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Stranded in Middle East in Israel-Iran conflict with health emergency? Know if you can use your travel and overseas health insurance

By Anshika Jain, ET Online • Last Updated: Mar 03, 2026, 05:44:26 PM IST

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Synopsis

Indian travellers stranded amid escalating global conflicts face uncertainty regarding insurance coverage. While standard policies exclude war-related medical emergencies and flight disruptions, non-war medical issues may still be covered. Prompt notification to insurers and meticulous documentation are crucial for any potential claims, with extensions sometimes possible.



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Stranded in Middle East with health issues? Read to know if you can use your travel and overseas health insurance. (AI generated image)

With no signs of let-up in the war between Israel, the US, and Iran, the impact is becoming increasingly evident. Many Indian travellers are stranded in the Middle East and other parts of the world, as flights get cancelled and airspace restrictions tighten across the region. Now comes the big question that many stranded Indians are asking: Will my travel or overseas health insurance cover me for

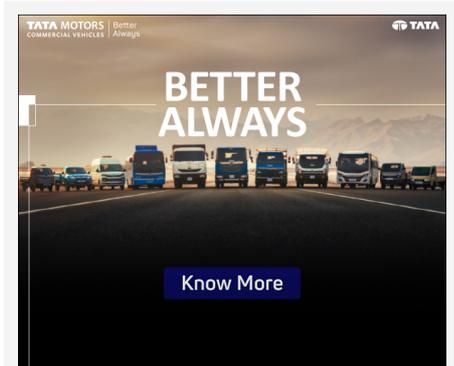
any health emergency in a conflict situation?

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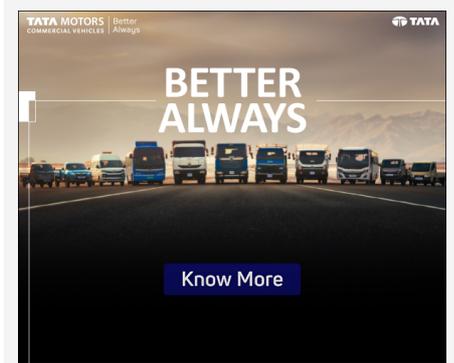
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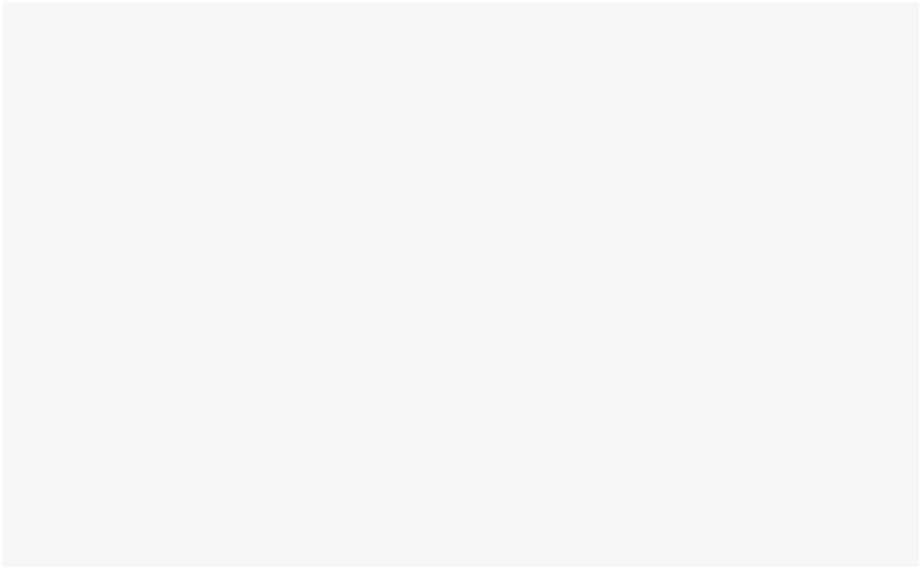
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Many assume they're protected, but war and political unrest can change how insurance claims are handled.

Read on to understand how medical claims are handled in conflict zones—will cancelled flights be reimbursed? What documents will you need to file a claim? What key steps should stranded travellers take to avoid rejection?



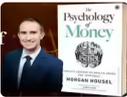
If you are in a conflict zone, will your health insurance work?

Being in a conflict-affected country does not automatically invalidate the health insurance policy you have taken in India. However, what gets covered depends on the cause of the medical condition.

“Any illness for which treatment is received before the war will be taken care of subject to admissibility as per policy terms; however, illness and accident incidents resulting from war or related circumstances will be excluded from the policy,” says Subrata Mondal, Managing Director & CEO, IFFCO-TOKIO [General Insurance](#) Company Limited.

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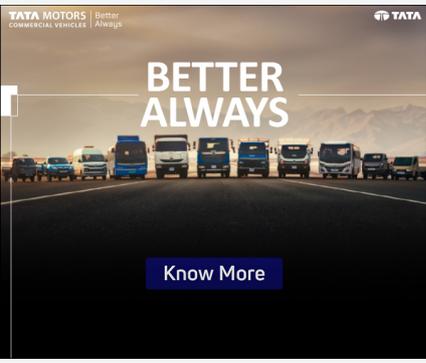
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Overseas health insurance policies and travel insurance will generally provide coverage for some types of medical emergencies that do not result from war, and the specific terms of the individual policy apply, explains Arun



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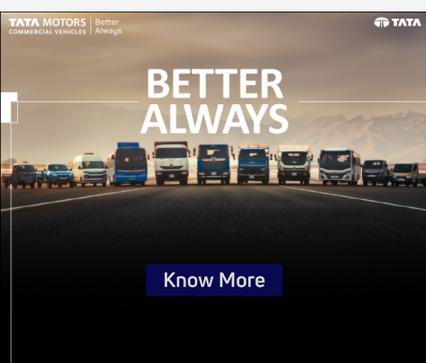
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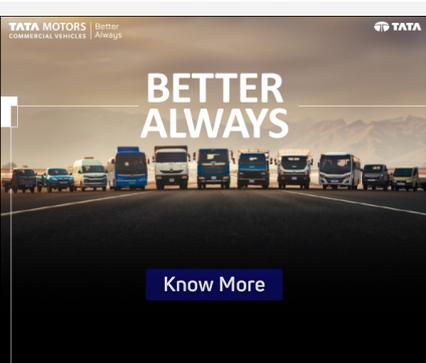
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Ramamurthy, Co-founder of Staywell.Health.

The 'war exclusion' clause does not automatically nullify an entire policy; instead, it excludes medical care or medical expenses that arise as a direct result of acts of war, armed conflict, invasion, or other similar acts of hostility, he adds.

In simple terms, medical issues that arise during travel and are not linked to an Act of War will be treated as regular medical claims under the policy.

"However, the trip start date should not occur after a government advisory warning against travel," says Meet Kapadia, Head of Travel Insurance, Policybazaar.

What steps should stranded travellers take immediately?

Proper documentation is crucial to avoid claim rejection.

"If you're a policyholder and have a disruption or medical emergency, you should contact your insurer or assistance provider as soon as possible. You should save all airline communications regarding your cancellation or delay in addition to boarding passes, itinerary changes, hotel bills, meal receipts, and other proof of expenses. You should also follow the timelines given by your insurer to notify them of the claim and, if applicable, seek pre-approval for hospitalisation," says Ramamurthy.

Report any claim-related incident to the insurer immediately, preferably within 14 days.

"An event, which might become a claim under the policy, must be reported to the insurer as soon as possible. The insured or his representative must give immediate written notice, preferably within 14 days of the occurrence of injury or loss, to the insurance company," says Mondal.

What documents are required for reimbursement?

According to Policybazaar, after returning to India, travellers should keep the following documents ready to file a health-related reimbursement claim:

- Doctor's prescriptions
- Test reports
- Medical bills and payment receipts
- Proof of travel (boarding pass or immigration stamp)

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Standard travel insurance policies typically do not cover disruptions caused by acts of war or military operations.

“Any cancellation and delay due to war/Act of war is excluded from the coverage; hence, the reimbursements will not be considered,” says Policybazaar.

Health insurance works on similar lines; expenses arising directly from war or war-like events are typically not covered under standard policies.

“The situation is similar for health insurance as well. Medical expenses arising due to war or war-like situations are generally not covered under standard policies,” says Hari Radhakrishnan, a member of the Insurance Brokers Association of India (IBAI).

Can stranded travellers extend their insurance?

Yes. Travellers who are stuck beyond their original coverage period can approach insurers to request an extension of their policy, subject to approval.

According to Policybazaar, medical emergencies arising from non-war causes during the extended period may continue to be covered under policy terms.

After returning to India, travellers should keep the following documents ready to file related claims:

For baggage-related claims: If checked-in baggage is lost or delayed by the airline, a Property Irregularity Report (PIR) is required.

For cancellation claims: Travellers must provide details of the reason for cancellation along with the cancellation charges incurred.

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