BENEFIT ROUTING REFERENCE

Trip Cancellation vs. Trip Interruption

Use the timing of the insured trip and the event to select the initial review path.

ARTICLE ID	BEN-TCI-002	OWNER	Product Knowledge Management
AUDIENCE	Customer Care; Claims Intake; Sales Support	SMEs	Claims Operations; Product Compliance
DOMAIN	Benefits > Cancellation / Interruption	REVIEW	Quarterly / material policy or product change
LAST REVIEWED	September 2026	SEARCH	cancel trip; return home; interruption; departure; unused trip costs

First question

ASK FIRST Had the traveler begun any part of the insured trip when the event occurred? This guide identifies a review path only. Claims still determines coverage.

Quick routing

Customer situation	Start with	Reason
Traveler has not departed	Trip Cancellation	The insured trip has not begun.
Traveler departed and must end or materially alter the trip	Trip Interruption	The insured trip is underway.
Traveler continues, but travel is temporarily delayed	Trip Delay or related benefit	The trip is disrupted, not ended.
Trip start is unclear	Policy definition or escalation	The defined trip start can vary by plan.

CORE RULE Do not rely on the customer use of words such as "cancel," "cut short," or "delay." Anchor the routing decision to trip timing, event timing, and what happened to the remaining itinerary.

Decision path

Step	Question	If yes	If no or unclear
1	Had the insured trip begun when the event occurred?	Go to Step 2.	Start with Trip Cancellation. Escalate if the trip start is unclear.
2	Must the customer end early or materially change the remaining trip?	Start with Trip Interruption.	Go to Step 3.
3	Is the customer continuing the trip after a temporary disruption?	Review Trip Delay, Missed Connection, or another applicable benefit.	Escalate for benefit routing.
4	Does the event create more than one kind of loss?	Route all relevant benefit paths for Claims review.	Continue the identified intake path.

AGENT BOUNDARY Say, "This sounds like something Claims would review under Trip Interruption." Do not say, "Trip Interruption covers that."

Side-by-side reference

Question	Trip Cancellation	Trip Interruption
When does it generally apply?	Before the insured trip begins	After the insured trip begins
Typical customer need	Cannot begin the trip	Must end early or change the remaining trip
Potential expense focus	Eligible prepaid, nonrefundable trip costs	Eligible unused trip costs and, depending on plan, added transportation

Question	Trip Cancellation	Trip Interruption
Does an unexpected event automatically qualify?	No. It must satisfy plan terms.	No. It must satisfy plan terms.
Can other benefits be involved?	Yes	Yes, often with medical or transportation benefits
Who determines coverage?	Claims	Claims

Scenario routing

Scenario	Route	Reasoning / caution
Illness the day before departure	Trip Cancellation	The traveler has not begun the trip. Claims determines whether the illness and evidence meet the policy.
Illness three days after arrival; physician recommends return home	Trip Interruption; consider Medical Expense	The trip is underway and one event may involve multiple benefits.
Outbound flight canceled; customer still hopes to travel	Gather details before routing	Review cause, alternate transportation, length of disruption, and whether the entire trip was canceled. Trip Delay, Missed Connection, or Cancellation may apply.
Traveler no longer feels comfortable visiting the destination	Do not assume Trip Cancellation	Standard cancellation benefits generally require a listed covered reason. Check optional benefits or escalate.
Family emergency after departure; traveler returns early	Trip Interruption	The trip has begun. Claims still reviews the event and relationship definitions.
Traveler misses one prepaid excursion but continues the vacation	Escalate or review another benefit	Missing one component does not automatically mean the overall trip was interrupted.
Traveler reaches the airport but never boards	Confirm policy trip-start definition	Physical departure, check-in, or leaving home may be treated differently by the applicable plan definition.

Questions to ask, in order

- What were the scheduled departure date and time?
- Had you begun any part of the insured trip when the event occurred?
- What happened, and when did it happen?
- Did you cancel the entire trip, return early, change the remaining itinerary, or continue traveling?
- Did you incur additional transportation, lodging, medical, or other expenses?
- Did a supplier offer a refund, credit, voucher, or alternate itinerary?
- Are other travelers, policies, benefits, or insurers involved?

Where to document

CRM RECORD

Record the answers and the initial routing decision in the customer relationship management (CRM) system using the designated interaction or case-notes area. Include the scheduled departure, whether the trip had begun, event date, what the customer did or plans to do with the remaining itinerary, supplier recoveries, relevant expense types, the benefit path or paths identified for review, and any escalation. Where the CRM supports knowledge association, link or reference this article in the interaction record so knowledge use can be tracked. Document the routing rationale without stating that coverage is confirmed.

Common routing mistakes

Mistake	Why it creates risk	Better practice
Using the customer label as the benefit	Customers use everyday language, not policy taxonomy.	Anchor routing to trip timing, event timing, and the actual outcome.
Treating routing as coverage	A likely benefit path can still be excluded or limited.	Use review language and preserve the Claims decision.

Mistake	Why it creates risk	Better practice
Forcing the event into one benefit	One event may create cancellation, medical, transportation, or delay losses.	Capture the complete event and route every relevant review path.
Ignoring the defined trip start	Plans may define when travel begins.	Use the plan definition or escalate when the boundary is uncertain.
Skipping supplier recovery questions	Refunds and credits can affect the claimed loss.	Record what was offered or received without calculating payment.

Escalate when

- The applicable trip-start definition is uncertain
- The customer has several losses or possible benefits
- The event involves a pre-existing condition, optional cancellation feature, or policy exception
- The customer disputes the routing explanation or prior guidance
- The customer asks whether a specific expense will be paid
- Legal, regulatory, fraud, media, or discrimination concerns are mentioned

Interaction quality check

- Trip start and event date are clear in the CRM interaction or case notes
- This knowledge article is associated with the CRM interaction where the system supports it
- The resulting customer action is captured: cancel, return early, alter, or continue
- All plausible benefit paths and overlapping losses are documented
- No coverage promise appears in the interaction
- Uncertainty is transferred to the correct escalation resource

Knowledge use and feedback

- Search and reuse approved knowledge before creating new routing guidance or relying on local notes
- If the scenario is not represented, submit the gap through the approved knowledge-feedback process
- Flag unclear, outdated, or conflicting routing guidance and include the scenario that exposed the issue
- Do not invent a new benefit rule in the CRM; escalate the customer case and improve the knowledge separately

Related knowledge

- How to Help a Customer File a Trip Cancellation Claim
- Understanding Pre-Existing Medical Condition Exclusion Waivers
- Trip Delay: Initial Benefit Routing
- Missed Connection: Required Intake Details
- How Supplier Refunds Affect a Claim