Travelling During Wartime : What You Must Know About Travel Insurance Protection

When conflict or war is involved, the risks increase significantly and likewise limitations of your travel insurance increases.

1. War Is Almost Always Excluded

Most standard travel insurance policies clearly state that war, invasion, civil unrest, and similar events are **general exclusions.** This means that injuries, losses, or cancellations caused directly or indirectly by war are not covered.

2. Active Conflict / War Zones / Unstable Regions

Below are high risk areas and typically NOT covered by standard travel insurance:

Ukraine, Russia, Israel (including Gaza and border areas), Gaza Strip, Syria, Yemen, Iran, Lebanon, Iraq, Sudan & Myanmar

3. What This Means To You (Insurance View)

Most insurers in Malaysia will exclude claims linked to:

- **War**
- **Civil unrest**

- **Government travel bans**

If you travel despite advisories, your **policy may be voided entirely**.

Emergency evacuation may **not be covered** in these regions.

Conclusion

- Stick to destinations with **stable political environments** (e.g., Japan, Europe, Australia).
- Always check with the **Ministry of Foreign Affairs (Malaysia)** travel advisories.
- **Consult the insurance agent** for advice if travelling near higher-risk regions.

Contact us now for a free consultation:
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