

# 2026 Business Travel Risk Outlook: Regional Threats Every Employer Must Prepare For

A comprehensive guide for HR  
leaders and Global Mobility managers



## The Travel Disruptions Coming in 2026 Are Already Visible

An employee arrives in Dhaka for a critical client meeting. Within 48 hours, the government collapses, internet access is shut down, and the organization loses the ability to make contact. A regional team travels to Dubai for a conference. Return flights are cancelled with 24 hours' notice due to anticipated military action that ultimately never occurs. A sales director prepares for a trip to Lima, where rising gang violence has made previously stable areas unpredictable.

These are not hypothetical scenarios. They occurred in 2025. The conditions that enabled them remain firmly in place for 2026.

**The gap between “business as usual” and crisis has narrowed significantly. Events that once escalated over weeks now unfold in days or hours.**

Airlines suspended flights to Tel Aviv and Saudi Arabia in anticipation of an attack that did not materialise. A single terror incident led to the immediate closure of travel corridors between India and Pakistan. In South Korea, youth-led protests escalated from demonstrations to the collapse of a government within months.

For HR Directors, Global Mobility leaders, and travel risk professionals, this creates a difficult reality. Employer duty of care obligations have not changed. The speed at which organisations must recognise risk and act has.

Most organisations are not equipped for this pace.



## What This Means for You

When employees travel internationally, employers retain legal responsibility for their safety and wellbeing. This is not a policy aspiration. It is a binding obligation under occupational health and safety frameworks across all major jurisdictions.

The problem is structural. Traditional crisis response plans assume time for assessment, consultation, and decision-making. The experience of 2025 demonstrated repeatedly that by the time evacuation is being discussed, options are already constrained.

**Organisations that manage travel risk effectively in 2026 will not be those with the most detailed crisis manuals. They will be those that identify warning signals early enough to prevent exposure altogether.**

## The Question Every HR Leader Must Answer

In 2026, travel disruption is no longer exceptional. It is a baseline operating condition. Most organisations need to be able to answer the following questions with confidence:



- Do you know where all business travellers are at any given time?
- Can you reach them within two hours if a situation deteriorates?
- Do you conduct destination-specific risk assessments before travel?
- Can you demonstrate that reasonable precautions were taken if an incident occurs?
- Do employees know exactly who to contact at 3 a.m. when they need assistance?

### About this outlook

This analysis draws on intelligence and insights shared during the joint WorkFlex–Riskline webinar “Business Travel Risk Outlook for 2026” held on 5 February 2026.

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This outlook reflects intelligence available as of **February 2026**. Travel risk environments evolve rapidly. For real-time updates as situations develop, visit [getworkflex.com](https://getworkflex.com).

# The Interconnected Threat Landscape of 2026

## 1 Speed of escalation

- January 23-27, 2026: Multiple airlines suspended flights to Middle East destinations for a US-Iran attack that didn't happen - but the anticipation was enough to disrupt operations
- Bangladesh government overthrown in weeks, not months, with complete media blackout for 2-3 days
- India-Pakistan tensions went from single terror attack to closed borders and canceled flights in days

### What this means for HR:

Conventional crisis response timelines no longer reflect reality. The gap between “monitoring the situation” and employees being unable to leave a location has narrowed from weeks to hours.

### Practical implications:



#### Pre-approval is too late:

By the time an employee requests travel approval, the risk environment may already have shifted. Point-in-time assessments are insufficient. Effective travel risk management now depends on continuous monitoring.



#### Communication blackouts are a real constraint:

During the Bangladesh blackout, organisations were unable to contact employees or confirm their safety for several days. Emergency protocols must function without reliance on internet access or local telecommunications networks.



#### Reactive evacuation is ineffective:

When airlines cancel flights based on anticipated conflict, capacity disappears immediately. Waiting to see how a situation develops often results in employees being unable to exit at all.



#### Duty of care exposure increases:

Many of the escalations seen in 2025 were foreseeable. Where risk signals existed, organisations cannot credibly argue that there was no warning. In these scenarios, documented pre-travel risk assessments become a core element of defence.

### Action required:



**Organisations must move from crisis response to early warning. If risk is only identified once it reaches mainstream news coverage, the opportunity to act has already passed.**

## 2 Cascade effects

Geopolitical and security events are no longer contained within national or regional boundaries. They propagate rapidly across political, operational, and commercial systems.

- China-Japan diplomatic tensions → Taiwan military exercises → flight disruptions → economic trade advisories
- US elections and policy shifts → Latin American political realignment → potential military operations → business relationship uncertainty
- Ukraine war → airport drone sightings → cyber attacks → North Atlantic tensions

Each sequence begins with a seemingly local development. The impact, however, spreads quickly across multiple countries and risk domains.

### What this means for HR:

Travel risk is no longer destination-specific. A diplomatic statement in Tokyo can become a flight disruption in Taipei and a supply chain issue in Shanghai within 72 hours. Employees in locations considered stable can be exposed by events unfolding elsewhere. This requires a shift in how risk is understood and monitored. Isolated assessments no longer reflect how disruption actually occurs.

### Practical implications:



#### Regional risk assessments are insufficient:

An employee travelling to Tokyo may face minimal direct risk—until military exercises near Taiwan result in grounded flights. Monitoring must extend beyond the destination to the surrounding geopolitical system.



#### Upstream indicators matter more than headlines:

By the time media reports describe “escalating tensions,” operational disruption has often already occurred. Diplomatic statements, military movements, and policy announcements are the signals that precede travel impact.



#### Multi-country itineraries compound exposure:

An itinerary such as Hong Kong → Tokyo → Seoul concentrates risk across interconnected jurisdictions. A single geopolitical escalation can affect all legs simultaneously.



#### Business continuity planning fails without context:

Many organisations have contingency plans for a defined crisis in one country. Far fewer are prepared for scenarios where a crisis in Taiwan disrupts operations across Japan, South Korea, and Singapore at the same time.

### Action required:



**Risk monitoring must focus on geopolitical relationships, not individual destinations. Organisations need to understand which events trigger secondary effects, and which locations are likely to be impacted together.**

### 3 Post-COVID normalization

Measures that were once described as unprecedented are now part of standard government response.

- Complete country shutdowns, closed borders, and quarantine mandates are no longer "unprecedented"
- Countries now implement extreme measures quickly—and populations accept them
- Nipah virus surveillance in Asia shows how fast health monitoring can escalate to travel restrictions

#### What this means for HR:

The threshold for extreme government action has permanently lowered. Policies that would have been politically or operationally unthinkable in 2019 are now implemented within days, sometimes hours. Planning assumptions based on pre-COVID timelines are no longer valid. This materially increases employer exposure during international travel.

#### Practical implications:



##### Health surveillance is a direct trip disruptor:

A three-day business trip to Singapore can become a 14-day mandatory quarantine with minimal notice if health risk levels change. This is not a minor inconvenience. It creates immediate operational disruption.



##### Insurance gaps are common:

Many travel insurance policies written before 2020 do not clearly cover mandatory quarantine costs, extended accommodation, or prolonged loss of productivity. These gaps often only become visible once an employee is already affected.



##### Compliance complexity increases:

Quarantine requirements can trigger visa issues, extended-stay tax exposure, and social security obligations. What begins as a health precaution can quickly develop into a broader compliance failure.



##### Border closures happen faster:

Before COVID, border closures were typically preceded by prolonged political deliberation. Post-COVID, decisions are often made within 24 to 48 hours. Employees may depart in compliance with entry rules and find themselves unable to return.



##### Employee expectations have shifted:

Employees have lived through lockdowns and mobility restrictions. They understand how quickly governments can limit movement. When organisations send staff into emerging health situations without clear safeguards, employees will question whether duty of care obligations are being met.

## Action required:



**Pre-travel planning must reflect post-COVID realities. Organisations should assume that governments will act quickly and that a short business trip can extend into weeks under changing health conditions.**

## What This Means for Your Organization :

**Your duty of care obligations haven't changed. But the speed at which you need to act has. The organizations that manage 2026 travel risk successfully won't be the ones with the best crisis response plans. They'll be the ones who see the warning signs early enough to avoid the crisis entirely.**

**This guide gives you those warning signs, region by region.**



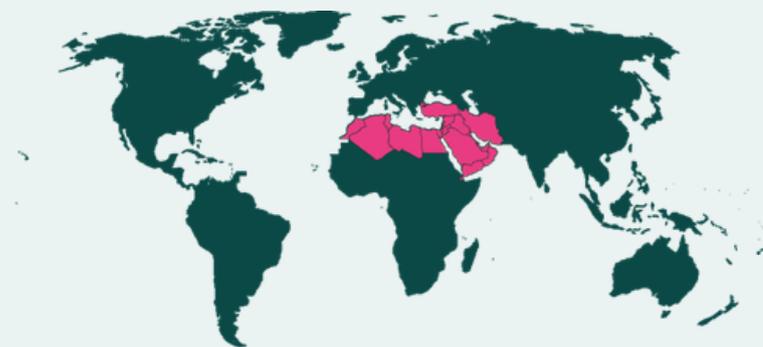
## Regional Risk assessment: Where your travelers are exposed

The risks affecting business travel in 2026 vary significantly by region. This section provides a structured assessment of geopolitical, environmental, and regulatory threats across four major travel corridors: Middle East & North Africa, the Americas, Europe, and Asia-Pacific.

Each regional assessment follows the same format—key threat, geopolitical risks, environmental threats, and regulatory changes—so you can quickly evaluate exposure for specific destinations and identify early warning indicators before situations deteriorate.

It is also important to treat these regions as interconnected. Disruption is rarely contained. Tensions in one location can cascade into flight routing changes, border controls, security responses, or commercial restrictions elsewhere, often within days

### Middle East & North Africa - **HIGH RISK**



#### Key treat:

US-Iran tensions creating recurring, short-notice travel disruptions affecting not just the region but Europe-Asia corridor.

Between 23 and 27 January 2026, multiple airlines suspended flights to Tel Aviv and Saudi Arabia in anticipation of potential US strikes on Iran. The strikes did not occur. The flight cancellations did.

This pattern is likely to repeat throughout 2026. Diplomatic negotiations continue, but the probability of failure remains high. The United States maintains significant military assets in the region, and Iran has demonstrated a clear willingness to retaliate. When tensions rise, airspace closures follow.

The impact is not confined to the region itself. Disruptions routinely affect the Europe-Asia travel corridor, with immediate consequences for global business travel and routing.



## Geopolitical risks:

### US–Iran Conflict Cycle

- Flight cancellations issued 24–48 hours ahead of anticipated escalation
- Airspace closures across Iraq, Jordan, and Egypt, disrupting Europe–Asia routes
- Hotel lockdowns and movement restrictions in regional capitals
- Communications disruptions

A clear precedent exists. In June 2025, when Israel began bombing Iran, airspace over Israel, Iran, Jordan, and surrounding areas closed immediately, forcing widespread rerouting of global flights.

### Peripheral Conflicts

- Syria: Civil war has formally ended, but power consolidation continues alongside unresolved sovereignty tensions with neighbouring states
- Sudan: Ongoing civil war, with Saudi and UAE influence exercised through proxy forces
- Yemen: Active conflict affecting Red Sea shipping lanes
- Ethiopia: Renewed clashes in the Tigray region
- Somalia: Continued political instability

Each of these conflicts carries standalone risk. That risk increases significantly if any become entangled in a broader US–Iran escalation.



## Regulatory changes:

- **Visa scrutiny:** Passport holders from Iran, Syria, Yemen, and Iraq face increased difficulty when travelling to the United States and Europe
- **Sanctions compliance:** US sanctions on Iran continue to affect commercial activity and related travel
- **Security clearances:** Enhanced screening for travellers with recent Middle East travel history

For organisations with employees travelling through or connected to the region, these regulatory factors materially increase both operational friction and compliance exposure.

# The Americas - MEDIUM - HIGH RISK



## Key treat:

The US is refocusing military attention on the Western Hemisphere with direct action against drug trafficking. Two major high-profile events in summer 2026 (FIFA World Cup and US 250th anniversary) create elevated security risk during June-July.



## Geopolitical risks:

### US Military Operations:

- Two US military strikes on suspected drug trafficking vessels 800km off Mexico's coast (Dec 2025-Jan 2026)
- Increased military operations shifting from Caribbean to Eastern Pacific
- Direct military action threats against Mexico, Colombia, Nicaragua, Cuba

### Summer 2026 High-Risk Window:

- US 250th anniversary celebrations (June-July)
- FIFA World Cup hosted in US (June-July)
- Expect: Significant security restrictions around host cities, enhanced screening at all US entry points, potential for threats to trigger temporary travel disruptions

### Latin American Political Realignment:

- Peru elections (April 2026): Conservative candidate leads
- Colombia elections (May 2026): Petro's replacement leads; left outcome could deteriorate US relations
- Brazil elections (October 2026): Lula leads, Bolsonaro's son gaining; largest economy, outcome affects regional trade and US relations

### **Gang Violence:**

- Ecuador and Peru experiencing significant gang violence related to drug trafficking
- Strikes and demonstrations from transport workers, students
- Unpredictable security in major cities (Quito, Lima, Guayaquil)
- Harassment and petty crime targeting foreigners
- Government curfews and military deployments disrupting operations



### **Environmental Threats:**

#### **Wildfires:**

- Current: Large fires in Chile and Argentina (some fatalities, limited travel disruption)
- Summer 2026 prediction: Major wildfire in US or Canada (happens every year, location unpredictable)
- 2025 LA fire = Most expensive in US history
- Health impact: Wildfires increase hospitalizations and mortality rates in affected and downwind regions

#### **Hurricane Season (June-November):**

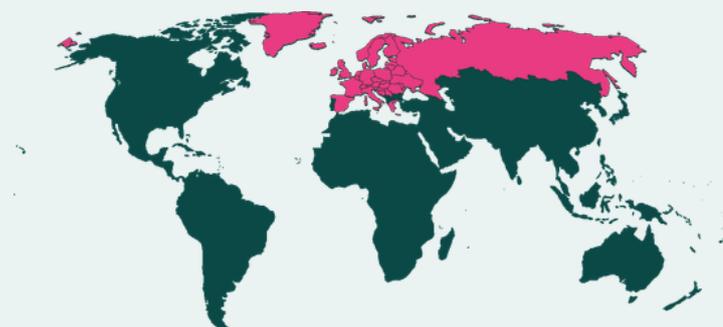
- US got lucky in 2025—no major hurricane landfall for first time in 10 years
- Statistical reality: Unlikely to avoid major strike two years in a row
- Jamaica hit by Category 5 in 2025 (54 fatalities, most costly disaster ever)
- High-risk zones: US Gulf Coast, Florida, Caribbean, coastal Mexico



### **Regulatory Changes:**

- Interview requirement expansion: 70-75 countries added to visa interview list since January 2026
- Border control intensity: Heavy scrutiny at all US entry points (not loosening)
- Passport-based screening: Enhanced vetting for Middle East, certain Latin American passports

# Europe - MEDIUM RISK



## Key treat:

Europe remains the most geopolitically stable region, but the Ukraine war continues without resolution and environmental threats are accelerating. 2026 is the year of regulatory enforcement with ETIAS launch and intensified PWD audits.



## Geopolitical risks:

### Ukraine War (Third Year):

- Ceasefire talks progressing, but durable political solution is not
- Ukraine itself remains no-travel zone
- Border regions (Poland, Moldova, Romania) experience periodic disruptions
- Cyber attacks targeting European infrastructure
- Drone sightings at airports (Frankfurt, London, Paris all experienced incidents in 2025)
- General security elevation near government/military facilities



## Environmental Threats:

### Extreme Heat:

- 2025 European heat wave: 24,000 fatalities
- Summer 2026 prediction: Another major heat wave June-August
- Southern Europe most affected, but heat waves now reaching traditionally cooler regions (UK, Netherlands, Germany)
- Impact: Heat affects productivity, infrastructure (rail lines buckle, roads melt), event cancellations

### **Wildfires in Southern Europe:**

- Cannot predict exactly where, but can predict it will happen
- Every year since 2020 has had at least one major wildfire requiring evacuations
- Most relevant precedent: Rhodes, Greece (2023) - tourist evacuation happened very quickly, warning time in hours
- Countries at highest risk: Spain, Portugal, Italy, Greece, Turkey, Southern France

### **Flooding Across Central Europe:**

- 2025 saw severe flooding in Valencia (Spain) and Central Europe (Storm Boris)
- Caused by intense rainfall in short periods
- Impact: Major transportation disruptions (roads impassable, rail suspended, airports affected)



## **Regulatory Changes:**

### **ETIAS Finally Launches (Expected Mid-2026):**

- All non-EU travelers entering Schengen need pre-authorization
- Apply online before travel (similar to ESTA)
- Processing usually instant, but can take up to 30 days
- Valid for multiple entries over 3 years

### **Posted Workers Directive (PWD) Audits Intensifying:**

- 2025 saw severe flooding in Valencia (Spain) and Central Europe (Storm Boris)
- Caused by intense rainfall in short periods
- Impact: Major transportation disruptions (roads impassable, rail suspended, airports affected)

### **UK and Russia ETA Enforcement:**

- Grace period over
- Both countries now strictly enforcing Electronic Travel Authorization requirements
- Travelers without proper ETA will be denied boarding, no exceptions

# Asia-Pacific - HIGH RISK



## Key treat:

Interconnected tensions in the China-Japan-Taiwan triangle, combined with youth-led political upheavals in South Asia and regional conflicts that escalate rapidly. One incident can trigger cascading disruptions across multiple countries.



## Geopolitical risks:

### China-Japan-Taiwan Triangle:

- Diplomatic: Japanese PM comments on possible military involvement if China attacks Taiwan
- Military: China stages large-scale exercises near Taiwan (December 2025) → Flight disruptions and airport closures
- Taiwan responds: Own military exercises, evacuation drills, traffic controls (non-compliance with evacuation orders = heavy fines)
- Economic spillover: China issues travel advisories urging citizens not to visit Japan
- 2026 outlook: Japanese elections coming, LDP projected to win = same PM, tensions will continue

### South Asian Political Upheaval:

- Bangladesh elections: February 12, 2026
- Nepal elections: March 5, 2026
- Bangladesh government overthrown 2024-2025: Youth-led movement, complete media blackout for 2-3 days, thousands of fatalities
- South Korea martial law crisis: Former president declared martial law (December 2024), president arrested by June 2025, ongoing instability through 2026

## Travel Risk During Elections::

- Tight security near polling locations, government buildings, party offices
- Road closures and movement restrictions
- Business closures (often mandatory during voting days)
- Potential for complete communication blackouts (Bangladesh precedent)
- Risk of being unable to extract employees if situation deteriorates rapidly

## Regional Conflicts:

- India-Pakistan: Single terror attack in 2025 triggered cross-border clashes, complete closure of travel (canceled treaties, visas, flights, closed airspace and land borders), two nuclear powers in heightened military alert
- Thailand-Cambodia border dispute: Renewed escalations, peace talks not yielding results, periodic flare-ups lead to closed land crossings, suspended services, closed airspace



## Environmental Threats:

### Health Surveillance: Nipah Virus

- Zoonotic virus (transmitted from bats and pigs to humans)
- High fatality rate when severe
- Originated in Kerala, India; now reported in second Indian state
- No vaccine currently available
- Asian countries implementing strict health surveillance at entry points: Thailand, Vietnam, Singapore, Hong Kong
- Current: Only surveillance measures (temperature checks, health declarations, symptom screening)
- 2026 watch: If Nipah cases increase or spread beyond India, expect rapid escalation from surveillance to restrictions
- Post-COVID reality: Countries will act faster and more extremely than they would have in 2019
- 2025 European heat wave: 24,000 fatalities
- Summer 2026 prediction: Another major heat wave June-August
- Southern Europe most affected, but heat waves now reaching traditionally cooler regions (UK, Netherlands, Germany)
- Impact: Heat affects productivity, infrastructure (rail lines buckle, roads melt), event cancellations



## Regulatory Changes:

### China Loosening (Good News):

- China increasingly relaxing visa requirements
- More countries covered by exemptions, existing periods being extended
- Trend is toward easier access, not harder

### Caveat:

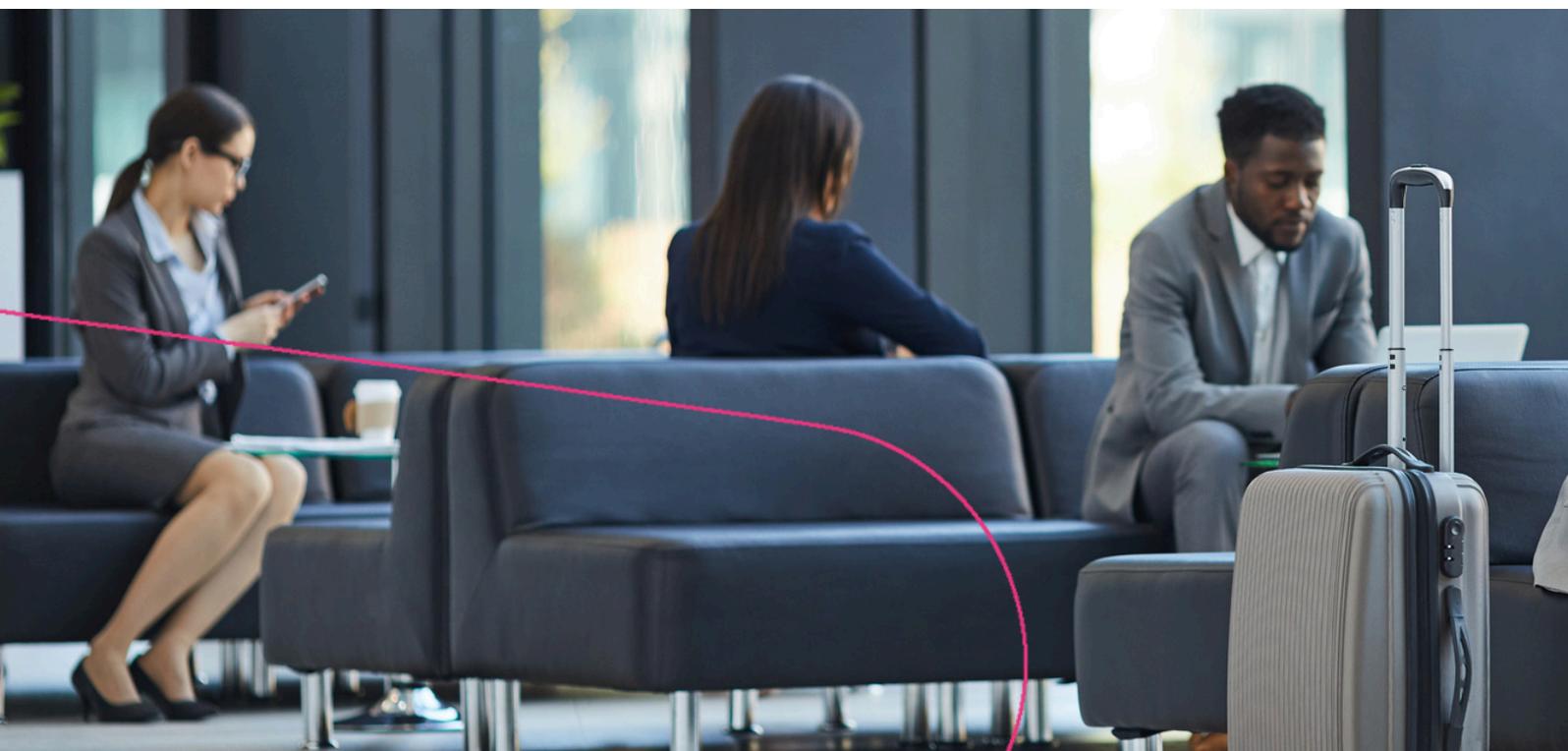
- Some Asian passport holders still subject to US travel limitations
- US restrictions tightening while China loosens—creates complexity for multi-country itineraries

## Conclusion: The Predictable Patterns of 2026

The world isn't becoming unpredictable. It's becoming faster. Every threat outlined in this guide has precedent. Every crisis has warning signs. The organizations that will successfully manage business travel in 2026 aren't the ones with the best crisis response—they're the ones who see the threats early enough to avoid the crisis entirely.

### What we know about 2026:

- ⚠️ **US-Iran tensions** will create recurring flight disruptions in Middle East and affect Europe-Asia routing
- ⚠️ At least one major **wildfire will happen in US/Canada** (summer) and likely in Southern Europe
- ⚠️ **Atlantic hurricane** season will almost certainly hit US after lucky 2025
- ⚠️ Bangladesh and Nepal elections carry high unrest risk immediately after **revolutionary upheaval**
- ⚠️ **China-Taiwan-Japan tensions** will continue with periodic military exercise disruptions
- ⚠️ Europe will experience another **heat wave** (24,000 fatalities in 2025) and likely significant **flooding**
- ⚠️ Nipah virus surveillance could escalate to **travel restrictions** faster than pre-COVID norms
- ⚠️ **Youth movements** across South Asia have proven they can topple governments—elections are flashpoints





## What we know about escalation:

"When you think about leaving, everyone else is too - and it's already too late."

By the time you're considering evacuation, airports are overwhelmed, flights are canceled, borders are closing. The window for action is earlier than you think.



## What we know about interconnection:

"Everything is interconnected."

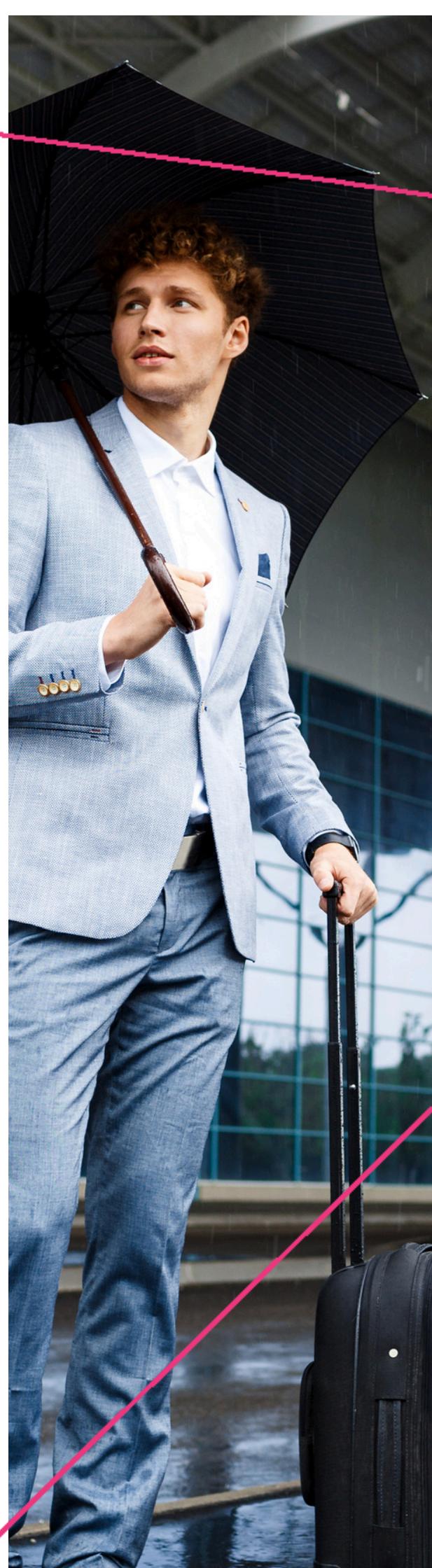
Diplomatic statements become military exercises become travel disruptions. Protests become violent unrest become government overthrows. Health surveillance becomes quarantine mandates become travel bans. You must monitor upstream indicators, not just direct threats.



## What we know about duty of care:

The threshold for "reasonable precautions" has risen. Real-time monitoring, immediate alerting, 24/7 support access, evacuation capability—these aren't nice-to-haves. They're the standard.

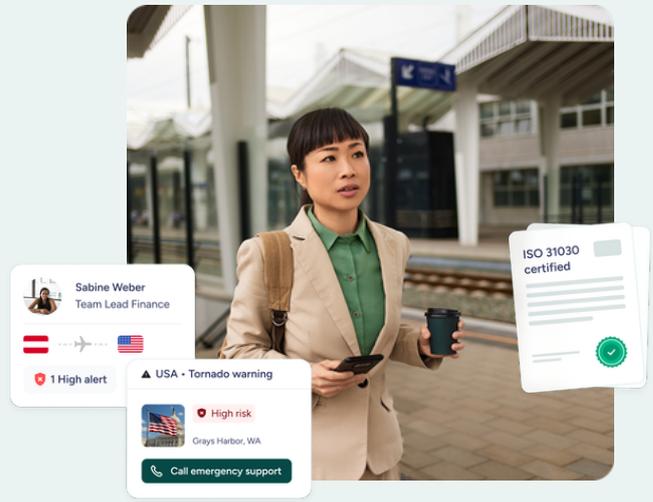
ISO 31030 provides the framework. Riskline provides the intelligence. WorkFlex delivers both through a single integrated platform that handles compliance, risk monitoring, and emergency response.



## ABOUT WORKFLEX SOS

# The only platform that combines duty of care with complete travel compliance

Protect your employees and ensure legal compliance through one integrated solution - from A1 certificates to 24/7 emergency support



### BEFORE TRIP

#### Complete compliance risk prevention

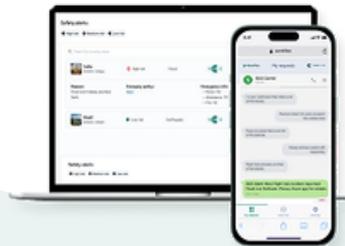
- Get travel compliance handled for you: A1 certificates, visas, posted worker notifications, and more
- Automatic health & safety risk assessments for every destination
- Personalized country guides with security, cultural, and safety information



### DURING TRIP

#### 24/7 emergency response

- Multi-channel access (phone, WhatsApp, email, portal) to crisis experts
- Licensed doctors and evacuation specialists available instantly
- Emergency medical credit card eliminates upfront costs



### AFTER TRIP

#### Zero administrative burden

- Automated insurance claims processing - no HR involvement needed
- Complete audit trail generated automatically for compliance reviews
- Incident reports improve future travel risk management

AUDIT TRAIL		
REQUEST ID	STATUS	TIME
B-J72834	🟢	10:15 AM
B-J72834	🟡	11:30 AM
B-J72834	🟢	12:45 PM
B-J72834	🟡	2:00 PM
B-177814	🟢	3:15 PM

## WorkFlex is powered by our in-house expert team

A team of specialists with 100+ years of combined expertise in emergency response and global mobility compliance



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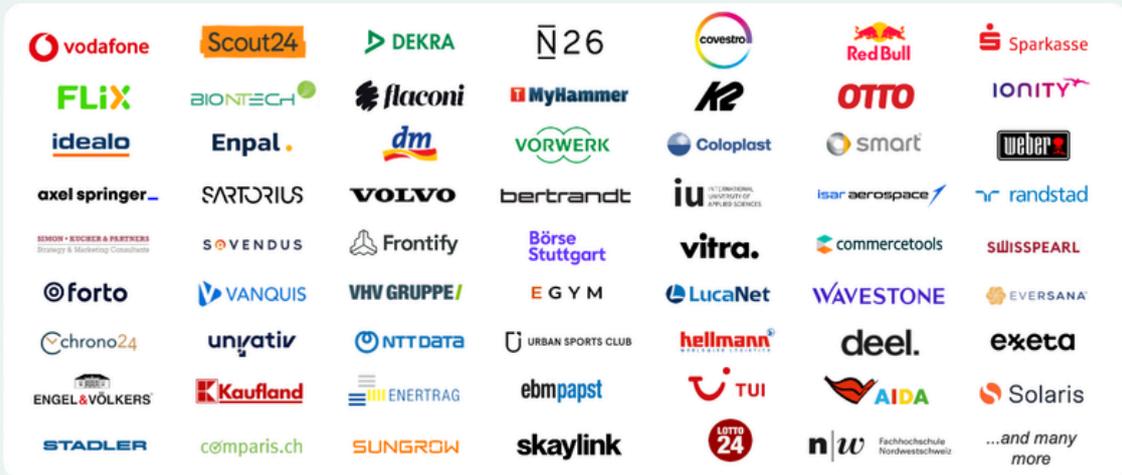


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## Get to know more about WorkFlex SOS

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