



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	
Belarus	2			Cayman Islands	2		
Belgium	1			Central African Rep	4	Port Only	No War
Belize	2			Chad	4	Port Only	No War
Benin	4	Port Only		Chile	3		
Bermuda	1			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	Country	Area Category	WNRAD	War & Strikes
Latvia	2			Nigeria	4	Port Only	No War
Lebanon	3	Port Only	No War	Norfolk Islands	2		
Lesotho	4	Port Only	No War	Norway	1		
Liberia	4	Port Only		Oman	2		
Liechtenstein	1			Pakistan	3		No War
Lithuania	2			Palau	2		
Luxembourg	1			Panama	2		
Macau	2			Papua New Guinea	2		
Macedonia	2			Paracel Islands	1		
Madagascar	4	Port Only		Paraguay	3		
Madeira	1			Peru	2		
Malawi	4	Port Only		Philippines	2		No War
Malaysia	2			Poland	1		
Maldives	2			Portugal	1		
Mali	3	Port Only	No War	Puerto Rico	2		
Malta	1			Qatar	2		
Marshall Islands	2			Reunion	2		
Martinique	2			Romania	2		
Mauritania	4	Port Only		Russia (Urals and part east of Urals)	4	Port Only	
Mauritius	3	Port Only		Russia (Western part to Urals only)	2	Port Only	
Mayotte	4	Port Only		Rwanda	4	Port Only	No War
Mexico	3			Saint Helena	2		
Micronesia	2			Saint Kitts & Nevis	2		
Moldova	4	Port Only		Saint Lucia	2		
Monaco	1			Saint Vincent	2		
Mongolia	2			Samoa	2		
Montserrat	2			San Marino	1		
Morocco	2			Sao Tome & Principe	4	Port Only	
Mozambique	4	Port Only		Saudi Arabia	2		
Namibia	4	Port Only		Senegal	4	Port Only	
Nepal	2			Serbia & Montenegro	2		
Netherlands	1			Seychelles	2		
Netherlands Antilles	2			Sierra Leone	4	Port Only	No War
New Caledonia	2			Singapore	1		
New Zealand	1			Slovakia	2		
Nicaragua	2			Slovenia	2		
Niger	4	Port Only	No War	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	
Ukraine excluding Crimea Region	4	Port Only	No War
United Arab Emirates	2		
United Kingdom	1		
United States	1		
Uruguay	3		
Uzbekistan	4	Port Only	
Vanuatu	2		
Venezuela	3		
Vietnam	2		
Virgin Islands	2		
West Bank (Palestinian)	2		
Western Sahara	4	Port Only	
Zambia	4	Port Only	
Zimbabwe	4	Port Only	No War

Excluded Countries ...

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

Afghanistan
Crimea Region and Donetsk People's Republic (DPR)
Cuba
Iran
Iraq
Libya
North Korea
Somalia
Sudan & Sudan South
Syria
Yemen
Zaire
Zimbabwe