



1. What does this cover include?

Reason 26 of the Cancellation Costs benefit (Art. 7.1) applies where the flight is delayed for over 24 hours, with the result that the purpose of the trip cannot be fulfilled, or that more than half the duration of the reservation has been lost. In these circumstances, ARAG shall cover the reimbursement of any hotel reservation expenses charged to the Insured in application of the HOTEL's general terms of sale, subject to the limits and exclusions stipulated in the policy, provided that they have not already been reimbursed by the Airline.

The Loss of Contracted Services cover (Art. 7.2) indicates that, in the event of a flight delay caused by technical failure, inclement weather, natural disaster, or the intervention of authorities or other persons by force, the Insured may request reimbursement from ARAG for the first unused hotel night, provided the cost thereof has been borne by the Insured.

2. If my flight is delayed, what can I claim for?

Where the flight is delayed for less than 24 hours, the Insured may claim under the Loss of Contracted Services cover (Art. 7.2) where the insured has a confirmed flight reservation and the delay has been caused by a technical failure, inclement weather, natural disaster, or the intervention of the authorities or other persons by force, in which case ARAG shall reimburse the cost of the first unused hotel night.

Where the flight is delayed for over 24 hours, the Insured has two options: Either cancel the reservation and abandon the whole trip, in which case he/she can claim under the Cancellation Costs benefit (Art. 7.1); or if he/she arrives late at the destination, claim under the Loss of Services benefit (Art. 7.2), provided that the requirements stipulated in the policy are met and that none of the exclusions apply.

3. If my flight is cancelled and the airline offers me an alternative that delays my date of arrival at the hotel, can I still use this cover?

The insured may opt for the Loss of Contracted Services cover (Art. 7.2) and be compensated with one night's hotel stay provided that the reason for the delay is a technical failure, inclement weather, natural disaster, or the intervention of the authorities or other persons by force.

4. If my flight is cancelled and the alternative offered by the airline does not fit with my planned trip, can I cancel the reservation and claim back what I have already paid?

If the alternative flight option results in a delay of over 24 hours with the result that the purpose of the trip cannot be fulfilled or that more than half the duration of the reservation is lost, the Insured is entitled to the reimbursement of the hotel reservation expenses charged in application of the HOTEL's general terms of sale, provided that they have not already been reimbursed by the Airline.



5. If I need to use the benefits provided by this policy, who do I contact?

Contact ARAG by telephone on +34 915 661 588. Please have your policy number ready when you call. It was quoted in the e-mail you received on the day you made the reservation.

6. When should I inform the insurer of what has happened?

As soon as possible after you become aware of the claim event. That way you will know what documents are required to process the claim and it will be easier to obtain them.

7. How do I seek reimbursement in the event of the loss of services for the first night?

By sending an e-mail to: flexmyroom@arag.es, quoting your policy number and explaining what has happened. Once the insurer receives your request, you will be asked to supply the necessary paperwork to process your claim.

Call the ARAG customer helpline Mondays-Fridays from 09:00 to 18:00.

8. How do I seek a refund for my hotel reservation if I cancel my trip due to my flight being delayed or cancelled?

By sending an e-mail to: flexmyroom@arag.es, quoting your policy number and explaining what has happened. Once the insurer receives your request, you will be asked to supply the necessary paperwork to process your claim.

Call the ARAG customer helpline Mondays-Fridays from 09:00 to 18:00.

9. What situations are excluded? State circumstances

Follow [this link](#) to the general conditions.