



## **Travel Advisory and FAQs – Escalation in The Middle East**

In light of the recent escalation of in the Middle East since 28 February 2026, we understand that many travellers may feel anxious and uncertain about their upcoming travel plans. The situation has led to disruptions to air travel in certain affected regions, and flights operating to, from, or over impacted airspace may experience delays, rerouting, or cancellations in the coming days.

We recognise the inconvenience and stress this may cause. To help you navigate this situation, we have prepared the following Frequently Asked Questions (FAQs) to clarify how the current situation may affect coverage under the policy and to outline the available options.

### **If insurance is purchased before 28 February 2026:**

#### **1. Is there any benefit(s) claimable by the Insured who purchased MSIG Travel SafeGuard/TravelRight Plus Insurance (Overseas) policy?**

No. There is no provision for coverage under the policy for losses arising from this event. The situation falls under Policy General Exception 1(a), namely:

war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

#### **2. Does the insurance cover rescheduling of flights before the Journey?**

No. There is no provision under the policy to cover rescheduling of flights prior to the commencement of the Journey.

#### **3. Do the airlines provide compensation?**

Certain airlines may provide updates and travel advisories on their respective websites. We advise Insured Persons to check directly with their airlines or travel agents for the latest updates on flight arrangements and any compensation or alternative travel options.

**4. The Insured has rescheduled his/her holiday to the affected region to a later date. Is the current insurance still valid and does he/she need to purchase a new policy?**

In view of the current Middle East situation, we will consider requests for postponement or deferment of trips scheduled to commence during the affected travel period, subject to the following conditions:

- a) The Insured must inform MSIG of his or her intention to postpone the trip;
- b) The Insured must provide details of the alternative travel arrangements for endorsement of cover on the insurance certificate;
- c) The insurance will lapse if the postponed trip is not rescheduled within 90 days from the original travel date;
- d) No refund of premium will be allowed under any circumstances.

This concession applies strictly to the current Middle East situation and shall not be treated as a precedent for future events.

**If insurance is purchased on or after 28 February 2026:**

**5. Is the Insured's travel insurance valid if purchased on or after the outbreak or escalation?**

If the insurance is purchased on or after the event has become publicly known, the policy does not cover claims arising from losses caused by known events at the time of purchase.

Accordingly, cover is not available for claims arising from the Middle East situation. This is stated under General Exception 2(e):

claims caused by reason which is of public knowledge when the insurance is purchased or when the trip is booked.

**6. Is travel curtailment covered if the Insured has already commenced the Journey and needs to return early due to the Middle East situation?**

No. Losses arising directly or indirectly from war, hostilities or warlike operations are excluded under General Exception 1(a). Therefore, curtailment or early return expenses resulting from the Middle East situation are not covered.



**7. Are additional accommodation or transportation expenses due to flight rerouting covered?**

No. Additional expenses arising from delays, rerouting or cancellations caused by war or hostilities are excluded under the policy.

**8. What if the Insured's flight is cancelled and he/she need to book another flight to return home?**

If the Insured's flight is cancelled due to airport closures or airspace disruptions related to the Middle East situation, and he/she purchases a replacement ticket, additional expenses arising from war or hostilities are excluded under the policy.

**9. Will there be any premium refund if the Insured decides to cancel the trip due to safety concerns?**

For **Single Trip policy**, refund or option depend on how soon the Insured cancels his/her travel insurance before the journey:

- **Cancellation 7 days or more before the trip:** The Insured is entitled to a full refund of the premium paid, provided no claim has been made.
- **Cancellation less than 7 days before the trip:** Refund is not available. Instead, the Insured has the option to amend his/her travel insurance coverage dates to the new travel date. Kindly refer to FAQ 4 for details.

Policy limits, terms, conditions and exclusions continue to apply. Please refer to the policy booklet for full details.