



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		<b>No War</b>	Bolivia	2		<b>No War</b>
Andorra	1			Bosnia Herzegovina	2		
Angola	4	<b>Port Only</b>	<b>No War</b>	Botswana	4	<b>Port Only</b>	
Anguilla	2			Brazil	3		
Antigua & Barbuda	2			British Virgin Islands	1		
Argentina	3			Brunei	2		
Armenia	3	<b>Port Only</b>		Bulgaria	1		
Aruba	2			Burkina Faso	4	<b>Port Only</b>	<b>No War</b>
Australia	1			Myanmar (Burma)	2		
Austria	1			Burundi	4	<b>Port Only</b>	<b>No War</b>
Azerbaijan	3	<b>Port Only</b>		Cambodia	4		
Bahamas	1			Cameroon	4	<b>Port Only</b>	<b>No War</b>
Bahrain	2			Canada	1		
Bangladesh	2			Canary Islands	1		
Barbados	1			Cape Verde	4	<b>Port Only</b>	
Belgium	1			Cayman Islands	2		
Belize	2			Central African Rep	4	<b>Port Only</b>	<b>No War</b>
Benin	4	<b>Port Only</b>		Chad	4	<b>Port Only</b>	<b>No War</b>
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	
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	Port Only	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		No War
Suriname	2		
Swaziland	4	Port Only	
Sweden	1		
Switzerland	1		
Taiwan	1		
Tajikistan	4	Port Only	No War
Tanzania	4	Port Only	
Thailand	2		
The Gambia	4	Port Only	
Togo	4	Port Only	
Tonga	2		
Trinidad & Tobago	1		
Tromelin Island	2		

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

**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

