

Travel Advisory & FAQ On The Middle East Current Issue

Customers who commenced their trip before 28 February 2026	Customers whose trips commenced after 28 February 2026
<p>For trips that commenced before 28 February 2026 (before the war), customers may still submit a claim. Each claim will be assessed based on the cause of the incident and the terms and conditions of the Policy/Certificate.</p> <p>Claims directly caused by war, civil unrest, government restrictions, or other excluded events are not covered. However, any claim that are not related to the conflict may still be considered, subject to the Policy/Certificate terms and conditions.</p>	<p>For trips that commence after 28 February 2026 (after the Government Travel Advisory), claims may still be submitted. However, all benefits will be assessed with war exclusions applied, subject to the terms and conditions of the Policy/Certificate.</p>

Note: For travel advisories on any country, please refer to the latest announcements on the [Ministry of Foreign Affairs Malaysia's website](#).

1. If I travel to the Middle East due to the ongoing conflict, am I covered? Can I cancel for a refund?

No. Our travel Policy/Certificate does not cover losses arising from:

- ✗ War, invasion, or acts of a foreign enemy
- ✗ Civil unrest
- ✗ Government prohibition or restriction of travel
- ✗ Events that were already known before the Policy/Certificate was sign-up

If you have not started your trip, you may cancel the Policy/Certificate through the **Etiqua+ app** (available on the [Google Play Store](#) and [Apple App Store](#)) and receive a full refund, provided that no claims have been made.

2. My original flight to the Middle East is scheduled for tomorrow at 5:00 PM. Today, I received a notification from the airline that my flight has been rescheduled to the next day at 11:00 AM. Will this be covered under my travel Policy/Certificate?

The delay will not be covered if you were informed of it twelve (12) hours or more before the original scheduled departure time.

3. If I am already travelling and unable to return because my flight has been cancelled or rescheduled due to the ongoing conflict in the Middle East, will the Automatic Extension benefit apply to my situation?

No. The Automatic Extension benefit does not apply in this situation. However, you may submit a claim through the **Etiqua+ app** (available on the [Google Play Store](#) and [Apple App Store](#)). Any claim submitted will be assessed according to the terms and conditions of the Policy/Certificate.

4. If my trip to the Middle East has not started yet and I decide not to proceed due to safety concerns, can I cancel my Policy/Certificate?

Yes. A full refund of the premium/contribution will be provided if the Policy/Certificate is cancelled prior to the effective date of the Policy/Certificate, subject to the following conditions:

- The cancellation is directly related to the Middle East escalation, including disruptions at affected transit points (e.g. airport closures, suspended connecting flights, or rerouting through impacted areas).
- No claims have been submitted under the Policy/Certificate.
- The refund request is lodged during the period in which the conflict is actively affecting travel.
- The trip has not commenced at the time the cancellation request is made.

5. I am travelling with a transit in the Middle East. If my flight is delayed or cancelled during transit due to the situation there, will I still be covered under my travel Policy/Certificate?

No. You will not be covered if the disruption is caused by events listed under the General Exclusions of the Policy/Certificate, such as war, civil unrest, government travel bans, airspace closures, or events that were already known before you sign-up the Policy/Certificate.

6. Today is the last day of my travel to the Middle East with my insurance/takaful coverage. My return flight was scheduled for today, but the airline has cancelled and rescheduled it to tomorrow. I am now stranded. Will my Policy/Certificate cover the additional hotel and meal expenses due to this delay?

No. If the delay occurs after your Policy/Certificate has expired, any additional expenses such as hotel accommodation or meals will not be covered.

7. I am currently stranded because my airline cancelled my flight. I understand that the Automatic Extension benefit does not apply once my travel insurance/takaful coverage period has ended. Does this mean I cannot make any claims for items such as luggage delay, luggage damage, or medical expenses that occur after my Policy/Certificate coverage has expired?

Yes. If the Automatic Extension benefit does not apply, any claims for incidents that occur after the Policy/Certificate coverage has expired will not be covered.

However, you may sign-up a new Policy/Certificate before the original coverage expires if you need coverage for the extended period of your trip.

8. I am currently stranded in the Middle East due to ongoing conflict and my airline rescheduled my flight, and I have not yet received confirmation of the new departure date. If my new flight is scheduled to depart after my travel insurance/takaful coverage has ended, am I able to request for an extension of my coverage by paying the additional premium/contribution to remain protected during the extended period?

No automatic extension is allowed for this situation. However, you may apply to sign-up a new Policy/Certificate to cover the extended period prior to the original Policy/Certificate has expired. You must select the same country as per stated in your recent expiry Policy/Certificate. All the above benefits are subject to the terms and conditions of your Policy/Certificate.

9. When will my travel to the Middle East coverage be automatically extended?

The Policy/Certificate does not provide automatic extension in this situation.

10. Can I claim if my airline cancels my flight to the Middle East and does not provide a new travel date or refund before I travel?

No. If the cancellation is due to excluded events, such as war, political conflict, or events that were already known before you sign-up the Policy/Certificate, the claim will not be covered.

11. If my flight is delayed during my trip to the Middle East, does the Policy/Certificate only cover the flight delay, or will additional expenses such as hotel accommodation also be covered?

If the delay is caused by war, civil unrest, or related events in the Middle East, it will not be covered under the Policy/Certificate.

12. I would like further clarification on why my Trip Cancellation benefit is not covered. According to the Policy/Certificate, the current situation in the Middle East appears to fall under Specified Cause – Item E, which suggests that Trip Cancellation should be covered. Could you explain why this situation is not covered under my Policy/Certificate?

The Trip Cancellation benefit under Specified Causes only applies if all conditions stated in the Policy/Certificate are met.

However, the current situation may not be covered if it involves:

- ✘ War, political conflict, or threat of war
- ✘ Events that were already known before you sign-up the Policy/Certificate
- ✘ Government travel advisories or restrictions
- ✘ A personal decision not to travel due to concern or precaution

These situations fall under the General Exclusions of the Policy/Certificate and are therefore not covered.