



In accordance with "Policy Schedules", the following Countries may usually be automatically insured to or from for agreed and approved clients who have interactive access to this website. Any countries excluded, with restrictions or not automatically covered below may be insured but only with the approval of Underwriters.

### Area Category

The Area Category is used for the purposes of calculating the premium relating to a particular consignment entered appropriately into the website.

### WNRAD\* Column

"Port Only" in this column denotes that cargo insurance cover for this country either:

- commences at Airport/Port only for exports FROM that country (or from Border only if by land conveyance)

Or

- ceases absolutely at Airport/Port only for exports INTO that country (or to Border only if by land conveyance)

In the event that the insured cargo is transported via or through any country listed in the WNRAD column then cover ceases entirely and terminates at the Airport/Port/Border of the listed country with no onward cover being provided unless with the approval of Underwriters.

\*WNRAD is an acronym for "Warranted No Risk After Discharge"

### War & Strikes Column

"No War" denotes that cover for war and strikes risks as per the relevant Institute Clauses is not automatically provided within the website.

| Country           | Area Category | WNRAD     | War & Strikes | Country                | Area Category | WNRAD     | War & Strikes |
|-------------------|---------------|-----------|---------------|------------------------|---------------|-----------|---------------|
| Albania           | 2             |           |               | Bhutan                 | 2             |           |               |
| Algeria           | 4             |           | No War        | Bolivia                | 2             |           | No War        |
| Andorra           | 1             |           |               | Bosnia Herzegovina     | 2             |           |               |
| Angola            | 4             | Port Only | No War        | Botswana               | 4             | Port Only |               |
| Anguilla          | 2             |           |               | Brazil                 | 3             |           |               |
| Antigua & Barbuda | 2             |           |               | British Virgin Islands | 1             |           |               |
| Argentina         | 3             |           |               | Brunei                 | 2             |           |               |
| Armenia           | 3             | Port Only |               | Bulgaria               | 1             |           |               |
| Aruba             | 2             |           |               | Burkina Faso           | 4             | Port Only | No War        |
| Australia         | 1             |           |               | Myanmar (Burma)        | 2             |           |               |
| Austria           | 1             |           |               | Burundi                | 4             | Port Only | No War        |
| Azerbaijan        | 3             | Port Only |               | Cambodia               | 4             |           |               |
| Bahamas           | 1             |           |               | Cameroon               | 4             | Port Only | No War        |
| Bahrain           | 2             |           |               | Canada                 | 1             |           |               |
| Bangladesh        | 2             |           |               | Canary Islands         | 1             |           |               |
| Barbados          | 1             |           |               | Cape Verde             | 4             | Port Only |               |
| Belgium           | 1             |           |               | Cayman Islands         | 2             |           |               |
| Belize            | 2             |           |               | Central African Rep    | 4             | Port Only | No War        |
| Benin             | 4             | Port Only |               | Chad                   | 4             | Port Only | No War        |
| Bermuda           | 1             |           |               | Chile                  | 3             |           |               |
|                   |               |           |               | China                  | 1             |           |               |



| Country                           | Area Category | WNRAD     | War & Strikes |
|-----------------------------------|---------------|-----------|---------------|
| Christmas Island                  | 2             |           |               |
| Clipperton Island                 | 2             |           |               |
| Cocos (Keeling) Islands           | 2             |           |               |
| Colombia                          | 3             |           | No War        |
| Comoros                           | 4             | Port Only |               |
| Congo (Republic of)               | 4             | Port Only | No War        |
| Cook Islands                      | 2             |           |               |
| Costa Rica                        | 2             |           |               |
| Croatia                           | 3             |           |               |
| Curacao                           | 2             |           |               |
| Cyprus                            | 1             |           |               |
| Czech Republic                    | 2             |           |               |
| Denmark                           | 1             |           |               |
| Djibouti                          | 4             | Port Only |               |
| Dominica                          | 2             |           |               |
| Dominican Republic                | 2             |           |               |
| Ecuador                           | 2             |           |               |
| Eire                              | 1             |           |               |
| Egypt                             | 3             |           | No War        |
| El Salvador                       | 2             |           |               |
| Equatorial Guinea                 | 4             | Port Only |               |
| Eritrea/Ethiopia                  | 4             | Port Only | No War        |
| Estonia                           | 2             |           |               |
| Falkland Islands (Islas Malvinas) | 1             |           |               |
| Faroe Islands                     | 1             |           |               |
| Fiji                              | 2             |           |               |
| Finland                           | 1             |           |               |
| France                            | 1             |           |               |
| French Guiana                     | 2             |           |               |
| French Polynesia                  | 2             |           |               |
| Gabon                             | 4             | Port Only |               |
| Gaza Strip                        | 3             |           | No War        |
| Georgia                           | 3             | Port Only | No War        |
| Germany                           | 1             |           |               |
| Ghana                             | 4             | Port Only |               |
| Gibraltar                         | 1             |           |               |
| Greece                            | 1             |           |               |

| Country                           | Area Category | WNRAD     | War & Strikes |
|-----------------------------------|---------------|-----------|---------------|
| Greenland                         | 1             |           |               |
| Grenada                           | 2             |           |               |
| Grenadines                        | 2             |           |               |
| Guadeloupe                        | 2             |           |               |
| Guam                              | 2             |           |               |
| Guatemala                         | 3             |           |               |
| Guernsey                          | 1             |           |               |
| Guinea                            | 4             | Port Only | No War        |
| Guinea-Bisseau                    | 4             | Port Only | No War        |
| Guyana                            | 2             |           |               |
| Haiti                             | 2             | Port Only | No War        |
| Heard Island and McDonald Islands | 2             |           |               |
| Holy See (Vatican)                | 1             |           |               |
| Honduras                          | 2             |           |               |
| Hong Kong                         | 1             |           |               |
| Hungary                           | 1             |           |               |
| Iceland                           | 1             |           |               |
| India                             | 2             |           |               |
| Indonesia (Excluding Java)        | 3             |           | No War        |
| Ireland (Northern)                | 1             |           |               |
| Isle of Man                       | 1             |           |               |
| Israel & Palestinian Authority    | 2             |           | No War        |
| Italy                             | 1             |           |               |
| Ivory Coast                       | 4             | Port Only | No War        |
| Jamaica                           | 2             |           |               |
| Jan Mayen                         | 1             |           |               |
| Japan                             | 1             |           |               |
| Java                              | 3             |           | No War        |
| Jersey                            | 1             |           |               |
| Jordan                            | 2             |           |               |
| Juan de Nova Island               | 4             | Port Only |               |
| Kazakhstan                        | 3             | Port Only |               |
| Kenya                             | 4             | Port Only |               |
| Korea, South                      | 1             |           |               |
| Kuwait                            | 2             |           |               |
| Kyrgyzstan                        | 4             | Port Only |               |
| Laos                              | 2             |           |               |



| Country              | Area Category | WNRAD     | War & Strikes |
|----------------------|---------------|-----------|---------------|
| Latvia               | 2             |           |               |
| Lebanon              | 3             | Port Only | No War        |
| Lesotho              | 4             | Port Only | No War        |
| Liberia              | 4             | Port Only |               |
| Liechtenstein        | 1             |           |               |
| Lithuania            | 2             |           |               |
| Luxembourg           | 1             |           |               |
| Macau                | 2             |           |               |
| Macedonia            | 2             |           |               |
| Madagascar           | 4             | Port Only |               |
| Madeira              | 1             |           |               |
| Malawi               | 4             | Port Only |               |
| Malaysia             | 2             |           |               |
| Maldives             | 2             |           |               |
| Mali                 | 3             | Port Only | No War        |
| Malta                | 1             |           |               |
| Marshall Islands     | 2             |           |               |
| Martinique           | 2             |           |               |
| Mauritania           | 4             | Port Only |               |
| Mauritius            | 3             | Port Only |               |
| Mayotte              | 4             | Port Only |               |
| Mexico               | 3             |           |               |
| Micronesia           | 2             |           |               |
| Moldova              | 4             | Port Only |               |
| Monaco               | 1             |           |               |
| Mongolia             | 2             |           |               |
| Montserrat           | 2             |           |               |
| Morocco              | 2             |           |               |
| Mozambique           | 4             | Port Only |               |
| Namibia              | 4             | Port Only |               |
| Netherlands          | 1             |           |               |
| Netherlands Antilles | 2             |           |               |
| New Caledonia        | 2             |           |               |
| New Zealand          | 1             |           |               |
| Nicaragua            | 2             |           |               |
| Niger                | 4             | Port Only | No War        |

| Country             | Area Category | WNRAD     | War & Strikes |
|---------------------|---------------|-----------|---------------|
| Nigeria             | 4             | Port Only | No War        |
| Norfolk Islands     | 2             |           |               |
| Norway              | 1             |           |               |
| Oman                | 2             |           |               |
| Pakistan            | 3             |           | No War        |
| Palau               | 2             |           |               |
| Panama              | 2             |           |               |
| Papua New Guinea    | 2             |           |               |
| Paracel Islands     | 1             |           |               |
| Paraguay            | 3             |           |               |
| Peru                | 2             |           |               |
| Philippines         | 2             |           | No War        |
| Poland              | 1             |           |               |
| Portugal            | 1             |           |               |
| Puerto Rico         | 2             |           |               |
| Qatar               | 2             |           |               |
| Reunion             | 2             |           |               |
| Romania             | 2             |           |               |
| Rwanda              | 4             | Port Only | No War        |
| Saint Helena        | 2             |           |               |
| Saint Kitts & Nevis | 2             |           |               |
| Saint Lucia         | 2             |           |               |
| Saint Vincent       | 2             |           |               |
| Samoa               | 2             |           |               |
| San Marino          | 1             |           |               |
| Sao Tome & Principe | 4             | Port Only |               |
| Saudi Arabia        | 2             |           |               |
| Senegal             | 4             | Port Only |               |
| Serbia & Montenegro | 2             |           |               |
| Seychelles          | 2             |           |               |
| Sierra Leone        | 4             | Port Only | No War        |
| Singapore           | 1             |           |               |
| Slovakia            | 2             |           |               |
| Slovenia            | 2             |           |               |
| Soloman Islands     | 2             |           |               |



| Country                | Area Category | WNRAD            | War & Strikes |
|------------------------|---------------|------------------|---------------|
| South Africa           | 3             |                  |               |
| South Georgia          | 2             |                  |               |
| South Sandwich Islands | 2             |                  |               |
| Spain                  | 1             |                  |               |
| Spratley Islands       | 1             |                  |               |
| Sri Lanka              | 2             |                  | <b>No War</b> |
| Suriname               | 2             |                  |               |
| Swaziland              | 4             | <b>Port Only</b> |               |
| Sweden                 | 1             |                  |               |
| Switzerland            | 1             |                  |               |
| Taiwan                 | 1             |                  |               |
| Tajikistan             | 4             | <b>Port Only</b> | <b>No War</b> |
| Tanzania               | 4             | <b>Port Only</b> |               |
| Thailand               | 2             |                  |               |
| The Gambia             | 4             | <b>Port Only</b> |               |
| Togo                   | 4             | <b>Port Only</b> |               |
| Tonga                  | 2             |                  |               |
| Trinidad & Tobago      | 1             |                  |               |
| Tromelin Island        | 2             |                  |               |

| Country                 | Area Category | WNRAD            | War & Strikes |
|-------------------------|---------------|------------------|---------------|
| Tunisia                 | 2             |                  | <b>No War</b> |
| Turkey                  | 1             |                  |               |
| Turkmenistan            | 4             | <b>Port Only</b> | <b>No War</b> |
| Turks & Caicos Islands  | 2             |                  |               |
| Uganda                  | 4             | <b>Port Only</b> |               |
| United Arab Emirates    | 2             |                  |               |
| United Kingdom          | 1             |                  |               |
| United States           | 1             |                  |               |
| Uruguay                 | 3             |                  |               |
| Uzbekistan              | 4             | <b>Port Only</b> |               |
| Vanuatu                 | 2             |                  |               |
| Venezuela               | 3             | <b>Port Only</b> |               |
| Vietnam                 | 2             |                  |               |
| Virgin Islands          | 2             |                  |               |
| West Bank (Palestinian) | 2             |                  |               |
| Western Sahara          | 4             | <b>Port Only</b> |               |
| Zambia                  | 4             | <b>Port Only</b> |               |

**Excluded Countries ...**

... and any other country on which the United Nations has imposed trading sanctions, without prior approval of Underwriters

Afghanistan

Belarus

Crimea Region and Donetsk People's Republic (DPR)

Cuba

Iran

Iraq

Libya

Nepal

North Korea

Russia

Somalia

Sudan &amp; Sudan South

Ukraine

Syria

Yemen

Zaire

Zimbabwe

