

HEATHROW CLOSURE 21 MARCH 2025

Heathrow Airport will be closed throughout Friday 21 March 2025 over a “significant” power outage linked to a fire at a nearby electrical substation that supplies it.

The airport, which is the UK’s busiest, has warned of “significant disruption” over the coming days and told passengers not to travel “under any circumstances” until it reopens.

Under air passengers’ rights rules carriers must get passengers from cancelled flights to their final destination as soon as possible, and provide food, hotels and accommodation until they are on their way.

Your Travel Insurance

Flights from the UK:

Under the Travel delay section, we can consider claims where you have travelled to the airport and checked in. We cover additional travel costs to get you to your destination. There are caveats to this (your transport etc must be of the same standard as your pre booked arrangements etc) so please refer to the relevant policy wording for clarity.

We can also consider abandonment claims if delayed the minimum period required to qualify. This includes abandonment where you are advised of the cancellation of your flight within 24 hours of your departure, and the airline are unable to place you on an alternative flight within the minimum period required to qualify for delay, and you have not checked in. This is on a case by case basis.

It is important to note that some policies will only provide cover for specific reasons therefore please refer to the appropriate policy wording & exclusions.

Don’t forget that limits will apply to both travel delay payments and abandonment.

Please remember that the airline should refund the cost of the cancelled flight and this cost must be deducted from any settlement in the event of a claim for abandonment or additional travel costs to enable you to reach your destination. If the holiday is a package, then you should receive a full refund from your travel provider.

Flights from outside the UK:

If a flight is cancelled prior to you travelling to the airport we may be able to consider a claim for the travel delay payment even if you have not checked in and you have been notified about the delay/cancellation. The delay payment would only apply where there is no alternative flight available within the minimum period required to qualify for delay in the policy. Abandonment cover will not apply here as you are already on your trip.

As the airline has an obligation to arrange an alternative flight home for you, there is normally no cover if you seek an alternative flight home, you would however be entitled to a refund from the airline for the replacement flight you arrange to offset your costs. While there is no cover as standard we may be able to look to consider the additional costs (after deduction of the airline refund) on a case by case basis in exceptional circumstances, if you feel this applies please contact the claims team.

Should you have any immediate queries or concerns, please contact our customer service team on 0203 137 0379.