There will be no cover in relation to the closure of Heathrow for any policies purchased on or after 21st March 2025.

Disruption or delay to travel plans

Delayed or Missed departure

If you are experiencing delays to scheduled flights, or other transport, you should check with your airline or travel company before setting off. You should continue to allow sufficient time to travel to the departure point allowing for any disruption on route, if your flight/transport has not been cancelled.

The airlines and transportation companies should provide updates to travellers regarding delays and cancellations, and compensation should be sought from the transport companies for delays /missed flights / cancellations etc.

If you are on a package trip and your transport is being provided by the package provider, you should speak with your package provider in the first instance to see if they can offer an alternative method of transport.

Please check the specific policy wording, as cover will vary. Cover may exist under the section of the policy which covers Travel Disruption, please note this may be an optional cover.

If you are stranded abroad

You are unable to return to the UK as planned

The airline has a duty of care, meaning they’ll need to help with costs such as food, accommodation and travel costs.

Where Travel disruption is included in the policy, cover may exist for additional travel and/or accommodation. Where this cover exists the policy will automatically extend providing you accept the alternatives offered and it doesn’t delay your return.

Extending the trip

If this cover doesn’t exist, you are able to extend your trip for an additional premium providing the new return date is within the maximum duration allowed for your policy type.

Please be aware there is no cover for circumstances of which you are already aware.

If Travel disruption cover is an optional cover this cannot be added to the policy whilst you are on a trip.

Missed flights/connections

Cover may be provided under the Delayed Departure, Missed Departure and/or Travel Disruption sections of the policy for reasonable additional travel (including taxis and hire cars) and accommodation (room only) costs if you fail to arrive at the departure point in time to join the connecting flight, ferry, train or cruise.

Cancellation of your trip

Package trips

If your package provider has cancelled their booking due to the closure of Heathrow, you should speak to your tour operator to rearrange the trip or arrange a refund. You may have the protection of local legislation and should seek advice about entitlement to a full or partial refund.

Non-package trip / Independent bookings

You should contact your transport provider in the first instance to understand how your travel plans will be affected. Where you need to make a claim, you should first speak with your travel provider to claim a refund or postpone the trip. If the provider refuses to refund the booking or you wish to claim for accommodation costs or other pre-paid charges this may be covered. However, if your flight is cancelled by the airline, you will be legally entitled to a full refund of the flight, under Denied Boarding regulations.

Please check the specific policy wording, as cover will vary. Cover may exist under the section of the policy which covers Cancellation or Travel Disruption, please note this may be an optional cover.

Delayed flights once Heathrow reopens

Once flights to and from Heathrow begin operating again there may be disruption and delay to flights due to the volume of impacted flights. Please refer to the Delayed Arrival or Delayed Departure section of the policy where a payment may be payable after a defined period of delay. Some policies may also allow for you to abandon your trip and claim cancellation of the policy due to a significant delay to your flight or if the delay means the trip duration is significantly reduced. Please check the specific policy wording, as cover will vary.

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 our customer service team on 0203 475 4682.