What US airlines owe you when a flight goes wrong

Refunds, bumping, tarmac delays, and what each airline promised. Every rule comes from federal law (14 CFR) or the U.S. DOT, and each source is numbered on the last page.

THE ONE RULE TO KNOW FIRST

Cancelled, or changed a lot? If you don't take the new flight or a voucher, you get your money back. [1,2,3]

The full fare plus taxes and fees, back the way you paid, with no processing fee. Within 7 business days on a credit card, 20 calendar days otherwise. Turning down the change is enough. You don't have to fight for it.

Refunds and fees

What counts as "changed a lot" [2]

`3 h domestic` `6 h international`

Leaves 3+ hours earlier or lands 3+ hours later (6+ on international trips), a different airport, more connections, or a lower cabin.

A voucher is your choice [1,4]

`5 years minimum`

A voucher only counts if you agree to it. It has to tell you a refund is an option, and stay good for at least 5 years.

Paid for something you didn't get [5]

`Automatic refund`

A seat, Wi-Fi or other extra you paid for and didn't get, through no fault of yours, gets refunded automatically.

Checked bag shows up very late [6,2]

`File a report first`

File a Mishandled Baggage Report with the airline. Then the bag fee comes back if the bag missed 12 hours (domestic) or 15 to 30 hours (international).

Lost, damaged or delayed bag [7,8]

`$4,700 floor`

On a domestic trip the airline can't cap what it owes for proven losses below $4,700 per passenger. It also covers reasonable costs a delayed bag causes you.

Changed your mind within 24 hours [8]

`24 hours`

Booked with the airline a week or more before the flight? It has to let you hold the fare for 24 hours, or cancel within 24 hours with no penalty.

One exception right now. If the airline only changes the flight number and nothing else really changes, DOT has paused enforcing the refund rule for that case until July 7, 2027. A real schedule change still gets you the refund. [9,10]

Flight Plan B is not affiliated with the U.S. DOT, any airline or any airport. Not legal advice.

No law pays cash for a delay. No federal rule makes airlines pay cash when they delay or cancel your flight. DOT dropped that proposal in November 2025. What you get depends on what your airline promised DOT, in the table below. [11]

What each airline promised DOT, when the airline caused it [12]

From DOT's Airline Cancellation and Delay Dashboard (last updated by DOT Sep 11, 2025). The promises are the same for cancellations and delays the airline controls. Every airline listed rebooks you free on its own flights. DOT says airlines must keep the promises in their customer service plans.

Airline promise	Alaska	Allegiant	American	Delta	Frontier	Hawaiian	JetBlue	Southwest	United
Meal or meal voucher (3 h+ wait)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Hotel (overnight)	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Ride to and from the hotel	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Rebook on another airline	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes
Credit or travel voucher (3 h+)	Yes	No	No	No	No	Yes	Yes	Yes	No
Frequent flyer miles (3 h+)	Yes	No	No	No	No	Yes	No	No	No
Cash compensation	No	No	No	No	No	No	No	No	No

For flights from Jan 1, 2027, fewer delays count as the airline's fault. DOT moved 10 causes out of the airline's column, including an unplanned repair that has to be done before takeoff, a medical emergency, removing an unruly passenger, a cyberattack and a government system outage. DOT expects airlines to give fewer meals and rooms because of it. Ask the agent what caused your delay. [13]

Stuck on the plane [14,15]

A tarmac delay is time on the ground with the door closed and no chance to get off. These rules cover US airports.

30 min

The crew has to tell you what's going on.

2 hours

Food and water, unless the pilot says it isn't safe.

3 hours

A chance to get off (4 hours on international flights), unless it isn't safe, air traffic control says no, or the plane is already heading back.

The whole time

Working restrooms, and medical help if someone needs it.

If the airline says no. File a free complaint with the U.S. DOT at transportation.gov/airconsumer/file-consumer-complaint. Airlines have to acknowledge a written complaint within 30 days and give you a real answer within 60. [16,17]

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Bumped from an oversold flight [18]

If they bump you against your will, the money depends on how late your new flight gets you there. It's a percent of your one-way fare, with a cap.

How much later you arrive	Flights in the US	Flights leaving the US
Less than 1 hour	**$0**	**$0**
1 to 2 hours (in the US), 1 to 4 hours (leaving the US)	**200% of the fare, up to $1,075**	**200% of the fare, up to $1,075**
More than that, or no new flight offered	**400% of the fare, up to $2,150**	**400% of the fare, up to $2,150**

Volunteers come first [19]

The airline has to ask for volunteers before it bumps anyone. A volunteer gets whatever they agree to, so ask first: the cash value, the voucher's rules and expiration date, and whether your new seat is confirmed or standby.

Paid the same day [20,18]

Cash or check the day it happens (within 24 hours if your new flight leaves first). A voucher only if they tell you the cash amount and that you can say no.

Get it in writing [21]

They have to hand you a written statement of your rights. You can turn the money down and go to court instead.

Once you're on board [22]

Checked in on time and boarding pass scanned? They can't take you off to make room for someone else, except for safety, security or disruptive behavior.

When nothing is owed [23]

You missed the check-in or ticketing rules; a smaller plane was swapped in; weight limits on a plane with 60 seats or fewer; moved to another cabin (a cheaper cabin owes you a refund); or you arrive within 1 hour.

Fees come back [18]

Seat or bag fees you paid for the flight you got bumped from are refunded, whether you volunteered or not.

When a flight breaks, Flight Plan B puts your next moves on one screen.

Your time left, what the FAA says about your airport, your checked-bag script and the order to try things in. Opens in your phone's browser.

flightplanb.com

Rules checked on October 8, 2026 against the eCFR (current through Oct 7, 2026), the Federal Register and the U.S. DOT. The Jan 1, 2027 date re-checked October 15, 2026 (Federal Register doc. 2026-21058). General information, not legal advice. These rules cover flights to, from and within the US, and they change. Your airline's contract of carriage has the details. Flight Plan B is not affiliated with or endorsed by the U.S. DOT, any airline or any airport. Sources, numbered in the order they appear:

1. ecfr.gov/current/title-14/section-260.6
2. ecfr.gov/current/title-14/section-260.2
3. ecfr.gov/current/title-14/section-260.10
4. ecfr.gov/current/title-14/section-260.7
5. ecfr.gov/current/title-14/section-260.4
6. ecfr.gov/current/title-14/section-260.5
7. ecfr.gov/current/title-14/section-254.4
8. ecfr.gov/current/title-14/section-259.5
9. federalregister.gov/d/2025-22140
10. federalregister.gov/d/2026-13675
11. federalregister.gov/d/2025-20042
12. transportation.gov/airconsumer/airline-cancellation-delay-dashboard
13. federalregister.gov/d/2026-18040
14. ecfr.gov/current/title-14/section-259.4
15. ecfr.gov/current/title-14/section-259.2
16. transportation.gov/airconsumer/file-consumer-complaint
17. ecfr.gov/current/title-14/section-259.7
18. ecfr.gov/current/title-14/section-250.5
19. ecfr.gov/current/title-14/section-250.2b
20. ecfr.gov/current/title-14/section-250.8
21. ecfr.gov/current/title-14/section-250.9
22. ecfr.gov/current/title-14/section-250.7
23. ecfr.gov/current/title-14/section-250.6