

## UMAL Travel Cover

### Conflict in Iran, Israel and broader region

On 28<sup>th</sup> February, the United States and Israel commenced military strikes against Iran, resulting in the death of Ali Khamenei, the leader of Iran. Iran subsequently launched retaliatory attacks against Israel, US military bases in the region, and military and civilian locations in Arab states that house US forces. The conflict has also spread to Lebanon.

As of 4<sup>th</sup> March, the Foreign, Commonwealth and Development Office (FCDO) advise against all travel to Israel and the Occupied Palestinian Territories, Iran and parts of Lebanon. They advise against all but essential travel to most other countries in the Middle East.

#### UMAL Travel Cover

**Cancellation** – Journeys booked prior to 28<sup>th</sup> February may be eligible for cancellation cover if travel is due to commence imminently. For trips scheduled for later in the year, a ‘wait and see’ position should be adopted as the situation is fluid and may improve over time.

**Curtailement** – Early return due to a valid claim under the Political Evacuation cover (see below) may be considered.

**Travel Delay** – Cover under this sub-section is in respect of specified causes only and would not be triggered by the current events.

**Rearrangement** – Under standard aviation regulations and current emergency protocols, the airline remains the primary party responsible for rebooking, rerouting, or refunding passengers and for providing accommodation and meals during enforced delays. It is therefore appropriate for travellers to liaise directly with the airline regarding onward travel arrangements.

Any additional costs not met by the airline may be considered under the Rearrangement cover which provides for the “...reasonable additional cost of sustenance travel and accommodation necessarily incurred to enable the Person Covered to continue that Covered Journey less any saving available...”. What is ‘necessary’ and ‘reasonable’ would of course need to be considered when the full facts are known.

**Political Evacuation** - If someone is in the Middle East and is looking to curtail their trip early there is potentially cover under the ‘Political Evacuation’ section, which applies after the FCDO has issued a “leave the country” travel advisory, **which currently the FCDO has not done**. We are assuming that any potential repatriation will be organised by the UK Government, and the cover may respond to charges levied by the UK Government for such evacuation, less any refunds due.

At present, we advise that anyone in this scenario:

- Registers with the FCDO.
- Continues to monitor and follow all local government advice and FCDO travel advice.
- Maintain close liaison with their airlines (we understand that both Emirates and Etihad have established flexible rebooking windows, individuals should contact their carrier directly).
- Speak with their hotel management regarding government-backed extensions (we understand for example that the UAE Government is offering financial support to hotels to facilitate the extension of stays for stranded individuals).
- If travel security advice is required, contact International Medical Group (IMG) who can arrange a ‘warm transfer’ redirection to our travel security partner, Crisis24.
- IMG are, of course, also the contact point should an individual need medical guidance.

## Leaving UAE

Whilst stopping short of advising people to leave UAE, the FCDO currently advises:

*“There are a limited number of commercial options available, including by air from UAE and from Oman. If your presence in UAE is not essential, you may wish to consider departing - if you judge you can access these options safely. Check for the latest updates from your airline or tour operator, as well as the instructions from local authorities, and the status of any border crossings before you travel. If you are travelling by air do not travel to the airport unless your airline has confirmed your reservation.*

*Make sure you have access to emergency supplies and essential medication. Travel within or out of UAE is at your own risk.*

*Keep your departure plans under review and ensure your travel documents are up to date, including any visas required for onward travel.”*

<https://www.gov.uk/foreign-travel-advice/united-arab-emirates>

UMAL has therefore taken the view that, under the current FCDO advice (above) cover may be available under the Political Evacuation section of the travel cover to consider claims in relation to early return from UAE to the UK (or Country of Domicile).

All cover is subject to individual circumstances and will require the traveller to have a pre-booked ticket for their return. We will provide cover for the reimbursement of additional travel costs associated with returning earlier than planned or scheduled. Claims should be submitted to: [claims@umal.co.uk](mailto:claims@umal.co.uk)

Our advice is that travellers and Members should use their usual travel providers to make these arrangements, but if help is needed advice can be sought from Crisis24, who can be accessed via our main emergency contact details, administered by International Medical Group (IMG):

Tel: +44 (0) 203 859 1492

E-mail: [UMAL@imglobal.com](mailto:UMAL@imglobal.com)

Or details can be found on our website, via this link: <https://umal.co.uk/travel-hub/emergency-assistance/>

If you need any other help or advice, please get in touch with us as follows:

[James.roberts@umal.co.uk](mailto:James.roberts@umal.co.uk)

[leon.martin@umal.co.uk](mailto:leon.martin@umal.co.uk)

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