LEGAL UPDATE

FB ATTORNEYS

15 September 2026

Mandatory Travel Insurance for Visitors

- **Inbound travel insurance made mandatory for foreign visitors into Tanzania**
- **EAC and SADC citizens exempted**
- **USD 44 insurance premium prescribed**
- **Policy valid for up to 92 days and multiple entries**
- **Uninsured foreign visitors may be denied entry**
- **Medical emergencies, evacuation, repatriation and loss of luggage covered**

Background

The Minister for Finance has issued the Insurance (Inbound Travel Insurance) Regulations, 2026 (the Regulations) vide Government Notice No. 256 published on 4 September 2026. The Regulations introduce mandatory inbound travel insurance for foreigners entering Mainland Tanzania through land, seaports or airports.

The Regulations define a "foreigner" as a citizen other than of the United Republic of Tanzania, but exclude residents of East African Community (EAC) Partner States and Southern African Development Community (SADC) Partner States. Therefore, the mandatory inbound travel insurance requirement does not apply to residents of EAC and SADC Partner States. Foreigners falling within the scope of the Regulations are required to possess a valid inbound travel insurance policy. The policy may be purchased prior to travel or at the relevant point of entry. Importantly, a foreigner who enters Mainland Tanzania without a valid inbound travel insurance policy shall be denied entry.

The Regulations prescribe an insurance premium equivalent to USD 44, payable in Tanzanian Shillings through payment systems provided by the inbound travel insurer. The policy is valid for a maximum period of 92 days from the date of arrival and covers multiple entries into Mainland Tanzania during that period. A foreigner who remains in Tanzania beyond the 92 day period is required to apply for a new policy. The premium is generally non-refundable except upon cancellation or in other circumstances specified in the policy.

It is worth noting that the inbound travel insurance is to be provided exclusively by the National Insurance Corporation (NIC) or any other registered insurer operating in partnership with NIC. The insurance product is also subject to prior approval by the Tanzania Insurance Regulatory Authority (TIRA), although TIRA may exempt an insurer from the approval requirement where public interest exists.

In terms of coverage, the Regulations require the inbound travel insurance policy to provide benefits for emergency medical treatment, emergency medical evacuation, emergency repatriation and loss of luggage. The applicable limits of cover and specific benefits will, however, be determined by the terms of the policy issued to the insured.

Additionally, inbound travel insurers are required to establish mechanisms for verification of premium payments and integrate their systems with relevant authorities for verification of insurance coverage. They must also maintain appropriate underwriting and claims handling systems, customer care and complaints mechanisms, disclose policy terms, exclusions and limits, and provide information on designated service providers and emergency assistance contacts.

To read the Insurance (Inbound Travel Insurance) Regulations, 2026 click here.

For further information on legal updates please contact:

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About FB Attorneys

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