

White Horse Insurance Ireland dac Issues Advisory Following Escalation of Conflict in the Middle East

Date: 2 March 2026

Background

Following the escalation of conflict involving Iran, the United States, and Israel on 28 February 2026, White Horse Insurance Ireland dac (“WHIID”) is issuing this advisory to clarify how our travel insurance policies respond to war, risk of war, invasion, acts of foreign enemies, hostilities, warlike operations, and related events.

Policy Wording & Cover

Our travel insurance policies contain a General Exclusion for claims directly or indirectly arising from war or warlike events. Accordingly, there is no cover for claims relating to cancellation, curtailment, delay, abandonment, baggage, money, or personal liability where such claims arise from these events.

This exclusion does not apply to medical expenses, hospital benefit (where applicable), or personal accident cover.

Customers Currently Abroad

Medical Expenses

For customers who travelled prior to the escalation, medical expenses remain covered, subject to the terms, conditions, and exclusions of their policy. Customers should contact the Emergency Assistance Service to ensure their case is appropriately managed.

Extension of Cover

We will extend the period of insurance for customers who are unable to return home due to circumstances such as flight cancellations or travel restrictions imposed as a result of the escalation. Any extension will typically be short-term, and customers must be actively attempting to return home. We would ask that, where possible, you make customers aware that cover will be extended in circumstances where they are unable to leave their current location due to these events.

Operational Readiness

We have been in contact with all claims handling partners to ensure appropriate staffing levels are in place to manage increased volumes of enquiries and claims during this period.

We will continue to monitor developments closely and will provide further updates as required.