

# Travelling During Wartime

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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