

What is Baggage Delay Coverage?

Baggage Delay is a travel insurance benefit that provides reimbursement for essential items if your checked bags are delayed en route to your destination.

A common example is when a [common carrier](#), such as an airline, mishandles your luggage, forcing you to purchase clothes, toiletries, and other necessities while you wait for your belongings to arrive.

Almost all travel insurance plans offer protection for delayed baggage. Exclusions, eligibility requirements, and coverage limits often differ by policy.

What Does Baggage Delay Insurance Cover?

Baggage Delay covers the cost to purchase necessary items if your checked baggage is delayed while heading to your final destination. Most plans will compensate you for sensible purchases, such as a change of clothes, a toothbrush, and toiletries.

Before coverage kicks in, travel insurance providers require that your personal items must be delayed a minimum amount of time. Under most travel insurance policies, the required delay period is 12-24 hours.

Every travel insurance plan will have specific Baggage Delay coverage limits which outline the maximum amount a policy will reimburse in the event of a claim. These limits typically range between \$100-\$1,000 per person. Some plans also include per-item limits.

If your bags fail to show up to your destination at all, and are considered lost, you may be eligible for reimbursement of the actual cash value of your personal items through your policy's [Baggage Loss coverage](#).

What Is Not Covered by Baggage Delay Insurance?

Not all purchases are covered by travel insurance if your bags are delayed. While coverage will vary depending on your policy, most travel insurance companies will not reimburse you for the following purchases:

- Purchases made before your policy's baggage delay period expires
- Non-essential items such as electronic equipment, laptops, jewelry, and high-priced goods
- [Sporting equipment](#) (unless stated otherwise within your policy)
- Luxury clothing

If you have questions about policy exclusions, we recommend reviewing your policy's [Certificate of Insurance](#) or contacting your provider directly.

Making a Baggage Delay Claim

To receive reimbursement for purchases made when your baggage was delayed, you will need to file a baggage insurance [claim](#). As with any type of claim, the first step should be to contact your travel insurance provider when it is safe to do so.

In order to process your claim, your travel insurance provider will need to verify that you were a passenger on a common carrier. Be prepared to provide your travel itinerary, booking details, and tickets. They may also require that your common carrier verify the delay.

Your provider will also need to verify the purchases you made, as well as their amounts. As proof of purchase, you will be required to attach any original receipts to your claim, with the items and time of purchase included. A credit card statement may also be needed as part of the claims process.

If your airline provided you with compensation for your delayed items, you may not be eligible for additional reimbursement through your travel insurance policy.