NOOR UMRAH TRAVELS

Umrah Travel Insurance – What UK Pilgrims Actually Need in 2026

Do you need travel insurance for Umrah? What UK policies must cover — medical care in Saudi Arabia, cancellations, missed flights and claims.

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Umrah travel insurance is one of those things people leave till last. We get it. You're thinking about flights, hotels, Nusuk, and making sure Mum has a wheelchair. But in 2026, **umrah travel insurance** is also one of the easiest ways to avoid stress if something goes wrong.

And here's the thing. Many UK pilgrims think the Saudi visa already "covers insurance", so they don't need anything else. That's partly true. It's also where a lot of problems start (trust us, we've seen it happen).

We're Noor Umrah Travels. We're a UK Umrah and Hajj travel agency, not an insurance firm. So we can't pick a policy for you. But we *can* tell you what cover tends to matter, what claim issues we see each season, and what to check before you fly.

If you’d like help booking a trip with clear terms and support, have a look at our Umrah Packages UK 2026. We’ll keep it simple.

Is Travel Insurance Mandatory for Umrah?

Sometimes yes. Often, it’s “included”.

For many UK travellers, the Saudi eVisa/Umrah visa process includes **basic visa-linked insurance** as part of the fee. People hear that and assume they’re fully covered. But it’s usually limited. It’s not the same as a full UK travel policy.

The key question isn’t only “Is travel insurance mandatory for Umrah?”. It’s this: **what happens if you can’t travel**, or you need care, or your bags go missing?

If you want the visa side explained step-by-step, we’ve written it out here: Umrah Visa UK 2026: Step-by-Step Guide to Apply Online, Latest Prices & Saudi Visa Waiver Cost. It includes what UK pilgrims usually see during payment.

So, does the Umrah visa include insurance?

In many cases, yes. It's often shown as part of the visa fee. But the cover is normally aimed at **in-Saudi medical needs**.

It may help with things like:

- Emergency medical treatment in Saudi Arabia
- Some hospital costs (up to certain limits)
- Basic accident cover

But limits and rules apply. Always read what you're given. Even if it's just a one-page summary.

Is healthcare free for pilgrims in Saudi Arabia?

No. Not in the way people think.

Saudi Arabia has excellent private hospitals. But treatment can be costly. And the NHS doesn't cover you abroad. That's why medical cover matters so much.

Also, some services might be available in peak seasons. But you can't plan your whole trip around "maybe it'll be free". It's risky.

Quick note on Hajj vs Umrah

Rules can differ by season. Hajj also has extra layers.

If you're still deciding between both, see our post: Difference Between Hajj and Umrah – Rituals, Cost, Duration & Key.

What the Visa's Bundled Insurance Does NOT Cover

This is where most people get caught out.

Visa-bundled cover is not built to protect your UK booking costs. It's also not built for the "travel mess" stuff that happens on the way.

In our experience, these are the big gaps:

- **Trip cancellation from the UK** (illness before travel, family emergency, bereavement)

- **Missed departure** (train delays to the airport, motorway closures, missed check-in)
- **Flight disruption costs** (extra hotel nights, new tickets, meals)
- **Baggage and valuables** (lost luggage, stolen phone, damaged suitcase)
- **UK-side medical checks** (GP letters, fit-to-fly notes, private clinics)
- **Pre-existing conditions** (often excluded unless declared)

And yes, it can also be weak on **repatriation**. That's the cost of getting you home if you're seriously unwell. It can be expensive.

To budget properly for your trip, it helps to see the full cost picture. This is a useful companion read: How Much Does Umrah Cost from UK? Complete Price Breakdown for 2026.

Does travel insurance cover trip cancellation for package bookings?

Sometimes. But only if you buy a policy that includes it.

Also, cancellation cover has rules. It usually needs:

- A valid reason listed in the policy
- Proof (like a doctor's note)
- Buying the policy soon after you pay your deposit

If you wait until a week before you fly, it may be too late. That's a common mistake.

Does the visa fee insurance included mean you're "sorted"?

Not really. It's a safety net. Not a full plan.

If you're checking visa fees and what's included, this post helps: Umrah Visa Price UK 2026: Complete Cost Breakdown for British Passport Holders Before You Apply.

What Good Umrah Travel Insurance Should Cover

Let's make this practical.

When we say "good" **umrah travel insurance**, we mean cover that matches real Umrah risks. Not just a generic beach holiday policy.

Before we go on: we’re not giving financial advice. We’re sharing general guidance from what we see, year after year. Always compare FCA-regulated providers and read the policy wording.

1) Medical cover in Saudi Arabia (and emergency repatriation)

This is the heart of it.

Umrah includes long walks, heat, crowds, and tired bodies. Even in cooler months, people get chest infections and dehydration. It happens fast.

Look for:

- **Emergency medical expenses** high enough for private hospitals
- **Emergency repatriation** (medical flight back to the UK if needed)
- **24/7 emergency helpline** that works from Saudi Arabia
- **Cover for prescribed meds** if they’re lost or stolen

And keep your policy number saved. Put it in your phone and on paper.

For health prep, don’t skip vaccines. Here’s our UK-focused guide: Meningitis Vaccine for Umrah – Complete Vaccination Guide for UK.

2) Cancellation and curtailment (cutting the trip short)

This cover protects your money.

Cancellation is before you travel. Curtailment is when you’re already there, but you must come home early. Both matter.

Common Umrah examples:

- A parent becomes ill two weeks before departure
- A child breaks an arm and can’t fly
- A close family death means you return early

Now, here’s the thing. Many policies won’t cover “I changed my mind” or “work won’t give leave”. It must be a listed reason.

If you’re booking a full trip, check what you’re paying for flights too. This guide can help you spot common flight cost traps: Flights to Jeddah from UK – Airlines, Routes & Cheap Flight Tips.

3) Missed departure, delays, and connections

This is the UK travel headache cover.

Missed departure can happen even when you’re careful. We’ve seen M25 closures, train strikes, and motorway accidents. One delay can break the whole plan.

Look for cover that includes:

- **Missed departure** (extra costs to catch up to your trip)
- **Travel delay** (meals, hotel, essentials)
- **Abandoned trip** (if delays become extreme)

If you’re landing in Jeddah, timings matter. Especially with family. Our transfer guide is here: Jeddah Airport to Makkah – Complete Guide for Umrah Pilgrims.

4) Baggage, valuables, and documents

Lost bags are more common than people think.

And when it happens on an Umrah trip, it’s not just clothes. It’s Ihram (the white cloth worn during Umrah). It’s meds. It’s your comfortable shoes.

Check for:

- **Baggage cover** with fair limits
- **Valuables cover** for phone and wallet (often capped)
- **Passport/document cover** (replacement costs)
- **Excess** (what you pay towards a claim)

Also, take photos of your luggage tags. It helps.

Visa-bundled vs standard UK vs more comprehensive: a simple comparison

Every insurer is different. But this table shows the typical pattern we see.

Cover area	Saudi visa-bundled insurance	Standard UK travel policy	More comprehensive UK policy
Emergency medical treatment in Saudi Arabia	Often included (limits apply)	Usually included	Included, often higher limits
Emergency repatriation to the UK	May be limited or unclear	Often included	Included, clearer support
Trip cancellation (before travel)	Usually not covered	Sometimes covered	Often covered, higher limits
Trip curtailment (return early)	Usually not covered	Sometimes covered	Often covered
Missed departure / missed connection	Usually not covered	Sometimes covered	Often covered, better limits
Baggage and valuables	Usually not covered	Often included (caps apply)	Included, higher caps (still limited)
Pre-existing conditions (diabetes, heart, etc.)	Often excluded unless stated	Usually needs declaring	Usually needs declaring, more options
Support for elderly travellers	Not tailored	May have age limits	More flexible, but costs more

If you’re still early in planning, our bigger planning post can help you map it all out: Planning Umrah? Read This Complete Umrah Guide Before Booking Your Trip.

Pre-Existing Conditions – Declare, Declare, Declare

This part is non-negotiable.

Every season, we see the same issue. A pilgrim has diabetes, asthma, a heart condition, or high blood pressure. They don’t declare it. Then something happens. The claim gets questioned or refused.

So please. Declare it.

Pre-existing conditions can include:

- Diabetes (Type 1 or Type 2)
- Heart disease, stents, past heart attack
- Stroke history
- Asthma or COPD
- Kidney disease
- Cancer history (even if “in remission”)
- Mobility issues and falls risk

And yes, mental health conditions can count too. It depends on the policy wording.

Why non-declaration can void your cover

Insurers price risk. That’s the basic idea.

If you don’t tell them, they may say the policy was taken out on wrong info. Then even unrelated claims can get messy.

We’ve seen people shocked by this. They thought, “It’s just mild diabetes.” But the insurer didn’t agree.

Practical tips we share with our own clients

These are small steps. But they help a lot.

- Make a one-page meds list (name, dose, time)
- Carry meds in hand luggage, not checked bags

- Bring a spare prescription copy
- Pack a simple medical letter if your doctor can provide it

Also, plan your footwear. Blisters turn into infections fast in heat.

For what to wear during Umrah, see: What to Wear for Umrah – Complete Guide Ihram for Men & Women. It helps you avoid common mistakes.

Insurance for Elderly Pilgrims

Elderly cover needs extra care.

In the UK, many of our Umrah travellers are going with parents and grandparents. Some are 70+. Some are 80+. And many have long-term health needs.

So, what should you watch for with **umrah travel insurance** for elderly pilgrims?

Age limits and medical screening

Some policies have strict age cut-offs. Others don't, but they screen more.

Be ready to answer questions about:

- Past hospital stays
- Medication changes in the last 6–12 months
- Recent tests or referrals
- Mobility aids (walking stick, wheelchair)

It can feel personal. But it's normal.

Wheelchair support and "special assistance"

Wheelchair help is not the same as insurance.

Airlines and airports can provide assistance. But your policy should still cover medical issues and falls. And it should cover extra hotel nights if you can't fly.

If you're choosing hotels, distance matters more for elderly pilgrims. A "900m walk" can feel like 3 miles in crowds. For stay planning, our hotel guides are useful:

- [Best Hotels Near Haram Makkah – Complete Guide for Umrah Pilgrims]
- [Best Hotels Near Masjid Nabawi Madinah – Complete Guide for Umrah Pilgrims]

Family policy vs individual policy

Families ask us this a lot.

A family policy can be cheaper. But it might not fit if one person has heavy medical needs. Sometimes it’s better to split it. So one person gets specialist cover.

Check the small print. Always.

How Much Does It Cost?

Prices vary a lot. That’s the honest truth.

Umrah insurance cost depends on age, trip length, medical history, and the level of cover. It also depends on excess. A cheaper policy can mean a higher excess.

For 2026, the ranges we commonly see UK pilgrims end up with (as a rough guide) look like this:

- **Healthy adult (under 50), 7–14 days:** often £25–£70 per person

- **Adult 50–69, 7–14 days:** often £45–£120 per person
- **70+ (especially with conditions):** often £120–£350+ per person
- **Family policies (2 adults + kids):** often £80–£220 depending on ages

These are not quotes. They're just realistic bands we see when clients shop around.

Also, longer trips cost more. A 21–28 day stay can push the premium up.

If you're deciding between 7, 10, or 14 days, it can help to compare packages first. Start here: Umrah Packages UK 2026: Compare 7, 10 & 14 Day Deals.

What pushes the price up fast?

These are the big ones:

- Age over 70
- Heart conditions and past strokes
- Recent hospital treatment
- Covering "cruise" or "winter sports" (not needed for Umrah, so don't add it)
- High cancellation limits (if you've paid a lot upfront)

So match the cancellation limit to what you've paid. Don't guess.

Real Claim Scenarios We've Seen

This is where it gets real.

We'll keep these anonymous. But these are true-to-life cases from our seasons arranging Umrah trips. Details are simplified, but the lessons are the same.

Scenario 1: Hospitalised in Makkah with dehydration

A middle-aged pilgrim felt dizzy after Tawaf (circling the Kaaba). It got worse fast. The family went to a private clinic near Masjid al-Haram.

What helped:

- They called the insurer helpline early
- They kept all receipts and discharge notes

- They had declared a past blood pressure issue

What went wrong:

- They didn’t know about the policy excess, so they were surprised

Lesson: save the helpline number. Don’t wait.

Scenario 2: Cancelled before departure due to a new diagnosis

A family booked Umrah. Two weeks later, the father needed urgent tests. The doctor advised against travel.

What helped:

- They bought a policy with cancellation cover right after booking
- They had written proof from the consultant

What didn’t help:

- Some costs were non-refundable under supplier terms

Lesson: insurance and booking terms work together. Check both.

For transparency, we always point clients to our terms too. You can read ours here: Terms and Conditions
.

Scenario 3: Bags delayed on arrival in Jeddah

A couple landed at King Abdulaziz International Airport (Jeddah). Their checked bag didn’t arrive. The bag had Ihram and most clothes.

What helped:

- They filed a report at the airline desk straight away
- They bought essentials and kept receipts
- Their policy included baggage delay cover

Lesson: always report it at the airport. Don’t leave without a reference number.

Scenario 4: Missed flight from the UK due to motorway closure

A group left early. Still, a major road incident caused a long delay. They missed check-in by minutes.

What helped:

- They had missed departure cover
- They kept proof of the disruption (news and timestamps)

Lesson: missed departure cover can save a trip.

How to Choose a Policy in 15 Minutes

Keep it simple. Use a checklist.

When you're comparing travel insurance for Umrah from UK providers, don't get lost in fancy wording. Focus on the parts that hit Umrah travellers most.

Step 1: Start with your trip facts

- Exact travel dates (including UK departure day)
- All travellers' ages
- Any pre-existing conditions and meds
- Total trip cost you'd lose if you cancel

Write it down. It speeds things up.

Step 2: Check these 8 cover points

1. **Medical expenses** limit for Saudi Arabia
2. **Emergency repatriation** included
3. **Cancellation** limit matches your booking value
4. **Curtailment** included
5. **Missed departure** included
6. **Travel delay** cover (meals/hotel)
7. **Baggage delay** cover
8. **Excess** you can afford to pay

That’s your core list.

Step 3: Confirm Saudi Arabia is covered

Sounds obvious. But check it.

Some policies list regions, not countries. Make sure Saudi Arabia is included for your dates.

Step 4: Only buy what you need

Don’t pay for extras that don’t fit Umrah.

For example, you don’t need winter sports. You also don’t need cruise cover. Keep it clean.

Step 5: Keep your documents ready for travel day

We suggest a simple “Umrah folder” on your phone:

- Policy certificate PDF
- Emergency number screenshot
- Passport photo page scan
- Hotel booking and flight e-tickets

And print one copy too. Batteries die.

If you’re booking your trip with us, we’ll remind you about these steps during your booking call. You can start with our main page here: Umrah Packages UK 2026.

FAQ

These are the questions we hear most from UK pilgrims.

Do I need travel insurance for Umrah?

It’s strongly recommended, even if your visa includes basic cover. The visa-linked insurance is usually limited to certain medical needs in Saudi Arabia. A UK policy can also cover cancellation, missed departure, baggage issues, and curtailment. So for most people, it’s worth having both layers.

Does the Umrah visa include insurance?

Often, yes. Many Saudi visa routes include a basic insurance element in the fee. But it’s not the same as full travel insurance for Umrah from UK providers. Always read the summary to see what’s included and what’s excluded.

What does Saudi visa insurance cover?

It usually focuses on emergency medical treatment inside Saudi Arabia. Limits, exclusions, and claim steps vary. It often won’t cover UK-side cancellation costs or missed flights from the UK. So you may still need separate cover.

How much is umrah travel insurance from the UK in 2026?

It depends on age, health, trip length, and cover level. Many healthy adults see prices around £25–£70 for a 7–14 day trip, while 70+ travellers can pay much more. Pre-existing conditions can also raise the price. Always compare policies and check the excess.

Does umrah travel insurance cover trip cancellation?

Only if your policy includes cancellation cover. And it must be for a reason listed in the policy, like illness or bereavement. You'll also need proof, such as a medical note. Buying cover soon after booking is usually safer.

Can elderly pilgrims get Umrah insurance?

Yes, many can. But some insurers have age limits or require medical screening. It may cost more, especially with heart or mobility issues. The best approach is to declare everything honestly and choose limits that match your trip cost.

Do I need to declare diabetes or heart conditions?

In most cases, yes. If you don't declare a condition and then need treatment, your claim may be refused. Even "controlled" conditions can count as pre-existing. Answer the medical questions carefully and keep copies of what you declared.

What happens if I miss my flight?

Without missed departure cover, you may need to buy new tickets yourself. With the right cover, you may be able to claim extra costs to catch up, depending on the reason and evidence. Keep proof of the delay, and contact the insurer as soon as you can. Also keep receipts for any extra spend.

How do I claim on travel insurance after Umrah?

Start by gathering documents: receipts, medical notes, airline reports, and booking confirmations. Then submit the claim using the insurer's process, usually online. Be honest and clear in your timeline. And keep copies of everything you upload.

One last word from our team

Umrah is a trip of the heart. But it’s still travel.

So plan with tawakkul (trust in Allah). And take the means too. That includes choosing **umrah travel insurance** that matches your real life.

If you’re booking with Noor Umrah Travels and you’re unsure what cover to look for, speak to our team. We won’t sell insurance. But we’ll help you understand what to check, based on your trip plan. Start here: Contact Us.