

TURKEY EARTHQUAKE 23 APRIL 2025

23 April 2025, several earthquakes struck in the Sea of Marmara near Istanbul, the strongest with a magnitude of 6.2. All Turkish airports are open and flights to and from the UK are operating normally. The guidance below provides details on our cover stance. The Foreign, Commonwealth & Development Office (FCDO) is currently advising against all travel to parts of Turkey. For the latest travel advice in Turkey, please visit the [Turkey travel advice - GOV.UK](https://www.gov.uk/travel-advice/turkey).

There may be cover available if you are advised not to travel to an area impacted by the earthquake; this may depend on the type of cover you have purchased – see below for more information. If you are not travelling to the affected area but wish to cancel your trip, your claim will be declined, and you will be directed to your travel provider. If you have a Single Trip policy, please remember that you will need to update your policy if you change the dates of your trip or destination.

If you are planning to travel to Turkey imminently, you should check with your accommodation provider or tour operator to confirm arrangements before departure, in case of disruption or damage resulting from the earthquake.

Please note, our policies exclude claims where you knew the circumstances before purchasing the policy, which could reasonably have been expected to lead to the cancellation or curtailment of your trip.

There will be **no cover** for any policies purchased on or after 11am on 23 April.

Cancellation of Your Trip

Package Trips

If your package provider has cancelled your booking, please speak to your tour operator to rearrange your trip or arrange a refund. You are protected under '*The Package Travel and Linked Travel Arrangements Regulations 2018*', where you are entitled to a full refund.

If your trip is still going ahead, your accommodation is still open, and there is no local advice not to travel – but you no longer wish to travel – please speak with your travel provider to see if you can amend your trip. There is **no cover available if you decide not to travel**. If you have a Single Trip policy, please remember to update your policy if you change the dates of your trip or destination.

Unable to Use Booked Accommodation or Local Regulatory Advice Not to Travel

(Non-Package Trip)

If the earthquake makes it impossible for you to travel and you are unable to use your pre-booked accommodation, or there is local regulatory advice not to travel, **cover will depend on the type of policy you hold**. You may need to have purchased the 'Travel Disruption' upgrade or be covered as standard under the 'Cancellation Catastrophe' or 'Cancellation due to other regulatory advice' peril – if these are included in the policy you purchased. For policies without these perils, there will be no cover.

In these instances, please speak first with your accommodation provider to claim a refund or postpone your trip. If the provider refuses to refund the booking or you wish to claim other pre-paid charges, cover can be considered under the above perils.

Cutting Short Your Trip

Package Trip

If **you** are on a package trip and have had to leave your accommodation due to the earthquake or wish to return home, please speak to your tour operator. You are protected under *The Package Travel and Linked Travel Arrangements Regulations 2018*, and your package provider will arrange alternative accommodation, new flights, etc. **We will not be able to cover a claim if you are on a package trip.**

Independently Booked Trip

If you have booked your trip independently (flights, accommodation separately) and are unable to use your pre-booked accommodation or were evacuated from your area, **cover will depend on the type of policy you hold**. You may need to have purchased the 'Travel Disruption' upgrade or be covered as standard under the 'Cutting Short Catastrophe' or 'Curtailed due to other regulatory authority' peril – if included in your policy. Please check your specific policy wording, as cover may vary and may not be included. We will calculate your unused trip from the date you were evacuated. You should speak with your airline first to see if they can offer an alternative flight.

Emergency Medical Expenses

You **will be covered** for medical expenses, provided you are not travelling against the advice of the FCDO.

The latest travel advice for Turkey can be located at: [Turkey travel advice - GOV.UK](https://www.gov.uk/travel-advice/turkey)

Disruption or Delay to Travel Plans

Travel Disruption

If you have to move accommodation during your trip because you are unable to use your booked accommodation due to the earthquake, **cover will depend on the type of policy you hold**. You may need to have purchased the 'Travel Disruption' upgrade or be covered as standard under the 'Travel Disruption Catastrophe' peril, if included in your policy. Please check your specific policy wording, as **cover will vary** and may not be included. **There is no cover under this section if you are on a package trip**, as your package provider is responsible for providing alternative accommodation.

Personal Belongings and Money

If your luggage was damaged after being evacuated from your accommodation and you are unable to retrieve it, we would provide cover, as this is deemed lost and irrecoverable.

Please note, this advice is based on 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 137 7922.