

The Traveler's Rights Cheat Sheet

Flight delayed, bag lost, plans canceled: your most important rights at a glance. A free orientation guide from typeatrip.com, as of 08/2026. Not legal advice; details depend on the individual case.

Flight canceled or seriously changed (US DOT rules)

- **Automatic cash refunds:** Since 2024, US Department of Transportation rules require airlines to refund your ticket automatically, in cash or to the original payment method, when your flight is canceled or significantly changed (3+ hours domestic, 6+ hours international) and you do not accept the alternative. You do not have to accept vouchers.
- **Checked bag fees** must be refunded when the bag is significantly delayed (12+ hours domestic, 15 to 30 hours international depending on flight length).
- **No EU-style cash compensation:** For delays on US domestic flights there is no fixed compensation amount like in Europe. What you get for delays beyond the refund depends on the airline's own customer service plan; the DOT dashboard at [transportation.gov](https://www.transportation.gov) shows what each airline promises (meals, hotels, rebooking).
- **Flights from the EU or on EU airlines to the EU:** EU Regulation 261/2004 applies, with fixed compensation of 250 to 600 euros for long delays and cancellations, plus care (meals, hotel). Worth claiming; file directly with the airline in writing.

Bag lost, delayed or damaged (Montreal Convention)

- On international flights, airlines are liable up to roughly \$1,700 per passenger (1,288 Special Drawing Rights; the rate floats). On US domestic flights, DOT sets the liability limit at \$4,700.
- **Deadlines are strict:** report damage within 7 days in writing, delayed-bag claims within 21 days after you receive the bag. File a report (PIR) at the airport immediately.
- Reasonable replacement purchases (toiletries, essential clothing) are reimbursable with receipts while the bag is delayed; keep it modest.

Hotel and vacation rental cancellations

- The rate you booked is the contract: flexible rates cancel free until shortly before arrival, prepaid saver rates usually do not. There is no cooling-off right for travel bookings with fixed dates.
- On platforms (Airbnb, Vrbo), the host's cancellation policy shown at booking governs; platform extenuating-circumstances policies cover only narrow cases.
- If the property is materially not as described, document everything on arrival (photos, messages) and demand a remedy through the platform the same day; waiting weakens the claim.

Cruises, tours and packages

- Read the operator's cancellation schedule before paying; deposits are often nonrefundable after a cutoff.

- Travel insurance or a card's trip protection is the usual answer to "what if we cannot go"; check whether it covers your reason (illness yes, fear of bad weather usually no).

Trains and buses (Amtrak, intercity buses)

- Amtrak refunds depend on the fare class; flexible fares refund fully, saver fares partially or as vouchers. For major delays, Amtrak customer relations often issues vouchers on request, so ask.

The three ground rules

1. **Document everything:** photos, receipts, names, times. Claims rarely fail on the law; they fail on missing proof.
2. **Mind the deadlines:** 7 and 21 days for bags, same-day complaints for lodging problems; good claims expire quietly.
3. **Claim directly first, escalate second:** a clear written demand to the airline or host settles most cases. After that: DOT complaint (airlines), your credit card's dispute process, or small claims court.

Sources

US DOT Aviation Consumer Protection (transportation.gov) · Montreal Convention · EU Regulation (EC) 261/2004 · airline and platform policies. All information in good faith, as of August 2026, without guarantee. www.typeatrip.com

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