

All Risk Trip Cancellation Insurance



You are planning the trip but you are also worried about unexpected situations that may disrupt your plans? Or maybe you are buying the flight tickets long in advance, and you are not sure if your trip is going to happen? **All Risk Trip Cancellation Insurance** provides comprehensive protection **against unexpected situations**, in case your travel would have to be cancelled. Important! This insurance is available only for flights that will take place on July 1st this year, or later.

All Risk insurance allows you to cancel your trip since it's booking up to 24 hours before the scheduled departure. Thanks to this, **you can resign from your trip and get 90% of costs of the purchased ticket** with no fear. The insurance will cover the costs in case of cancellation due to **any documented reason**, e.g. illness (including illness of relatives, family and even cat or dog!), exam, loss of a job, or the start of a new one.

In which cases can I use the All Risk insurance?

All Risk trip cancellation insurance allows you to get 90% of the costs of the flight tickets in case of resignation for any documented reason. For example:

- an unfortunate accident or sudden illness of the insured person, co-insured or their relatives and pets (e.g. cat or dog),
- confirmed SARS-Cov-2 infection of the insured person, co-insured or their relatives (COVID-19 disease),
- aggravation of chronic illnesses, e.g. diabetes,
- endangered pregnancy,
- death of the insured person, co-insured or their relatives,

- serious material damage caused by a random event incurred by the insured person or co-insured, which requires them to remain at home (e.g. car theft, burglary),
- termination of the employment contract of the insured person or co-insured (except the situation that the termination occurs due to employee's fault),
- start of work with a new employer by the insured or co-insured designated for the day during the travel, under the condition that this date was not indicated previously,
- change of date of an exam,
- theft of documents necessary for travel (passport, visa, ID card) of the insured or co-insured that was reported to the authorities,
- other documented reasons making travel impossible.

What will I receive in case of cancellation from the insured trip?

If you use the All Risk trip cancellation insurance up to 24 hours before the scheduled departure of your trip, you will receive:

- 90% of the costs of flight tickets.

All Risk insurance vs. standard trip cancellation insurance

When booking flights in eSky, you can choose from two options of trip cancellation insurance. All Risk insurance can be purchased only with a flight booking, and the standard trip cancellation insurance can be bought later, up to 5 days after purchasing the tickets. See, what are the differences between those two options.

	All Risk insurance	Standard insurance
Cancellation reason	Every documented reason (see examples)	Strictly defined cases
Includes COVID-19 infection	Yes, only if documented	Yes, only if you are hospitalized
Possibility to buy insurance	Only with flight booking	After booking the ticket (up to 5 days after booking the ticket)
Refund of flight ticket costs	90% of flight ticket costs (maximum 3500 EUR)	Up to 5000 EUR
Price	10% of the costs of the purchased tickets	5% of the costs of the purchased tickets

	All Risk insurance	Standard insurance
For who?	<p>Recommended for persons who:</p> <ul style="list-style-type: none"> worry about getting sick (including relatives, e.g. children) immediately before travel, work or study and are worried that their duties will prevent them from travelling, are pregnant or suffer from chronic diseases (e.g. diabetes), own pet animals (e.g. dog or cat), want to be protected against unexpected events (e.g. theft of loss of documents), plan the travel long in advance, want to be sure of getting a refund for the incurred costs, buy non-refundable tickets (e.g. low-cost airlines). 	<p>Recommended for persons who:</p> <ul style="list-style-type: none"> want to be protected against unexpected, serious life events.

How can I report trip cancellation?

The situation that prevents you from travelling or continuing your journey **should be reported within 3 days from the moment it occurred**, by calling the **number or sending the e-mail** to the address provided in the insurance certificate. To speed up the process, please provide the name and surname of the insured person and the certificate number.

When can I buy All Risk insurance?

All Risk insurance can be purchased **only when booking flight tickets** for a journey that will start on July 1st, this year, or later. To buy the insurance, **select the All Risk insurance in the booking form**. The cost of the insurance will be automatically added to the total costs of the booking, and you will pay for it together with the flight tickets and chosen services.

Important! All Risk trip cancellation insurance **cannot be purchased after making a booking** on eSky.

How much is All Risk insurance? The price of the insurance is **10% of the value of the flight tickets**, so it can be **bought for a small price**, e.g. in case of booking the non-refundable tickets (e.g. of low-cost airlines).

Does this article have the information you were looking for?

[Yes](#) | [No](#)