

Article Date	Headline / Summary	Publication
12 Nov 2025	Health Plans Include Terrorism Cover, But You May Need Add-Ons For Homes And Travel	Outlook Money

[Health Plans Include Terrorism Cover, But You May Need Add-Ons For Homes And Travel](#)



Standard health insurance policies cover the hospitalization expenses for those who are victims of terror attacks

Summary of this article

- Health insurance covers hospitalization due to terrorism, not war-related injuries.
- Acts of war or riots are standard exclusions in most insurance policies.
- Home insurance excludes terrorism by default but offers it as an add-on.
- Review policy exclusions carefully and include terrorism cover for full protection.

Standard health insurance policies do cover accidental injuries up to the sum insured. Many health insurance plans cover such incidents on the same basis as any other medical emergency.

Health Insurance Policies Cover Terrorism, Not War

“Standard health insurance policies cover the hospitalization expenses for those who are victims of terror attacks. However, injuries related to participation in wars and riots are generally excluded from coverage,” says Arti Mulik, Chief Technical Officer, Universal Sompo General Insurance.

Some insurers differentiate between an act of war/large-scale war and an event of terrorism. “Most insurance policies have standard exclusions for injuries or damages arising from acts of war. If your policy does not cover it under the base policy, then you would need to buy an add-on or a personal accident policy, which includes terrorism cover,” says Amarnath Saxena, Chief Technical Officer, commercial, Bajaj General Insurance.

“All exclusions are listed in the policy wording in detail. Additionally, they may be mentioned briefly on the policy schedule and the customer information sheet,” says Mulik.

Property Insurance And Travel Insurance Policies Exclude Damages Caused By Terrorism

Home insurance policies generally exclude damages caused by terrorism by default. So, it does not automatically cover loss due to terrorist activities. However, many insurers offer it as an optional add-on or rider with an additional premium amount. The Insurance Regulatory Development Authority of India (Irdai) mandated Bharat Griha Raksha policy includes terrorism cover as a standard feature, but this is not universal across all insurers for their variant plans.

The terrorism exclusion clause can be noted in the policy print and is more commonly found in property and travel-related policies. This exclusion denotes that terrorism is not opted for or covered under the policy. “Policyholders can, however, buy terrorism cover separately at an additional premium while buying a policy if it is excluded in the policy product,” says Saxena.

Look For Add-Ons

To identify these exclusions, customers should review the exclusions sections carefully or ask the insurer at the time of buying the policy. Look for terms like “war and terrorism,” “hostile acts,” or “civil commotion,” which may mean limited or no coverage.

Thus, for home insurance policies, including the terrorism add-on is recommended for comprehensive coverage. Premiums for the terrorism add-on are regulated by the Indian Market Terrorism Insurance Pool and are standard across residential properties at 0.075 per 1000 sum insured (for up to Rs 500 crore).

“For health insurance policies, there is no need for such an addition, as hospitalization due to injuries from terrorism is covered under the policy,” says Mulik.