

## KRS: The travel insurances supplements have become more popular

The travel insurances supplements become more popular, as it can serve as an asset for the damages suffered from flight delays and flight cancellations.

Recently, the interest of those travel insurance packages has increased, which can give assets for compensating the passenger's damages in connection with the flights of the European and third State airlines which take more than 3 hours and the damages come from flight delays and flight cancellations.

Nevertheless, it is important to know that the passengers have the right to claim compensation in default of the proof of the mentioned concrete insurance from the airline which operates the flight. An EU Regulation (hereinafter: "Regulation") regulates the amount of the compensation (and also the rights of the passengers and the obligations of the airlines), which amount the airlines shall give for the passengers who suffered damage from cancellation of the flights and from denied boarding.

Under Article 7 of the Regulation the rules of flat-rate-compensation are specified, which refers to the damage emerged from denied boarding and cancelled flight.

The Court of Justice declared in few judgements that the provisions of the Regulation must be interpreted in an extended manner in favor of passengers and consumers. So those passengers can proceed with their claim against the airlines in connection with the flights which were late with at least 3 hours and the airline did not inform them in advance.

## Miles and EUR-s

The amount of compensation is maximized according to the next establishing method. The passengers are authorized to claim EUR 250 after every flight which takes 1500 miles or less, EUR 400 after every flight which takes more than 1500 miles within the EU and after every other flight which takes between 1500-3000 miles. The passengers can claim EUR 600 in connection with those flights which exceed the abovementioned options.

The Member States, of the Regulation (including Hungary) designates an agency/authority which takes the necessary measures to keep in respect and to enforce the rights of the passengers.

Different types of hand-outs and a form can be found on the websites of the European Consumer Centre, which is integrated into the Ministry for Innovation and Technology, which can enable the persons concerned to start an administrative procedure by the Centre against the airline.

Moreover, it is important to mention, that it is not necessary to use the contribution of the Centre. A judicial procedure can be started before the competent court of the Member States in connection with those reimbursement of the damages which are not part of the compensation. On the other hand, an issue of an Order for Payment can be requested as well.