EMERGENCY WEBINAR

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CRISIS IN THE MIDDLE EAST AND RELATED TRAVEL DISRUPTIONS

Friday 6 March 2026
13.00 – 14.00

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DISCUSSION POINTS

- An update of the situation on the ground
- Company Travel Bans
- Stranded traveller assistance
- Insurance - What is covered by Travel and Card insurance
- Airline and Hotel disruption handling policies, cancellations and refunds
- Best sources of information to stay up-to-date
- Q&A - Time dependent



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SPEAKERS

- **Desiree Reveley,** General Manager: Corporate Travel - Rennies BCD Travel SA
- **Khulekani Njokweni,** Travel Underwriting Manager – Bryte Travel Insurance
- **Marina Brals,** Regional Travel Insurance Key Account Manager EMEA – Chubb Travel Insurance
- **Trevor Brown,** Corporate Sales Manager – Turkish Airlines

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SYNOPSIS OF CURRENT SITUATION

1. What triggered the current crisis

Escalation began **28 February 2026,** when **U.S. and Israeli forces launched major strikes on Iran** targeting military and nuclear infrastructure.

Iran retaliated with **missile and drone attacks across the region,** including strikes targeting Gulf states and military bases.

Some strikes and intercepted missiles occurred near or around **major aviation hubs and airports,** escalating aviation safety concerns.

Quickly triggered **regional aviation crisis** because the Middle East is one of the world's most important air corridors linking **Europe, Africa and Asia.**

2. Countries that closed or restricted airspace

Within hours, multiple countries **closed or heavily restricted their airspace.**

Iran, Israel, Iraq, Qatar, Kuwait, Bahrain, UAE, Syria, Jordan (temporary closures)

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SYNOPSIS OF CURRENT SITUATION

Key impacts:
Major aviation hubs like **Dubai, Abu Dhabi and Doha** were temporarily closed or heavily restricted. These hubs normally handle **tens of millions of connecting passengers annually,** so closures ripple globally.

3. Scale of aviation disruption

- One of the biggest aviation disruptions since COVID-19.
- Current impact estimates:
  - Over 4,000 flights cancelled per day across the region at the height of the crisis.
  - More than 23,000 flights cancelled since the conflict began.
  - Many flights between Europe and Asia are now being rerouted around conflict zone
  - Experts warn the disruption could last months even if fighting stops soon.

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SYNOPSIS OF CURRENT SITUATION

4. Airline operational updates

- Airlines beginning to resume limited operations, but cautiously.
- Emirates and Qatar restarted limited flights, prioritising repatriation and essential travel.
- Air India resumed some Gulf routes and added special services for stranded passengers.
- Some airlines operating evacuation or government-supported repatriation flights.
- However some carriers continue suspensions while airspace remains unsafe.
- Qatar Airways has extended its flight suspensions until authorities reopen airspace.

5. Stranded travellers and global ripple effects

- Hundreds of thousands of passengers stranded worldwide, tens of thousands in Gulf
- Main issues: Gulf hubs are major global transfer points.
- Passengers travelling Europe–Asia, Africa–Asia, and Australia–Europe heavily affected.
- Passengers stranded in many African countries due to cancelled connections.
- Several countries organising evacuation or repatriation flights.

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SYNOPSIS OF CURRENT SITUATION

South Africa:

- The government has warned citizens in the region to consider leaving while routes are available, but evacuations have been complicated by airspace closures.
- DIRCO urging all SA's in ME to evacuate immediately – heavy attacks expected to continue

Aviation experts warn:

Even once airspace reopens, flight networks/aircraft positioning will take weeks to normalise.

6. What this means for corporate travel programs, Expect:

- Ongoing flight cancellations and rerouting between Europe, Africa and Asia
- Longer flight times and higher fares due to restricted air corridors
- Limited seat availability as airlines reposition aircraft
- Possible rapid changes in airline schedules and airport closures
- Increased reliance on repatriation flights or alternate routings (e.g., via Turkey, Egypt or Central Asia)

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COMPANY TRAVEL BANS

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Some have bans only to the Middle East, with expats returning to home countries only
Others have full ban on all international Travel

SHOW OF HANDS

- Travel bans only to the Middle East
- Full International Travel ban

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STRANDED TRAVELLER ASSISTANCE

Security and travel-risk experts are generally advising travellers to:

1. Follow official government and embassy advice
Monitor travel advisories and embassy communications.
Register with consular services where possible so governments can locate and assist citizens.

2. Avoid airports unless instructed otherwise
Some authorities have advised travellers to **stay away from airports during security incidents** and instead contact airlines remotely.

3. Stay indoors and avoid public gathering points
In situations where security incidents are possible, travellers have been told to **remain inside buildings and away from windows or open areas**.

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STRANDED TRAVELLER ASSISTANCE

4. Monitor reliable sources of information

Follow official government channels, aviation authorities, and airlines for updates.

Avoid relying on rumours or social media speculation.

5. Keep travel documents ready

Passports, visas and travel insurance details should be easily accessible in case **evacuation flights or alternate routes open suddenly**.

6. Be prepared for delays and route changes

Airspace closures across several countries have caused major rerouting of global aviation and **disruptions could last weeks**.

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THE TMC EXPERIENCE

- What are the key concerns that you see your travel buyer clients expressing regarding the Middle East Crisis at the moment?
- What role are you as a TMC playing right now to help manage the situation?
- What are some of your key pieces of advice for travel buyers regarding their stranded travellers, disruption policies etc.
- Where would you suggest people stay tuned to, to get the most updated information?

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INSURANCE

Summary of Coverage Limitations:

War exclusions: Most standard policies explicitly exclude claims related to acts of war, military action or civil unrest. This typically means no coverage for trip cancellations, delays or lost luggage caused by the conflict.

"Known Event" Status: as of 28Feb 2026, the conflict is now classified as a "known event". Policies purchased on or after this date generally will not cover any disruptions related to this crisis.

Government Advisories: Travelling to countries with a "Do not Travel" or "All but Essential Travel" warning (currently including Israel, Iran, Iraq, the UAE, Qatar and Kuwait) will likely invalidate your entire policy, including emergency medical cover.

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INSURANCE

What is Still Covered?

Unrelated Medial Emergencies: You typically remain covered for sudden illnesses or accidental injuries that are not linked to the conflict

Automatic Extensions: Some insurers (e.g. Bryte) are offering 7-day automatic cover extensions for travellers currently stranded in the region

Premium Refunds: some providers allow customers who haven't yet travelled to cancel their insurance policy for a premium refund, provided no claims have been made.

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INSURANCE

Next Steps for Impacted Travellers:

- Contact your airline first: Major carriers like Emirates, Etihad and Qatar are currently providing re-imbursements or rebooking options for flights affected by airspace closures

- Verify Coverage: Review your product disclosure statement (PDS) or contact your insurer directly to see if you have specialized “Cancel for any Reason” (CFAR) or Travel Disruption” add-ons that might still apply

- Monitor Official Advisories: Check the latest updates from your TMC/local government before making any travel decisions

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INSURANCE QUESTIONS

- What are the key concerns that you see your clients expressing at the moment?
- Travel Insurance on cards – what is the standard protocol for what is and isn't covered in war-time
- Standard Travel Insurance – what is and isn't covered?
- What is your advice for those with claims – next steps etc.

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AIRLINES

- Airspace closures in Iran, Iraq, Israel, Jordan, Qatar and Bahrain
- Big 3 Middle eastern carriers affected - Emirates; Qatar; Etihad.
- These 3 airports handle over 90,000 transit passengers per day, excluding those travelling to/from the UAE for tourism or business.
- 14 daily flights by Qatar, Emirates and Etihad servicing JNB, CPT and DUR – roughly 4,200 passengers daily now unable to depart from or return to South Africa.

<u>Emirates:</u>

- Suspended all scheduled commercial flights to/from Dubai until at least 7 March.
- Limited repatriation and freight services operated on 5&6 March. Currently establishing safe "air corridors" to allow for an many as 48 flights per hour, nothing confirmed yet.

<u>Qatar:</u>

- All operations remain temporarily suspended due to the closure of the Qatari airspace.

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AIRLINES

Etihad:

- Suspended all scheduled commercial flights to/from Abu Dhabi until at least 6 March, though some limited departures occurred during a brief window on 2 March

El Al:

- Cancelled dozens of international routes, including Tokyo, Berlin, Munich & Lisbon.
- As of March 5, 2026, El Al is resuming a limited, gradual schedule of flights to Tel Aviv (TLV) following a suspension, focusing on repatriation and recovery
- While flights are returning, it is not a full schedule, and many regular flights remain cancelled or adjusted.

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AIRLINES

International Carriers suspending services in/out of Middle East include:

- Numerous non-Middle Eastern airlines have halted flights to the Middle East or cancelled specific routes:
- European Carriers: BA; Virgin Atlantic; Air France; KLM; Lufthansa Group; British Airways; Virgin Atlantic; Finnair; Iberia; Scandinavian Airlines (SAS) and Swiss International
- Asian Airlines: Korean Air; China Southern; Air India; IndiGo; Cathay Pacific; Japan Airlines ; Malaysia Airlines; and Singapore Airlines
- Americans: Delta;
- Low-Cost Carriers: Wizz Air; IndiGo; SpiceJet; Aegean Airlines and Norwegian
- Others: Turkish Airlines; Air Algerie; Pakistan International (PIA) and various Russian carriers; Oman Air; Qantas

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AIRLINES

Closed Flight Information Regions:

- Tehran; Baghdad; Bahrain; Kuwait and Damascus

Airports Targeted:

- Drone and retaliatory strikes have reportedly impacted Dubai; Abu Dhabi; and Kuwait

Global Impact:

- Significant flight delays and cancellations are affecting routes between Europe, Asia and Africa, even for passengers whose destinations are not in the Middle East.
- Global flight cancellations currently exceed 23,000
- Likelihood of increased airfares due to increased oil prices which jumped from $70 to $80 a barrel in the last few days, and airlines having to reroute around conflict zones all add up to higher costs.
- Airlines warn of fraudulent social media accounts impersonating Airlines – Be aware!

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AIRLINE QUESTIONS

- As an industry standard, what are Airline Disruption Cancellation and Refunds policies in the event of war?
- What steps should travellers and their companies take to have their air concerns addressed?

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HOTELS

Abu Dhabi's Department of Culture and Tourism:
Directive to every hotel in the Emirates: Extend stay for guests who can't leave and send us the invoice.
Dubai issued a parallel order hours later.

The UAE General Civil Aviation Authority has confirmed that the state is covering all accommodation and meal costs for affected travellers.
Private companies have joined in too, holiday rental firms in Dubai opened apartments for free, and within hours over 250 hosts followed.

Dubai is different:
No Evictions, same booking conditions - then Government assistance gets involved if you or a third party cannot pay

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Q&A
Thanks & Close

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