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When the Icelandic volcano EyjafjallajÃ¶kull erupted in 2010, it disrupted flights across the world with the huge plume of ash it blew over much of Europe. For the first time in many years, people realised what a significant impact natural events can have on travel and the way people move around the globe. However, for many stranded travellers, it also awakened them to the ins and outs of travel insurance and how many things they assumed were covered by their policies were not. Since then, many organisations have been educating holidaymakers on travel insurance and their rights. Not sure what your rights are with travel insurance? Here are a few lessons to bear in mind.

The first is to check whether or not youâ€™re covered for natural disasters. During the EyjafjallajÃ¶kull debacle, many travellers found that their insurance did not include cover for such events. Ultimately, many insurers paid out as an act of goodwill, and since then some companies have even added natural disaster cover to their basic policies or as an add on. But itâ€™s important not to make assumptions: check your policy before you leave and, if youâ€™re purchasing a new policy, make sure that natural disasters are covered if you think a natural event may disrupt your travel plans.

In these days of financial uncertainty, it may also provide peace of mind to include cover for scheduled airline failure on to your policy. Most companies offer this as an add-on rather than with the basic travel insurance package. So if youâ€™re travelling on a low-budget airline, or youâ€™re afraid t the carrier youâ€™re flying with is in financial trouble, scheduled airline failure cover is a worthy investment. Remember, if you have to make a claim and then realise youâ€™re not sufficiently covered, ignorance is not a defence. Doing your research before purchase and knowing your rights will increase the likelihood of any insurance claims being accepted later.

If you are unfortunate enough to have to make a claim â€“ whether thatâ€™s due to a natural disaster, airline failure, theft or any other event â€“ itâ€™s important to ensure you have the necessary documentation. Keep all of your receipts during your holiday to make sure that your spending is accounted for. You may also be called upon to explain why your claims are reasonable, so ensure that you have an articulate and truthful response to give.

If your claim is disputed, you may need to seek the advice of solicitors. This doesnâ€™t necessarily mean youâ€™ll have to go to court, as most insurers will be keen to avoid legal action. The usual process will be to make a formal complaint, and a solicitor may be able to advise you on how best to do this, as well as telling you about your specific travel insurance rights.

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