ANNOUNCEMENT:

Travel Advisory & Support Measures – Middle East Travel Disruptions

4 March 2026

Dear Valued Customer,

RHB Insurance Berhad is closely monitoring the recent escalation of tensions in the Middle East, which may result in travel disruptions including flight delays, cancellations, or airspace rerouting.

We understand that this situation may affect your travel plans. To support our customers during this period, we are implementing the following measures.

Support Measures for Affected Customers
For existing customers insured under Travel Protector Plus, we are offering flexibility in the following:
- Cancellation with refund, subject to policy terms and timing of cancellation.
- Change of travel dates to align with your revised travel plans.

To find out more about cancellation or amendment of travel dates, please reach out to your servicing intermediary, agent or our Customer Relationship Centre.

Important Coverage Information & FAQs
1. **If my travel insurance was purchased on or after 28 February 2026, will related losses be covered?**
   If your travel insurance was purchased on or after 28 February 2026, when the event had become publicly known, the policy does not cover claims arising from losses caused by known events at the time of purchase.

2. **Are losses arising from war or political conflicts covered?**
   Generally, travel insurance policies exclude losses directly or indirectly arising from war, invasion, hostilities, civil war, rebellion, revolution, or similar events. Claims resulting directly from such circumstances are typically not covered under the policy's general exclusions. Customers are encouraged to review their policy wording for full details on exclusions and limitations.

3. **If I purchased my policy before the escalation became public, will I be covered?**
   Coverage is subject to policy terms and conditions. However, losses directly caused by war, military actions, or government travel bans are generally excluded regardless of when the policy was purchased.

4. **Are flight cancellations or rerouting due to the situation covered?**
   Travel delays or cancellations caused by war, conflict, or government-imposed restrictions are generally excluded under standard travel insurance policies.

5. **Can I get a premium refund if I decide to cancel my trip because of safety concerns in the Middle East?**

   Under normal circumstances, travel insurance premiums are non-refundable, as pre-departure coverage begins once the policy is issued. However, due to the current situation in the Middle East, we are offering a special refund arrangement for eligible customers.

6. **Who is eligible for a cancellation refund?**

   You may request a premium refund before your journey begins if you meet one of the following conditions:
   a. Your single trip policy was purchased before 28 February 2026,
      - You qualify for a refund if your flight or transit route is affected by the Middle East situation.

   b. Policies purchased on or after 28 February 2026,
      - You qualify for a refund if you submit your cancellation request at least 7 days before your scheduled departure date.

7. **Who should I contact for assistance or enquiries?**

   For further clarification regarding your Travel Protector Plus policy, please contact our Customer Relationship Centre:

   Service Hotline at 1300 220 007 *
   WhatsApp at 012-6031978 *
   Email at rhbi.general@rhbgroup.com
   * Monday to Thursday (8:45am – 5:45pm) and Friday (8:45am – 4:45pm)

   For urgent travel support such as medical emergencies, evacuation assistance, or interpreter services, please contact our 24-hour Worldwide Travel Assistance Hotline:
   1300 800 020 (Within Malaysia)
   +603-7884 1818 (Outside Malaysia)

We strongly encourage customers to stay updated with official travel advisories and check with airlines or travel providers regarding flight arrangements.

Your safety and peace of mind remain our priority. If you are affected, please reach out to us for guidance on your available options.

Thank you.

Regards,

RHB Insurance Berhad (197801000983 (38000-U))