

## Middle East Conflict FAQ (War, Cover, WHY & Policy Cancellation)

### 1. Is this considered war or terrorism?

#### Answer:

The current Middle East situation is classified as **war / armed conflict**. It is not an isolated act of terrorism.

- **Terrorism** refers to isolated acts of violence carried out by individuals or non-state groups directed at civilians.
- **War / armed conflict**, however, involves sustained hostilities between states or organised armed forces, including military action, airspace closures, and government-led operations. Because the current situation involves ongoing military conflict rather than an isolated attack, it falls under the **war exclusion**, not the terrorism provisions of the policy.

### 2. Does travel insurance cover cancellations because of the war?

#### Answer:

Unfortunately, no. Cancellations linked directly or indirectly to war or armed conflict are excluded under travel insurance policies.

### 3. What about Cancel for Any reason?

This benefit allows you to cancel your trip for any reason not listed under the “Named Reasons” benefit, however, exclusions still apply:

- If the cancellation is because of an exclusion, you cannot claim under CFAR.

**Example:** You cannot claim under CFAR if the cancellation is due to:

- War, terrorism, or civil unrest as this is excluded in your policy

### 4. WHY doesn't travel insurance cover war?

#### Answer (preferred explanation):

Travel insurance is designed to cover **personal, individual emergencies**, such as illness or injury. War is a large-scale, deliberate event that affects many travellers at the same time, making it impossible for insurers to predict, price, or absorb the risk. For this reason, war and armed conflict are excluded across the global travel insurance industry.

### 4. WHY aren't flights cancelled by airlines covered?

#### Answer:

[www.hollardtravel.co.za](http://www.hollardtravel.co.za)



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When flights are cancelled due to war, airspace closures, or security restrictions, this decision is made by airlines or aviation authorities. Airlines control whether flights operate and are responsible for refunds or rebooking. Travel insurance cannot override airline decisions or cover losses caused by war-related flight suspensions.

## 5. What if the traveller decides not to travel?

### Answer:

If the decision not to travel is linked to the conflict or safety concerns arising from the war, **travel insurance does not cover cancellation costs**, even if the decision is understandable.

## 6. What if the airline cancels the flights?

### Answer:

If an airline cancels or suspends flights, travellers must contact the airline directly for **refund or rebooking options**.

## 7. Can the policy be cancelled if the trip is cancelled?

### Answer:

Yes. If the trip is cancelled because of the conflict, the **travel insurance policy itself can be cancelled**, and we will **refund 100% of the premium**, provided no claims have been made.

### Agent note:

This applies to the **policy premium only**, not to trip costs.

## 8. What if travellers are already overseas?

### Answer:

While cancellation and travel disruption are not covered, **emergency medical cover remains in place** if travellers are already in an affected country and require urgent medical treatment.

### Action for agents:

In medical emergencies, advise travellers to contact the **24-hour emergency number on their policy immediately**.

## 9. Does insurance help with evacuation or getting home?

### Answer:

Travel insurance does not cover evacuation or repatriation caused by war or armed conflict. Travellers should contact **DIRCO** for consular assistance and safety guidance.

## 10. Does it matter when the policy was bought?

### Answer:

No. War and armed conflict exclusions apply **regardless of when the policy was purchased**. We have a disclaimer in the policy to note that the countries we can/cannot cover can change without notice because this is unpredictable.

**11. Is this exclusion unique to our policy?**

**Answer:**

No. War and armed conflict exclusions are **standard across all travel insurance policies worldwide**.

*Note: This document is for information purposes only and are subject to the T's & C's of our policy wording.*

Kind regards,

**The Hollard Travel Team.**