


Frequently Asked Questions Regarding Travel Insurance Coverage Related to War and Invasion (3 March 2026)

旅遊保險中有關戰爭及侵略保障的常見問題 (2026年3月3日)

Below information is for reference only and is not intended to provide details of all the relevant provisions and benefits. Please refer to policy wording for details of all protection, terms and conditions, and exclusions.

以下資料只供參考，並不旨在提供相關條款及細則的全部。請參閱保單以了解所有保障及不保項目的條款及細則。

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According to the General Exclusions of the policy, any loss directly or indirectly caused by acts of foreign enemies, hostilities, or war-like operations (whether war is declared or not) or war are not covered under our travel insurance products.

Relating to the recent U.S./Israel attacks on Iran on 28 February 2026, please note that no compensation will be provided for any claims arising from this incident, as such events fall under “acts of foreign enemies, hostilities, or war-like operations.”

The Hong Kong Government adjusted the Outbound Travel Alert (OTA) for Israel and Iran to red at 20:05 on 18 August 2025. Please note If the policy (applicable to Single Journey) was purchased, or the original trip (applicable to Annual Cover) was booked after this date, any loss arising from this event will be considered as a pre-existing event or circumstance known and will not be covered under the policy.

Please refer to the latest announcements on outbound travel alerts issued by the Hong Kong Security Bureau. For details, please visit [here](#).

根據保單一般不受保項目，因外敵行為、敵對行為或類似戰爭行動（無論有否宣戰）或戰爭而直接或間接引致的任何損失，並不屬於我們的旅遊保險產品所承保的特定風險範圍。

有關美國 / 以色列於 2026 年 2 月 28 日對伊朗的最新攻擊，請注意，由於此事件屬於「外敵行為、敵對行為或類似戰爭行動」的範圍，因此任何因該事件引致的索償將不獲賠償。

香港政府於 2025 年 8 月 18 日 20 時 05 分已經調整以色列和伊朗的外遊警示級別至紅色，此後才購買保險（適用於單次旅程）或預訂行程（適用於全年保障），相關損失將不獲賠償，因為這會被視作已存在的事件或已知情況。

如需最新外遊警示資訊，請參閱香港保安局有關外遊警示制度公告。有關詳情，請瀏覽[連結](#)。

Q1	If the trip is cancelled due to war, is there any coverage/ compensation? 如果因戰爭而取消旅程，可否獲得賠償？
Answer 答案	<p>Acts of foreign enemies, hostilities or war-like operations (whether war be declared or not) are not considered as insured perils for trip cancellation benefit under our travel insurance products. Therefore, claims on trip cancellation caused by acts of foreign enemies, hostilities or war-like operations (whether war be declared or not) are not covered.</p> <p>In addition, if the travel destination has already been placed under a Red or Black Outbound Travel Alert (OTA) before departure, and the customer purchases the policy or books the trip only after the alert is issued, the situation will be regarded as a known event and will not be covered. Coverage is only applicable if the travel destination has been updated by the Hong Kong Government to Red or Black Outbound Travel Alert (OTA) after departure, purchasing the policy, or booking the trip.</p> <p>因外敵行為、敵對行為或類似戰爭行為（無論有否宣戰）而導致取消旅程，並不屬於我們的旅遊保險產品所承保的特定風險範圍。因此，有關取消旅程之索償，未能作出賠償。</p> <p>另外，如旅遊目的地於出發前，已經屬於「紅色」或「黑色」外遊警示，而客戶在警示後才購買保單或預訂行程，因屬已知事件，亦未能提供保障。</p> <p>除非該旅遊目的地被香港政府於出發後、購買保單後或預訂行程後始改為「紅色」或「黑色」外遊警示的情況下，便能提供保障。</p>

Q2	<p>If the trip must be terminated early because of war, is there any coverage/ compensation? 如果因為戰爭而提早結束旅程，可否獲得賠償？</p>
	<p>If the trip needs to be terminated early during the journey due to acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), such circumstances are not considered insured perils under our travel insurance products. Therefore, claims arising from curtailment of the journey under these conditions are not covered.</p> <p>In addition, if the travel destination was already under a Red or Black Outbound Travel Alert (OTA) before departure, the situation is regarded as a known event and will not be covered. Coverage can only be covered if the destination is updated to Red or Black Outbound Travel Alert (OTA) by the Hong Kong Government after departure or during the journey.</p> <p>如於旅程中因外敵行為、敵對行為或類似戰爭行為（無論有否宣戰）而提早結束旅程，並不屬於我們的旅遊保險產品所承保的特定風險範圍。因此，有關提早結束旅程之索償，未能作出賠償。</p> <p>另外，如旅遊目的地於出發前，已經屬於「紅色」或「黑色」外遊警示，因屬已知事項，亦未能提供保障。</p> <p>除非在出發後或於旅程期間，旅遊目的地才被香港政府列為「紅色」或「黑色」外遊警示的情況下，便能提供保障。</p>
Q3	<p>If I decide to continue my trip, will it affect my coverage? 如果我決定繼續我的行程，有沒有影響我的保障？</p>
Answer 答案	<p>There is no impact on the scope of coverage. However, any loss arising from acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), or war is not covered.</p> <p>對於覆蓋範圍沒有影響。</p> <p>但如因外敵行為、敵對行為、類似戰爭行為（無論有否宣戰）或戰爭導致的任何損失，一概不受保障。</p>
Q4	<p>If I am already travelling and a war breaks out at my destination, resulting in accidental injury, death, medical expenses, or property loss, will these be covered? 如果我已旅途中，因當地爆發戰爭，而導致意外傷亡、醫療或財物損失，有沒有保障？</p>
Answer 答案	<p>Any claim arising directly or indirectly from the acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), or war is not covered.</p> <p>如果因外敵行為、敵對行為、類似戰爭行為（無論有否宣戰）或戰爭直接或間接引致的任何索償，並不屬於保障範圍。</p>

Q5	<p>If the airport is closed and the flight is cancelled, causing the trip to be cancelled, delayed, changed, or making me unable to reach my destination or return to Hong Kong, what coverage do I have?</p> <p>如因機場關閉而導致航班取消，引致取消旅程，旅程延誤或更改行程，未能前往目的地或不能折返香港，有什麼保障？</p>
Answer 答案	<p>Claims for trip cancellation, travel delay, or re-routing due to airport closure caused by the acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), or war are not covered and not compensated.</p> <p>如因外敵行為、敵對行為、類似戰爭行為（無論有否宣戰）或戰爭而導致機場關閉，令有關航班取消，引致取消旅程，旅程延誤或更改行程之索償，並不屬於保障範圍，未能作出賠償。</p>