



SAUDI BRITISH JOINT BUSINESS COUNCIL

Travel Insurance and Routing for UK Business Travel to Saudi Arabia

The Current Advice and Implications for Business Travel

Since 16 October 2026, the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel to within 10km of Saudi Arabia's border with Yemen and against all but essential travel to the rest of the country. Its most recent update, on 21 October, kept that position in place, and the advice remained current on 23 October.¹ The nationwide advisory is the latest in a series of changes this year. The FCDO first advised against all but essential travel to Riyadh Province and Eastern Province on 5 March, after the outbreak of the Iran conflict,² and lifted that advice in June.³ From mid-September it progressively widened its advice in the south of the country,⁴ and by 8 October it again covered Riyadh Province, together with Aseer, Najran and Jizan provinces and the city of Taif.⁵ On 11 October it extended the advice to Jeddah, Dammam and every airport in the Kingdom except Medina.⁶

The FCDO attributes the escalation to Houthi missile and drone attacks on Saudi Arabia since 13 July and also warns of the possibility of renewed attacks by Iran. It reports that King Khalid International Airport in Riyadh was struck by a missile on 10 October and remains at risk, and it judges further attacks on airports across the country, along with disruption and cancellations, to be very likely.¹ Events since then have borne out that judgement: on the night of 21 October an attack on King Fahd International Airport in Dammam killed two people and injured eight, although the civil aviation authority said operations had since resumed.⁷ An AFP tally of official figures puts the number killed in attacks on Saudi airports this month at 22, and the attacks have led Saudi Arabia to postpone a major investment conference.⁸ On 21 October the United States ordered non-emergency government employees and their families to leave Saudi Arabia, and now requires its remaining staff to obtain special authorisation before using any Saudi airport.⁹

The advice does not, in itself, legally prohibit travel,¹⁰ and the FCDO has not instructed British nationals to leave Saudi Arabia.¹¹ The most immediate commercial implication concerns travel insurance, since the FCDO warns that insurance could be invalidated by travelling against its advice.¹ This is not automatic: cover depends on the terms and exclusions of the individual policy. The FCDO uses amber on its maps to indicate areas subject to advice against all but essential travel,¹⁰ but businesses should check the wording of their policies and obtain confirmation from their insurers before authorising travel.

The FCDO leaves the decision on whether a trip is essential to the traveller, citing urgent family or business commitments as examples. It also makes clear that only the insurer can decide whether to accept an insurance claim.¹⁰ For employers, this means assessing the necessity and risks of a proposed trip before departure, alongside any applicable duty of care obligations, and confirming the position

with their insurer. A business decision that travel is essential does not, by itself, guarantee insurance cover.

The FCDO also advises British nationals wishing to leave Saudi Arabia to consider travelling overland to a neighbouring country and flying from there, rather than relying on Saudi airports, if they judge it safe to do so. It states that travel within or out of the Kingdom is at the traveller's own risk.¹²

Employer Duty of Care and the Essential Travel Decision

Under the law of England and Wales, an employer owes a duty to take reasonable care of its employees' health, safety and security in the course of their employment, including when the work is carried out overseas. The duty is personal and non-delegable, so it cannot be transferred to a travel management company or to a client in Saudi Arabia.¹³ In *Dusek v Stormharbour Securities LLP* (2015), the High Court found an employer liable following a fatal helicopter crash in Peru, where the employer had taken no steps to investigate the safety of the proposed flight.¹⁴ The decision illustrates the importance of assessing foreseeable travel risks, although liability depends on the circumstances of each case. ISO 31030, the international standard for travel risk management published in September 2021, provides a framework for managing travel risk but has no independent force of law. Following its principles can help demonstrate a structured approach to risk management, although it does not guarantee compliance with an employer's legal duties.¹⁵

With the whole Kingdom now under "all but essential travel" advice, the decision to send staff needs a written basis. A defensible record would explain why the meeting or site visit cannot be held remotely or in a third country, and how the itinerary avoids airports and other sites named in the FCDO's threat assessment. It would also set out the security and communications arrangements in place and the point at which the traveller would leave. Given how quickly the position has moved, the record should be reviewed against the advice in force at the point of departure, not only when the trip is approved. Specialist underwriters ask the same questions when quoting, which is a practical reason to prepare the record before approaching the market. Insurance supports this process but does not replace it, and WTW notes that an insurance policy alone does not discharge the duty of care obligations set out in ISO 31030.¹⁵

Why Standard Corporate Cover Can Fall Short

Standard business travel policies may leave significant gaps in cover for trips to Saudi Arabia on three separate grounds. The first is the government advisory condition, since such policies commonly restrict or exclude cover for destinations the FCDO advises against visiting,¹⁶ and the Association of British Insurers has said that travelling against FCDO advice is likely to invalidate travel insurance.¹⁷ Where a firm's wording appears to allow essential business travel, it should not rely on that reading without written confirmation from its insurer or broker before the trip.

The second ground is the war exclusion, which may apply regardless of FCDO advice. Allianz, for example, excludes claims arising directly or indirectly from any act of war, whether declared or undeclared, and AXA has noted that while travel insurance may cover terrorism, war cover is much more limited.¹⁸ The FCDO describes the current situation as a resumption of direct military conflict between the Houthis and the governments of Yemen and Saudi Arabia.¹² No insurer has yet said so publicly, but this framing raises the possibility that injuries or losses from missile and drone strikes on the Kingdom could be treated as war rather than terrorism under standard wordings. How a particular incident is classified will depend on the policy wording and the circumstances of the claim.

The third ground is timing, because insurers may treat a change in FCDO advice as a known event. Policies bought after the change may not cover cancellation or disruption linked to the destination,¹⁸ and Insurance Business reports that most mass-market policies take this approach once the FCDO has issued advice against all or all but essential travel.¹⁷ For Saudi Arabia, the advice changed on 5 March for Riyadh and Eastern Province, between mid-September and 8 October for the southern provinces, Riyadh Province and Taif, on 11 October for Jeddah, Dammam and most airports, and on 16 October for the rest of the country. The effect on cover depends on how the policy defines a known event, when the relevant circumstances became known, and whether the policy was already in force when the advice changed. Trips booked or policies bought after those dates should be checked carefully for cancellation exclusions relating to the conflict. Firms with annual policies due for renewal should also check whether the renewal terms now exclude the country.

Specialist Cover: What it Should Include and Who Offers It

Cover for travel against FCDO advice is available from two parts of the market. Packaged specialist policies serve individuals and small groups, while commercial brokers place bespoke programmes for larger employers in the Lloyd's and company markets. In May, before the escalation in Saudi Arabia, Insurance Business reported that some insurers had paused new quotes for parts of the Middle East and that underwriters were giving more weight to routings, stopovers and the proximity of airports to closed airspace.¹⁷ The providers named below were identified from their own published material and are examples of what the market offers rather than recommendations.

Among the packaged products, High Risk Voyager, a trading style of Caledon MGA, offers single trip and annual multi-trip policies for business and leisure travel to destinations under FCDO advice against all or all but essential travel.¹⁹ Its war zone policy limits emergency medical expenses and medical evacuation or repatriation to 1 million pounds each, political and natural disaster cover to 10,000 pounds and cancellation to 1,500 pounds, and war cover applies to business trips but not to leisure-only travel. These are published product terms, however, and Saudi Arabia is currently a referral destination assessed case by case, with enquiries accepted no more than three weeks before departure.²⁰ Whether a particular trip is accepted, and on what terms, is only settled at that stage.

Campbell Irvine Direct offers a Lloyd's-underwritten policy covering war and terrorism, which applies to travel to and transit through areas under FCDO advice, with each enquiry handled individually.²¹ HotSpot Cover underwrites and sells a policy, offered through Sicuro Group, that remains valid at the "all but essential travel" level and includes war and terrorism, medical evacuation and 24-hour crisis response, with kidnap and personal accident benefits typically available as options.¹⁶ The limits on packaged products are designed for individuals, and a cancellation limit of 1,500 pounds will not cover the cost of a disrupted multi-sector business itinerary.

For most firms the larger gap is evacuation, since Lockton notes that most local and international medical plans, and many business travel policies, do not include political or security evacuation, and that specialist cover may be needed in higher-risk environments.²² Where such cover exists, the trigger matters as much as the limit, since some security evacuation benefits respond only once an official evacuation recommendation or requirement has been issued.²³ Others, such as the security and political evacuation endorsement in AIG's WorldRisk range, respond to armed conflict without requiring a government warning.²⁴ The distinction matters here because the FCDO has suggested overland departure as an alternative to Saudi airports without instructing British nationals to leave. A benefit that waits for a government evacuation order may not pay for a precautionary road exit to Bahrain or Qatar

arranged by the employer, and the trigger in any given policy can only be established from the full wording rather than a product summary.

When reviewing a quotation, firms should confirm in writing that the policy is valid for Saudi Arabia under the current advice and for every country of transit. They should also check that it covers passive war as well as terrorism, and that personal accident benefits are not reduced for war-related injury. Passive war cover protects a traveller who is caught up in a conflict without taking part in it, but its definition varies between insurers and should be read in the policy itself. On evacuation, firms need to know what triggers the benefit, whether it pays for overland movement and onward flights from a neighbouring country, and which assistance provider makes the decision. They should also ask whether that provider can actually arrange an evacuation from the relevant Saudi location and across the proposed land border, since a financial benefit is of limited use if the assistance cannot be delivered. The remaining questions are whether kidnap and ransom cover is included or must be bought separately, and how the known event exclusion applies to cancellation.

Direct Flights From the UK

Direct capacity between the UK and the Kingdom has contracted sharply over the last six months. British Airways discontinued its Jeddah route on 24 April as part of a wider reduction of its Middle East network, and plans are in place to resume a single daily Riyadh flight on 3 November.²⁵ King Khalid International Airport reopened under GACA notice A3650/26, which took effect on the evening of 17 October with no expiry date and requires every arrival and departure to obtain prior permission from the Saudi civil aviation authority.²⁶ The European Union Aviation Safety Agency (EASA) has separately advised European and EASA-authorised operators not to fly in defined parts of Saudi airspace, and to exercise caution in the rest, until at least 16 November. This restricts some routings but is not a ban on flights to Saudi airports.²⁷

The reopening has not meant a return to normal schedules. On 21 October flight tracking showed Saudia and flynas operating at Riyadh,²⁸ but Riyadh Air has cancelled its Riyadh flights until 25 October, and Air France, KLM and ITA Airways have suspended Riyadh services until dates between 31 October and 18 November. Accounts of the airport's status also differ, since a US government alert summarised by Gulf News on 23 October still described operations at King Khalid as suspended, while Jeddah and Dammam operated with delays and cancellations.²⁹ The FCDO also advises British nationals to stay away from King Khalid International Airport following the serious incident there on 10 October,³⁰ and states that the airport continues to be targeted and remains at risk of further attacks.¹ Canada and Australia likewise advise their nationals against travelling to it.²⁹ The airport's operational status therefore does not, by itself, establish that using it is an appropriate option for business travel.

Some direct services may operate, subject to current restrictions and airline confirmation, but schedules are being set flight by flight under the prior permission regime. An open airport does not mean that a particular booking will operate, so every leg should be reconfirmed with the airline shortly before departure. A direct flight also puts the traveller at exactly the kind of site the FCDO warns about, since its advice names airports, and King Khalid in particular, as targets.¹ For Riyadh, flying direct into King Khalid runs against the FCDO's current advice to stay away from the airport.³⁰ Firms should have plans for a return flight being cancelled at short notice, in which case the alternatives below become the exit route rather than the entry route.

Alternative Routes Through Neighbouring Hubs

Routing through Doha, Dubai or Manama is the main alternative to direct flights, and none of these countries is currently subject to FCDO advice against all or all but essential travel. Each FCDO page does, however, report Iranian strikes and retaliatory attacks in the region since 8 July and advise travellers to prepare for flight cancellations and periodic airspace closures.^{31,32,33} EASA has also extended until 16 November its bulletin advising covered airlines to avoid the airspace over the Gulf waters of Bahrain, Kuwait, Qatar and the United Arab Emirates, other than for arrivals and departures.³⁴ The hubs are open and operating, but they share the regional risks facing Saudi Arabia rather than standing apart from them.

Reaching the hubs from the UK is itself uneven and presents additional challenges to be mindful of. British Airways is flying to Doha once daily, plans to return to Dubai on 3 November and does not expect to resume Bahrain services until the end of March 2027,³⁵ while Qatar Airways continues to operate the rest of its network from Doha.³⁶ Onward connections into Saudi Arabia are patchier still, with Qatar Airways having suspended its Riyadh and Dammam flights until 24 October and cut its Jeddah service from seven daily flights to four.³⁷ On 23 October, Emirates had cancelled its listed Dubai flights to Riyadh, Jeddah and Dammam, leaving Medina as its only Saudi route operating, and Etihad had cancelled its Abu Dhabi flights to all three cities until 5 November.²⁹

A connection through a Gulf hub does not keep the traveller away from Saudi airports, since the final leg still lands at one of the airports covered by the FCDO warning. Its value lies in flexibility, because a traveller held in Doha or Dubai has more options than one stranded inside the Kingdom, including waiting out a closure, switching to a different Saudi airport or travelling by road. None of these can be relied on during a security incident, when airports and border crossings may close at short notice.

The overland options are the routes the FCDO itself points to for leaving the Kingdom, and they work in both directions. The FCDO has named Bahrain, Kuwait, Qatar, the United Arab Emirates and Jordan as possible destinations,³⁸ and the King Fahd Causeway between Bahrain and the Eastern Province is the shortest road link to Dammam and Al Khobar. The FCDO notes that a car crossing the border must be wholly owned and registered in the driver's name. It also advises checking that any bus or taxi operator has permission to cross and warns that some crossings have no onward transport and very limited facilities.¹²

Overland routing has its own weaknesses, and the simultaneous closure of Bahrain's airspace and the King Fahd Causeway in April 2026 shows that a land route can be lost at the same moment as the air route it is meant to replace.³² The Eastern Province also contains much of the energy infrastructure the FCDO lists as a target,¹ and the Shaybah oilfield there was attacked on the same night as Dammam airport.³⁹ For destinations in Riyadh, the road from either border adds several hours to the journey.

Meeting Saudi counterparts in Doha, Dubai or Manama avoids entering the Kingdom altogether, and for some purposes may be the most robust option outside of virtual meetings. The Saudi advisory then no longer applies to the trip, and the traveller avoids Saudi airports, although the risks and restrictions relevant to the hub city, the route and any onward travel still apply. Meetings in a hub city are also easier to move at short notice. The approach still carries risk, because the FCDO advised against all but essential travel to the United Arab Emirates and Qatar from the outbreak of the Iran conflict on 28 February until 18 June.⁴⁰ A similar change could recur with little warning, and any trip booked after it would then fall under the known event exclusion. Whichever route a firm chooses, the specialist policy

should name every country of transit and cover land travel, and the decision record described above should explain why that route was preferred.

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