

Important Information Regarding: Middle East War – March 2026

Issued: 1st March 2026

Background

A surge in hostilities between Israel, the United States, and Iran has led to coordinated missile strikes on US military installations throughout the Gulf, with wider impacts extending to civilian areas in Dubai (UAE), including the Fairmont Hotel in Palm Jumeirah. The attacks triggered immediate responses from US and allied military forces.

These incidents have caused significant casualties, disrupted travel and critical infrastructure, and heightened regional uncertainty.

The security environment remains volatile with the risk of further escalation and incidental violence across the region.

We recommend you stay across communications from Smartraveller at <https://www.smartraveller.gov.au>.

If you have been directly affected by this event and need medical assistance, please call our 24 hour emergency assistance team immediately on +61 2 8907 5290. We further urge you to pay close attention to the local media and emergency services.

Policy coverage:

Costs that are not covered by your policy

- There is no cover for claims directly arising from you not following “Do not travel” advice issued by DFAT if the subject of the advice or warning is related to the nature of your claim.
- There is no cover for claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

As the policy does not provide coverage for this event, if you have been impacted, you may wish to engage your travel agent or travel service providers to minimise your out of pocket costs.

We will continue to update this advice as needed.

Free Extension of Insurance

If the relevant time of your current trip pre-dates this travel advice and your travel is disrupted due to this event, impacting your ability to return home on your policy end date, your policy will freely extend until you are physically able to return home as soon as it becomes possible.

Emergency Assistance

If Your trip involves travel to a country or part of a country the Australian Government on the smartraveller.gov.au website has issued a "Do not travel" advice or warning, we may not be able to provide you with emergency assistance in that country.

Important general advice

This information must be read in conjunction with the Product Disclosure Statement (PDS) as certain terms, conditions, limits, sub-limits and exclusions apply. These are detailed in the PDS and in particular we draw your attention to 'The Benefits', 'Policy Conditions' and 'General Exclusions' sections of the PDS.

Contact us

If you are travelling and require travel or medical assistance, please contact our 24 hour emergency assistance team on +61 2 8907 5290.

For any general enquiries regarding the event please contact our Customer Service team on 1300 481 596 between 8am and 7pm Monday to Friday, 9am to 4pm Saturday and 10am to 3pm Sunday.