

# Middle East Conflict Update

Updated 20/03/2026

Following the large-scale military events that have occurred in the region since 28 February 2026, the security context in the Middle East is marked by significant instability.

Current tensions are causing major disruptions to airspace and transportation infrastructure in numerous countries of the region.

## What you need to know about coverage limitations & affected areas

Travel insurance is a way to protect against unexpected events like illness, trip cancellations, or lost luggage. But, when it comes to war and terrorism, travel insurance coverage can be limited and often comes with exclusions and conditions. Some countries or areas may be excluded from our contracts based on criteria related to security, geopolitical risks, sanitary conditions, or restrictions imposed by international authorities.

Understanding the **terms and conditions** of your travel insurance policy is essential to help you prepare for your trip and avoid unexpected situations. Before purchasing your policy, please consult our exclusions and the Foreign Commonwealth and Development Office (FCDO) travel recommendations. The Underwriter, AXA, is committed to mobilising all available resources to organise and implement the services and guarantees of your contract.

## Countries Currently Unavailable for Single Trip Policies

At this time, we are unable to offer single trip travel insurance for trips to the following countries:

Bahrain	Iran	Iraq	Israel
Jordan	Kuwait	Lebanon	Oman
Qatar	Saudi Arabia	Syria	UAE
Yemen			

This list may change as the situation develops, so please check back regularly for updates.

## Single Trip Policies

Customer policies that were purchased before the introduction of the new single trip restricted destination list remain valid. This means that customers holding an existing single trip policy can still travel to destinations that are currently unavailable for new policy purchases, provided the FCDO advice permits travel at the time of departure.

Where an airline has amended its routing to avoid the Middle East, customers remain covered and do not need to amend their policy if they are only transiting through an airport, as long as they do not clear immigration or leave the airport. If the revised routing requires the customer to stay overnight in an additional country, this destination must be added to the policy as an MTA before travel.

## **Annual Multi-Trip Policies**

Annual multi-trip policies for Europe, Worldwide Excluding (USA, Canada, Mexico, Caribbean), and Worldwide are still available.

### **Applicable to All Policies:**

It is important to be aware that **your policy will not provide cover if you travel to any destination where the Foreign, Commonwealth and Development Office (FCDO) advises against all or all but essential travel.** This applies to all policies, including both single trip and annual multi-trip.

Please always check the latest [FCDO](#) travel advice for the country you plan to visit.

All travel insurance policies include a general exclusion that applies to every customer:

**There is no cover for any event or situation you were already aware of when you bought your policy or booked your trip.**

This means that if the FCDO has already issued travel warnings for a destination, buying a policy afterwards will not provide cover for a trip to that location.

### **You purchased a policy before the conflict started**

#### **If you are in an affected area:**

- Let the UK Government know you are in one of the affected areas by [registering your presence](#)
- Contact your travel provider to confirm the status of their reservation and, if necessary, consider alternative travel arrangements
- Follow the instructions of local authorities carefully and regularly check official updates
- Contact our 24/7 assistance service for medical assistance requests (your emergency telephone number can be found in your policy document)

#### **Cancellation due to FCDO advice**

Cover can only be considered if you cancel within 21 days of departure.

**Please note:** if you booked your trip after the FCDO advice was in place, there is no cover if you need to make a claim. There will be no cover for any policies purchased **on or after 6pm on 28 February** or where travel advice existed at the time of booking the trip or purchasing the policy. There was some advice not to travel to certain areas of the Middle East prior to 28 February 2026.

#### **If you are stranded outside the Middle East wishing to return**

In the event of flight cancellation by an airline, the reimbursement and cancellation procedures of the airline apply. If you are in this situation, we advise you to contact your carrier or travel agent directly to explore options for rebooking or refunding costs related to flight restrictions.

We also recommend you speak to your airline or tour operator regarding accommodation and associated costs while you are stranded abroad.

Our role is to support you within the scope of additional services covered by their contract.

Given the current situation, we have introduced some special measures to provide additional support and help you during this challenging time.

### **Extending your trip/policy**

Your policy will automatically extend the period of coverage at no additional charge providing you accept the first alternative flight offered and do not intentionally delay your return.

### **Travel Insurance refunds extended**

If you bought travel insurance but couldn't travel due to flight disruptions, you can request a **refund of your premium**.

*Important:* There's no deadline to apply - you can submit your claim as long as you can show your trip was cancelled because of the Middle East conflict.

### **Need More Help?**

- You can find full details about travel advice exclusions in your policy wording
- We will continue to update this page as the situation changes
- If you have any questions, our travel team is here to help