



# OVERSEAS NEWS AND EMPLOYMENT

PASSPORT TO GLOBAL JOB OPPORTUNITIES



MUMBAI: FRIDAY, 6 MARCH, 2026 • VOL. NO. 3 • Issue No. 10 • DIV. OF FLYCREATIVE ONLINE LIMITED (A unit of Creative Group) • 6 PAGES

## Goa flight cancellation: court orders airline to pay Rs 1.08 cr to travel agency

**MUMBAI:** A commercial dispute over cancelled peak-season flights has ended with the Akasa Air being directed to pay Rs 1.08 crore in compensation. The order was passed by the Delhi Commercial Court in favour of a Delhi-based travel agency after eight confirmed group bookings to and from Goa were scrapped during the busy Christmas–New Year pe-

riod.

According to court findings, the cancellations affected 640 seats that had already been partially paid for by the agency. The court observed that the airline's decision to cancel the confirmed group PNRs amounted to a breach of contract, particularly as the bookings were made well in advance for one of the most lucrative travel windows



of the year.

The travel firm argued that the sudden cancellations not only caused financial loss but also damaged its business reputation and client relationships. The court agreed,

noting that confirmed seats withdrawn during a high-demand season deprived the agency of legitimate profits and commercial opportunity.

In its judgment, the court held that such ac-

tions during a peak travel rush carry significant financial consequences. The compensation awarded is intended to cover loss of opportunity and business disruption faced by the agency in Delhi. The ruling underscores the legal accountability airlines face in honouring confirmed commercial bookings, especially during high-traffic holiday periods.

### AI Express offers extra flights from Muscat

**MUSCAT:** Air India Express will operate additional flights from Muscat to New Delhi and Mumbai between March 5 and 7.

These will be in addition to the current scheduled flights to Mumbai, Delhi, Kozhikode, Mangaluru and Tiruchirappalli. The airline will also operate special flights from Ras Al Khaimah connecting Delhi, Kochi and Mumbai until Saturday, March 7.

## Malaysia Airlines ordered to pay Rs 65,802 refund, MakeMyTrip fined Rs 25,000

**NEW DELHI:** A Delhi consumer court has ordered Malaysia Airlines to refund Rs 65,802 along with six per cent yearly interest to a city resident after flight tickets were cancelled during the Covid-19 pandemic. The court also fined MakeMyTrip Rs 25,000 for poor service and giving false promises about refund and rescheduling.

The complaint was filed by Karan Pradeep. In Oct 2019, he bought two flight tickets worth Rs 65,802



as a wedding gift for his brother and sister-in-law. The tickets were for travel from Delhi to Kuala Lumpur and Manila between March 13 and March 21, 2020.

However, due to the fast spread of Covid-19 and

lockdown restrictions in the Philippines, the travel plans were cancelled. Pradeep said that even though Malaysia Airlines had announced a flexible ticket change policy during the pandemic, MakeMyTrip first refused to reschedule the tickets. He claimed the company said it was not aware of the airline's policy. Later, he agreed to cancel the tickets after being told that a full refund would be processed within 60 to 90 days. An email

dated March 19, 2020, said the refund had been started. But the money never came.

MakeMyTrip argued that the tickets were non-refundable and that the complaint was filed too late. The commission rejected this argument, noting that the Supreme Court had extended the limitation period during the pandemic. The court said that while the airline had no choice but to cancel flights due to Covid, it could not keep the passenger's money when the travellers were not at fault. It also ruled that MakeMyTrip could not escape responsibility by calling itself just a facilitator, especially since it had given clear assurances about the refund.

## West Asia crisis: Karnataka's economy may suffer badly

**BENGALURU:** From petrol pumps to farm markets, the impact of rising tension in West Asia could spread across Karnataka's economy. Rice exports are badly affected. State's transport and agriculture sectors may face immediate pressure if global oil prices climb, as any break in crude supply routes could push up diesel and petrol prices, triggering a chain reaction across not only in the state transport sector, but also hit exports and industries. Silk

and soap exports will be adversely affected.

Karnataka, a major rice-producing state, relies on Gulf transit hubs such as Dubai for shipments of rice, pulses and spices to West Asia, Europe and beyond. Dubai serves as a key transit and storage hub for Indian goods headed to markets in the MidEast, Europe and parts of the Americas. Any delay in vessel movement or restrictions on port access could create bottlenecks.

"Industrial operations may face delays due to uncertainties in the supply chain. If raw materials are not delivered on time and freight charges rise, production schedules will be hit," said industrial expert K Shiva Shanmugam, adding that the impact may not be immediate but could be visible over the next few weeks if tensions continue.

He added that any disruption to sea routes would increase shipping costs, di-

### Fruits exports to Gulf affected as 41 flights cancelled

**KOCHI:** As many as 21 flights to and 20 from the Gulf region were cancelled on Tuesday as the conflict in West Asia entered its fourth day. Air India Express saw the most cancellations at 11 (six departures and five arrivals), followed by Air Arabia, Saudi Airlines, Etihad Airways and Air Arabia at four each.

The disruptions predominantly affected services to Doha, Sharjah, Abu Dhabi, Kuwait, Bahrain, Dubai, (Cont. on page - 2)

(Cont. on page - 2)



## India's war woes

It is no more a war threat or a war cloud. It is a real, full-scale war. The sharp escalation in the Iran-Israel conflict following the US-Israel strike on Iran on Feb 28 has intensified geopolitical risks in West Asia and triggered immediate repercussions for global energy markets. Crude oil prices, which had already been firming up amid rising tensions, climbed from around \$65 per barrel to nearly \$72-73 per barrel.

The ongoing war in the Middle East could affect India's economy if it drags on, potentially offsetting gains from recent trade deals with the US, the EU and other partners. This uncertainty is likely to rise sharply from now due to the conflict, dampening investment sentiment in India, feared oil supply disturbances, fall in remittances and likely joblessness.

A full closure of the strategic waterway Strait of Hormuz could directly remove up to 50 basis points off India's GDP through higher energy transportation and import costs, according to some economists. The closure of Strait of Hormuz even if is for a short period, can translate to potential delays in oil supply, reduction in traffic and rise in shipping and insurance costs. Not only oil, India's trade corridors, especially for exports to the Gulf region, face rough weather. Electronics exports and other merchandise reliant on shipping through Hormuz and onward freight networks are at risk of delays, rising costs and lost opportunities.

No doubt, higher crude prices will fuel inflationary pressures worldwide, challenging central banks that are already balancing inflation with growth. Industries reliant on petroleum and its derivatives — from transportation to chemicals and plastics — face rising input costs that can compress margins and slow down investment. Delayed deliveries will add to the woes of supply chains.

Our government is putting on a brave face, but a prolonged and deepening regional conflict would significantly aggravate the economic challenges. Navigating this storm will require agile policy responses, diversification of energy sources and stronger economic buffers to cushion against instability.

It is timely that Prashant Vasisht, Senior Vice President and Co-Group Head, Corporate Ratings at ICRA, warned that "the escalating conflict in the MidEast and reported attacks on several oil producers are likely to exacerbate volatility in crude oil prices." He noted that "as Iran and several Middle East energy producers straddle the Strait of Hormuz, any escalation in regional conflict could impede energy shipments through this corridor."

Prime Minister Modi has already spoken to Gulf leaders and expressed concern over the tense situation. Modi spoke to Sultan Haitham bin Tarik of Oman, Crown Prince of Kuwait Sheikh Sabah Al-Khaled Al-Hamad Al-Mubarak Al-Sabah and Amir of Qatar Sheikh Tamim bin Hamad Al Thani and expressed concern over attacks on their countries during the ongoing conflict in West Asia. During his telephonic conversations, Modi also discussed with these leaders the welfare and security of the Indian community residing in their countries. Already, flights have started arriving from Dubai ferrying stranded Indians after the Modi's initiative. One hopes more such flights will come from other West Asian countries as well.

Cleverly, the US is fighting its war against Iran on the heads of Arab people. By seeking regime change, a US-Israel war on Iran could ignite West Asia, shake India and the world.

### LIPSYNCH

*"Everyone thinks of changing the world, but no one thinks of changing himself".*

--- Leo Tolstoy in *War and Peace*

## Canada invites foreigners to apply for permanent residence

**TORONTO:** Canada has sent invitations to apply for permanent residence to select foreign nationals under the latest Express Entry Provincial Nominee Program draw. The results of the latest Express Entry draw for the Provincial Nominee Programme have been released. IRCC, under the Express Entry system, is drawing number 399 and sent 264 invitations to select foreign nationals, with the lowest-ranked candidate receiving a CRS score of 710.

This means the rank required to be invited to apply will be 264 or above

for the foreigners applying under the latest Express Entry draw for the Provincial Nominee Programme. The date and time of the latest round was March 02, 2026 while the Tie-breaking rule date was Aug 07, 2025 at 18:02:56 UTC.

The CRS cut-off score for the Provincial Nominee Programme has fallen by 79 points since the previous draw held on Feb 16, 2026, when 279 invites were sent to foreigners with a cut-off score of 789. If more than one candidate has the lowest score, the cut-off is based on the date and time they submit-

ted their Express Entry profiles. The Provincial Nominee Programme (PNP) allows foreigners to apply for Canadian Permanent Resident status, allowing them to live, work, and reside in a specific province or region. PRs are typically non-Canadian citizens, often from other countries or stateless persons.

Canada's Provincial Nominee Programmes enable provinces and territories to select permanent residents based on job offers, in-demand occupations, prior provincial experience or business establishment means.

## Kuwait offers lifeline to stranded travellers with automatic visa extensions

**KUWAIT CITY:** Kuwait has announced automatic visa extensions and special absence permits to assist visitors and residents affected by ongoing travel disruptions across the Middle East.

The decision, issued by the Kuwait Ministry of Interior, comes as region-

al tensions and airspace restrictions have caused widespread flight cancellations, leaving many travellers unable to move in or out of the country.

Under the new measure, all visit visas that have expired or are due to expire during the disruption period will be automatically extended for one month. The extension will be applied electronically and travellers will not be required to visit immigration offices or pay any additional fees. Authorities have also granted relief to residents currently stranded abroad. Those unable to return to Kuwait due to cancelled flights or restricted air routes will receive an additional three-month absence permit, ensuring their residency status remains valid despite the prolonged stay outside the country.

Officials said the move aims to reduce stress for thousands of travellers and expatriate workers caught in the ongoing aviation crisis across the Gulf region. The disruptions were triggered by escalating military tensions and airspace

ports that perishables had spoiled at the cargo hub, the official said the airport "has a dedicated cold storage zone with real-time temperature monitoring and backup systems."

Kochi leads among airports in the state for perishable exports. Typically, it handles around 140 tonnes of cargo daily, with 100 tonnes being perishables. The Ramzan season is a peak export period to the Gulf for most suppliers.

## Fruits exports to Gulf affected...

( **Cont. from page - 1** ) Jeddah, Muscat and Dammam. While some carriers are operating limited flights in the region, schedules remain volatile. On Tuesday, Saudi Airlines operated two services to Jeddah and Riyadh, while Oman Air and Air India Express operated one service each to Muscat. Spicejet operated a flight to Fujairah in the UAE and Air Arabia ran a flight to Sharjah. "We urge passengers to check with their respective airlines for updates before proceeding to the airport," a Kochi airport official said. Airlines are expected to offer re-booking options or refunds in line with prevailing DGCA norms.

Exports of fruits and vegetables from Kochi airport to the Gulf also came to a standstill. "Most suppliers paused their shipments as early as March 1," the official said. Dismissing re-

ports that perishables had spoiled at the cargo hub, the official said the airport "has a dedicated cold storage zone with real-time temperature monitoring and backup systems."

Kochi leads among airports in the state for perishable exports. Typically, it handles around 140 tonnes of cargo daily, with 100 tonnes being perishables. The Ramzan season is a peak export period to the Gulf for most suppliers.

## West Asia crisis: Karnataka's... increasing import costs.

( **Cont. from page - 1** ) directly impacting imports and exports. Higher petrol and diesel prices could in turn push up transportation costs, triggering a rise in prices of essential commodities such as vegetables, foodgrains and other goods. Tourism may weaken if travel is disrupted, while a spike in oil prices could pressure the rupee,

essential commodities will automatically become costlier. Everything is interlinked," said Balaji Rao, president of the Bengaluru Petroleum Dealers' Association. Transport costs, he noted, directly influence the prices of food, groceries and other daily-use items in Karnataka.

EXPERIENCE THE POWER OF DIGITALISED ADVERTISEMENTS WITH ONE E-NEWSPAPER

TAP ON THE YELLOW BANNER BELOW THE REQUIREMENT ADVT TO CONNECT WITH THE RECRUITMENT AGENCY

**FOREX RATES**  
As on 5th March 2026 (In rupees)

Currency	BillBuy	BillSell
US Dollar	90.99	92.2
British Pound	121.42	123.14
Euro	105.36	107.63
Japanese Yen	58	58.92
Swiss Franc (CHF)	116.19	118.73
Canadian Dollar	66.37	67.87
Australian Dollar	63.99	65.4
Norwegian Krone	9.33	9.61
Swedish Krona	9.78	10.07
New Zealand Dollar	53.69	54.88
Hong Kong Dollar	11.49	11.84
Kuwaiti Dinar	303.9766	287.024
Singapore Dollar	70.99	72.62
Saudi Arabian Riyal	23.92	24.7
U A E Dirham	24.51	25.22

WILL BE A RELIABLE INTERFACE BETWEEN JOB PROVIDERS AND JOB SEEKERS

**flyCreative** Online LIMITED

World Visas, One Trusted Platform  
[WWW.FLYCREATIVE.IN](http://WWW.FLYCREATIVE.IN)

Specialist in VISA for all countries

Thailand	Malaysia	Indonesia	Vietnam	Ghana	Dubai	Australia	New Zealand
Tanzania	Qatar	Japan	South Korea	Azerbaijan	Egypt	China	USA
Canada	South Africa	Turkey	Sri Lanka	India	Kenya	Saudi Arabia	Nigeria
Schengen	UK	Kuwait	Togo	Burkina Faso	Ethiopia	Zambia	

Quality documentation | Knowledge on regulations  
Seamless process of filling forms | Complete guidance on the entire process

18002099923 | [Support@flycreative.in](mailto:Support@flycreative.in) | [www.flycreative.in](http://www.flycreative.in)

[www.flycreative.in](http://www.flycreative.in)

**flyCreative** Online LIMITED

**North Kerala Temple Tour** 5 Nights / 6 Days  
Kannur • Kasaragod • Wayanad • Kozhikode

DAY 1 ARRIVAL IN KANNUR  
DAY 2 KANNUR TEMPLE CIRCUIT  
DAY 3 KANNUR → KASARAGOD (COASTAL TEMPLES)  
DAY 4 KASARAGOD → WAYANAD (NATURE + TEMPLES)  
DAY 5 WAYANAD → KOZHIKODE (SPIRITUAL + HERITAGE)  
DAY 6 KOZHIKODE DEPARTURE

CONTACT : 8828800804 | 9152110170 | 9207740605 | 8828800805  
022-22077955/56/57 | [SOUTH@FLYCREATIVE.IN](mailto:SOUTH@FLYCREATIVE.IN) | [WWW.FLYCREATIVE.IN](http://WWW.FLYCREATIVE.IN)

[www.flycreative.in](http://www.flycreative.in)

**Envoy Paramita Tripathi lauds media's role**



**KUWAIT CITY:** India's Ambassador HE Paramita Tripathi held a virtual interaction with representatives of the Indian regional media in Kuwait today. The ambassador appreciated the media's responsible reporting and constructive role in disseminating accurate and timely information, especially in view of the ongoing regional security situation and commended their continued support in promoting awareness and ensuring co-ordinated outreach to the Indian community in Kuwait in times of need. She also briefed them on recent regional developments and reaffirmed the embassy's steadfast commitment to the safety, security and wellbeing of Indian nationals in Kuwait.

**Visa requirements for Indian nationals to enter Oman**

**MUSCAT:** Prior to obtaining visit /tourist visa to enter Oman, travellers must apply for an e-visa in advance through the authorised travel agents on Royal Oman Police website. On arrival visa is also available to Indian passport holders who hold a valid visa or residence permit from the US, UK, Canada, Japan or Schengen countries. They can enter for up to 14 days without a pre-arranged visa, provided they have a return ticket, hotel booking, and health insurance. Indian citizens residing in GCC countries (Bahrain, Kuwait, Qatar, Saudi Arabia and UAE) and holding valid resident cards are also eligible for a visa on arrival. Make sure that the passport is valid for at least six months for applying for the visa.

**Air India offers free rescheduling, refunds amid MidEast tensions**

**MUMBAI:** Air India has introduced flexible travel options as ongoing tensions in the MidEast continue to impact flight operations. Passengers with confirmed bookings made on or before Feb 28 for flights to and from the MidEast, the UK and Europe—travel scheduled up to March 10, 2026—can now opt for complimentary rescheduling or full refunds their flights are cancelled. The airline is closely monitoring the evolving situation in the MidEast and has begun operating select flights to and from



Dubai and Jeddah to bring back stranded passengers, giving highest priority to their safety and wellbeing. Passengers are advised to check flight status on [airindia.com](http://airindia.com) or contact the 24/7 Call Centre at +91 1169329333.



**flyCreative** Incredible India  
Global Holidays  
Your Trusted Travel Company Since 1978

B2B Portal : [www.flycreative.in](http://www.flycreative.in)  
Email : [support@flycreative.in](mailto:support@flycreative.in)

IATA Accredited Agent

[X](#) [in](#)  
[f](#) [o](#)



A Destination Management Division of FlyCreative Online Limited.

# Ramadan Special Dubai Holiday

Experience the Magic of Dubai During Ramadan

TRAVEL PERIOD  
01 June – 31 Aug  
2026  
VALID FOR RAMADAN & SUMMER TRAVEL

## EXCLUSIVE 4 NIGHTS DUBAI PACKAGE

### PACKAGE INCLUSIONS :

- 4 Nights stay in a 4★ Hotel with Daily Breakfast
- Return Dubai Airport Transfers (T1 / T2 / T3 – Private Basis)
- Half Day Dubai City Tour
- Burj Khalifa Visit – 124th Floor (Non-Prime Time)
- Dubai Aquarium & Underwater Zoo Entry
- Dubai Marina Dhow Cruise with Buffet Dinner
- Desert Safari with BBQ Dinner
- 5% VAT Included

**INR 26500/- PP**

On double sharing basis

### TERMS & CONDITIONS :

- Tours & transfers on SIC basis unless specified
- Airport transfers on private basis
- Tourism Dirham Fee payable directly at hotel
- Rooms & rates subject to availability

\*Terms and conditions apply



98333 96453  
93230 27987



tours@flycreative.in  
ankita.chauhan@flycreative.in



www.flycreativeglobal.com

# GULF FAQs

## How long can I stay in UAE after work visa is cancelled?

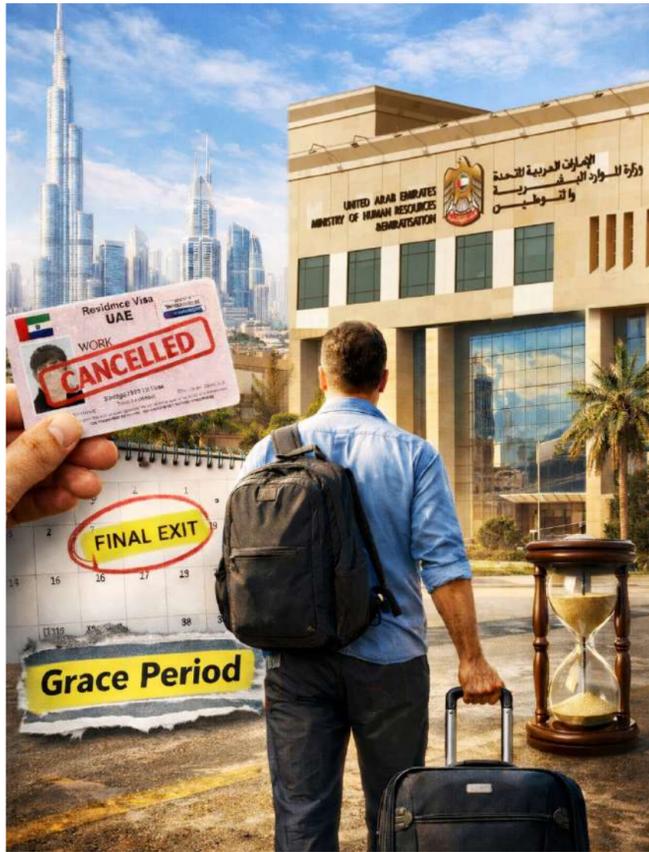
**I am being removed from my current job in mainland Dubai. How much time do I have to exit the country after my visa is cancelled? What's the legal way for me to stay in the country after?**

Pursuant to your queries, as you are employed by a mainland entity based in the emirate of Dubai, the provisions of Cabinet Resolution No-1 of 2022 and the UAE Immigration Law are applicable.

In the UAE, an employer needs to initially cancel a work permit of an employee once an employee is terminated or resigns from employment (provided both the parties fulfil their respective legal obligations). An employer needs to follow various procedures related to cancellation of work permit as per the guidelines of the This is in accordance with Article 7(3) of Cabinet Resolution No. 1 of 2022 on the Implementation of Federal Decree Law No. 33 of 2021 regarding the Regulation of Employment Relations (the Cabinet Resolution No. 1 of 2022), which states:

Procedures for cancelling work permits:

- The submission of an application for cancelling the work permit shall be through the channels specified by the ministry;
- Completion of the required



data and attached documents.

c. Payment of fines for delays in issuing the work permit or for failure to renew it, if any.

d. Acknowledgement by the establishment of granting the employee all of his entitlements and

e. Any other conditions determined by resolution of the minister or whomsoever he delegates.”

It should be noted that in the UAE once a residency visa is cancelled, an individual may reside in the country until the grace period mentioned in the visa cancellation document.

An individual should exit the country or change his residence visa status and leave the UAE once his or her residency visa is cancelled. In the event, he or she resides after the grace period completion, the individual shall be penalised with administrative fines. This is in accordance with Article 11 of the Federal Decree Law No. 29 of 2021 Regarding Entry and Residence of Aliens (the ‘UAE Immigration

Law’), which states,

“Any alien whose visa or residence permit has been cancelled or whose residence has expired with the expiration of the period of the visa or residence permit, and does not initiate renewal — in cases in which this is permissible — or if he did not leave the State within the period determined by the Executive Regulations of this Decree Law, an administrative fine shall be imposed on him for each day in which he resides illegally in the State as of the day of the expiry of

these periods, and the value of this fine shall be determined by a decision of Council of Ministers.”

Based on this, you may stay in the UAE during the grace period once the residency visa is cancelled.

As per the aforementioned provision of law UAE Immigration Law and Cabinet Resolution, if you find a new employment during the grace period, you may request your new employer to apply for work permit and change your residency status while you are in the country before the grace period expires. thereby, once the new work permit is approved, your new employer may apply for your new residency visa while you are in the country or may obtain a visit visa/tourist visa without exiting the UAE. However, you may seek further advise from General Directorate of Residency and Foreigners Affairs - Dubai with regards to obtaining a visit visa/tourist visa without exiting the UAE once your UAE residency visa is cancelled by your current employer or in case you do not find a new employment during the grace period.

Applicable laws: Cabinet Resolution No. 1 of 2022 on the Implementation of Federal Decree Law No. 33 of 2021 regarding the Regulation of Employment Relations (the Cabinet Resolution No. 1 of 2022 Federal Decree Law No. 29 of 2021 Regarding Entry and Residence of Aliens (the ‘UAE Immigration Law’)

## Can heirs claim blood money, compensation after death?

**Our father was killed after being hit by a vehicle while crossing the road. The driver was under the influence of alcohol and was found guilty in a criminal trial. We demanded diya (blood money) and compensation from the driver's insurance company. The insurance company refused to pay compensation on the grounds that it is not permissible to combine blood money and compensation. Is this true?**

The insurance company is obligated to pay blood money and to compensate

the heirs for any material and moral damages they suffered as a result of the death of the deceased because the prohibition mentioned in Article 299 of the Civil Transaction Law is related to the deceased for the harm he inflicted upon himself.

Article 299 states that compensation shall be payable for any harm caused to a person, provided that in cases in which diya, or arsh (Sharia damages for personal injury not resulting in death) are payable, they shall not be payable in addition to such compensation unless the par-

ties agree to the contrary.

It is settled in Civil Casation No. 7/2023, dated 23/3/2023, that there is nothing to prevent the heirs of a deceased person from claiming com-

penetration for the material or moral damages they suffered as a result of the death, in addition to their right to collect the legal blood money due to them by law, which was award-

ed against the person responsible for the harmful act that caused the death. This is because the prohibition on combining blood money with compensation, stipulated in Article 299/2 of the Civil Transactions Law, is limited to compensation due to the deceased for the harm inflicted upon himself.

Compensation due to the heirs personally remains governed by the provisions of Articles 282, 292, and 293 of the same law, which conclude that any harm done to another shall render the actor liable.



# About 37 Indian-flagged ships stuck in Persian/ Oman Gulf

**NEW DELHI:** At least 37 Indian-flagged vessels, with over 1,100 seafarers aboard, were stranded in the Persian Gulf, Gulf of Oman, and surrounding areas due to the closure of the vital shipping route through the Strait of Hormuz.

This disruption follows heightened military tensions involving the US, Israel, and Iran. Among the affected ships, some are transporting crude oil and LNG to Indian ports, while others are en route to bring petroleum products from Gulf nations, an official told a TV channel.

eral of Shipping also confirmed that an attack on a port in Oman has resulted in the deaths of three Indian seafarers and left one injured aboard foreign-flagged vessels.

In light of the evolving situation, Union Minister Sarbananda Sonowal chaired a review meeting to assess the current security environment and evaluate its impact on Indian maritime assets and personnel. "We are closely monitoring the evolving situation and have activated all necessary precautionary, monitoring and co-ordination mechanisms to ensure the safety

and welfare of our seafarers and the security of our maritime assets. We remain in constant touch with relevant national and international agencies and are prepared to respond swiftly to any emerging development," the minister said.

Shipping companies, as well as recruitment and placement service licensees (RPSLs), have been advised to carefully assess crew deployments and maintain regular contact with both seafarers and their families. Helplines have also been activated and shared with the families through the RPSLs

## Financial Protection in Uncertain Times: The Strategic Importance of Term Insurance with War Risk Coverage

**KUWAIT:** A noticeable surge in term life insurance inquiries is emerging across Kuwait and the wider Gulf Cooperation Council region as geopolitical tensions heighten risk awareness among residents, particularly expatriates.

Insurance analysts say

### Kuwait offers lifeline...

(Cont. from page - 2) closures that have affected major aviation routes and airports throughout West Asia.

The relief measures are expected to particularly benefit the large expatriate population in Kuwait, including a significant number of foreign workers and visitors who rely heavily on regional air travel. Authorities indicated that the extensions may be reviewed further depending on how the regional situation develops in the coming weeks.

the spike reflects a classic "risk awareness effect" seen during wars, terror threats, pandemics, and financial crises. When global uncertainty rises, individuals become more conscious of mortality risks and the financial vulnerability of their families.

This psychological shift is especially significant in Kuwait, where nearly 70pc of the population consists of expatriates supporting families in countries such as India, Philippines, Egypt and Pakistan. For these workers, the sudden loss of the primary breadwinner could trigger immediate financial hardship for dependents abroad.

As a result, many are turning to term life insurance, which offers high coverage at relatively low premiums and provides immediate income protection for families. Financial planners note that a worker earning about KD 2,000 per month may require coverage of KD 400,000 to KD 600,000 to adequately secure their fami-

ly's future.

However, experts warn that many policyholders remain unaware of a crucial technical issue: war exclusions in life insurance policies. Most standard policies globally do not cover deaths resulting from war, terrorism, or military actions unless a specific rider is added.

In the current geopolitical climate, insurers and advisors are increasingly recommending war risk riders to ensure coverage in cases such as missile attacks, war-zone aviation incidents, or cross-border military strikes.

Industry observers expect the trend to continue over the next 12 to 24 months, with rising demand for protection policies, higher coverage amounts, and additional riders including accidental death and disability benefits.

For many families, experts say, properly structured life insurance has become an essential financial safeguard in an increasingly uncertain world.



## Compassion in crisis: UAE waives overstay fines after airspace chaos

**DUBAI:** In a significant humanitarian gesture, the United Arab Emirates has announced the waivers of visa overstay fines for visitors and residents stranded due to sudden airspace closures and widespread flight cancellations across the region.

The decision comes after escalating regional tensions forced multiple countries to shut their airspace, leaving thousands of passengers unable to depart as scheduled. Tourists, transit passengers and residents who had cancelled their visas in preparation for travel through no fault of their own.

Authorities confirmed that overstay penalties incurred during the disruption period will be exempted. The move, co-or-

dinated by the Federal Authority for Identity, Citizenship, Customs and Port Security, aims to ease financial and legal burdens on those caught in the unexpected travel crisis.

Airports across Dubai and Abu Dhabi have been working to assist stranded passengers, arranging alternative flights and temporary legal status adjustments where required. Officials described the measure as part of the UAE's commitment to flexibility and humanitarian responsibility during extraordinary circumstances.

As flights gradually resume, the waiver offers immediate relief to thousands who were facing mounting uncertainty --- turning what could have been a bureaucratic nightmare into a moment of administrative empathy.

## Rupee recoups from all-time low, trading nearly 0.50pc up

**MUMBAI:** The rupee, which has been embattled for long and remains the worst performer in Asia having lost more than two per cent so far this year on the back of a 4.9pc fall last year, has recovered from its. The beleaguered rupee, weighed down by the rising crude prices following the attack on Iran over the weekend and the resultant bloodbath in the market and the continuing rip off that foreign investors are engaging in the equities market--- after taking out close to \$19 billion in 2025 alone, they have pulled out an-

other \$4 billion from the market so far this year--- had slumped 72 paise to close at its all-time low of 92.15 against the dollar Wednesday, after logging in a loss of 41 paise on Monday.

At the interbank forex market, the rupee opened at 92.16 from the previous close of 92.15 but soon recouped the lost ground and rose to 91.30 before falling to 91.57 against the dollar. Traders said the pain is far from over for the rupee as crude continues to go up---crossed \$83.80 a barrel today, on strengthening of dollar.