

Updated List of War and Risk Areas

updated 24.03.2017

War Zone

travels to these areas are not covered at all

Risk Zone

there is an increased risk of damage when the insurance company is entitled to refuse indemnity in these areas

Afghanistan	War Zone	Whole country
Algeria	War Zone	Within 450 kms of borders with Mali and Niger in Illizi and Tamanrasset provinces (city of Tamanrasset excluded).
Algeria	Risk Zone	Within 100 kms of the borders with Tunisia up to M'Daourouch in Souk Ahras province. Remaining area within 450 kms of borders with Mali and Niger. City of Tamanrasset.
Armenia	Risk Zone	Within 10 kms of the border with Azerbaijan in Tavush and Gegharkunik provinces.
Azerbaijan	War Zone	Nagorno-Karabakh Republic
Bangladesh	Risk Zone	Chittagong Hills Tracts
Burkina Faso	War Zone	Sahel region. The W National Park. Within 40 kms of the border with Mali.
Burkina Faso	Risk Zone	Remaining area north of but not including cities of Gassan, Boussé and Sebba.
Burundi	War Zone	Whole country
Cambodia	Risk Zone	Temple complexes Preah Vihear & Ta Krabey on the border with Thailand
Cameroon	War Zone	The Far North region. Within 40 kms of the borders with Central African Republic and Chad. Within 40 kms of the border with Nigeria in Cameroon's Adamawa region. The Bakassi Peninsula.
Cameroon	Risk Zone	Within 40 kms of the border with Nigeria in Cameroon's North region.
Central African Republic	War Zone	Whole country
Chad	War Zone	Within 100 kms of all borders (N'djamena excluded). The regions of Tibesti, Ennedi-Ouest and Ennedi-Est. The region of Borkou (town of Faya Largeau excluded).
Chad	Risk Zone	City of Faya. Capital of N'djamena. Remaining areas in Chad.

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Colombia	Risk Zone	Within 20 kms of the border with Ecuador (Pan American Highway crossing at Ipiales excluded). Within 30 kms of the border with Venezuela in Norte de Santander, Arauca, Vichada and Guainia departments (road 55 to Cúcuta, Arauca, Puerto Carreno, and Puerto Inirida excluded). Chocó department (Bahia Solano, Nuqui, Quibdó excluded). Cities of Buenaventura and Tumaco.
Congo	Risk Zone	Pool region (including Brazzaville proper)
Congo (the Democratic)	War Zone	North Kivu and South Kivu provinces (cities of Goma and Bukavu excluded). Ituri and Tanganyika provinces. Within 50 kms of the border with the Central African Republic and South Sudan. Area between, but also including, Kananga, Tshikapa, Mwene-Ditu and Mbuji-Mayi in Kasai provinces.
Congo (the Democratic)	Risk Zone	Maniema and Haut-Lomami provinces. Remaining area of Haut-Uele province. Remaining areas Kasai, Kasai-Central and Kasai-Oriental provinces. Districts of N'djili and Kimbanseke in Kinshasa. Cities of Goma and Bukavu.
Côte d'Ivoire	Risk Zone	Within 20 kms of the border with Liberia.
Djibouti	Risk Zone	Within 10 kms of the border with Eritrea.
Ecuador	Risk Zone	Within 30 kms from land border with Colombia (border crossing along road E35 excluded).
Egypt	War Zone	North Sinai governorate.
Egypt	Risk Zone	South Sinai governorate (Sharm el Sheikh perimeter barrier excluded). Area west of the Nile Valley and Nile Delta regions, excluding the coastal areas between the Nile Delta and Marsa Matruh.
Eritrea	War Zone	Within 10 kms of the borders with Ethiopia and Djibouti.
Eritrea	Risk Zone	Remaining areas within 25 kms of the borders with Ethiopia and Djibouti. Within 100 kms of the border with Sudan.

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Ethiopia	War Zone	Within 10 kms of the border with Eritrea, Sudan, South Sudan and Kenya. Danakil desert area. The four woredas (districts) (Akobo, Wantawo, Jikawo and Lare) of the Nuer zone and the Jore woreda of the Agnuak zone of the Gambella region. The Nogob (previously Fik), Jarar (previously Degehabur), Shabelle (previously Gode), Korahe and Dollo (previously Warder) zones of the Somali region.
Ethiopia	Risk Zone	Remaining area of the Gambella region. Remaining area of the Somali region. Tsegede, Mirab Armacho and Tach Armacho woredas in Amhara region.
Georgia	War Zone	Abkhazia and South Ossetia
Guinea	Risk Zone	Within 10 kms from the border with Cote d'Ivoire, Liberia and Sierra Leone.
Guinea-Bissau	Risk Zone	Areas along the border with Senegal
Haiti	Risk Zone	Carrefour, Cite Soleil, Martissant and Bel Air neighbourhoods in Port-au-Prince.
India	War Zone	Jammu and Kashmir (except Ladakh region, Jammu and Srinagar and inbetween travels).
India	Risk Zone	Manipur state (city of Imphal excluded). Cities of Jammu and Srinagar. Travel between the cities of Jammu and Srinagar on the Jammu-Srinagar national highway.
Indonesia	Risk Zone	Papua
Iran	War Zone	Sistan and Baluchestan province.
Iran	Risk Zone	Within 20 kms of the border with Iraq. Within 20 kms of the border with Afghanistan. Area in Kerman province east of the city of Kerman.
Iraq	War Zone	Nineveh, Kirkuk, Saladin, Diyala, al-Anbar and Baghdad governorates.
Iraq	Risk Zone	Remaning areas of Iraq.
Israel	Risk Zone	East of Route 98 along the Syrian border.
Japan	Risk Zone	The exclusion zones around the Fukushima Dai-ichi nuclear facility identified by the Japanese authorities.
Jordan	Risk Zone	Within 7 km from the border with Syria and Iraq.

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Kenya	Risk Zone	Within 60 kms from the border with Somalia. Garissa, Mandera and Lamu counties.
Lebanon	War Zone	Areas of North Lebanon governorate north of the southern city limit of Tripoli. Within 10 kms of the border with Syria. Areas north of Rayak Air Base in Beqaa governorate. Southern suburbs of Beirut east of the airport road, defined as: south of the sports stadium to the airport, to east of the main airport highway including the neighbourhoods of Ghobeiry, Chuya, Haret, Hraik, Burj Al Brajne, Mraije, Er Rouais and Laylake. Southern suburbs of Beirut west of the airport road, defined as: west of the airport highway to the coast, south from Adnan El Hakim Road to Abbas El Mousawi Road.
Lebanon	Risk Zone	Remaning area of the Beqaa governorate (except for the towns of Zahlé and Chtaura, and the main road between both towns). Ain al-Hilweh Palestinian refugee camp. Area south of the Litani River (city of Tyre excluded). Remaining area of the Nabatieh governorate.
Liberia	Risk Zone	Counties Grand Gedeh and Gee. Borders with Guinea and Ivory Coast (Cote d'Ivoire)
Libyan Arab Jamahiriya	War Zone	Whole Country
Madagascar	Risk Zone	Batterie beach near the city of Toliara
Mali	War Zone	Tombouctou, Kidal, Gao and Mopti region. Area north of the Niger river in the Ségou region. Area north of the town of Banamba in the Koulikoro region. Area north of the towns of Kayes and Bafoulabé in the Kayes region.
Mali	Risk Zone	Remaining areas of Mali.
Mauritania	War Zone	Within 25 kms of the border with Western Sahara (except the Noukchott - Nouadhibou corridor). Tiris Zemmour (except the town of Zouérat). Adrar (east of Atar). Tagant, Hodh el Chargui, Hodh El Gharbi, Assaba and Guidimaka provinces.
Mauritania	Risk Zone	Remaining areas of Mauritania.

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Mexico	Risk Zone	States of Chihuahua, Coahuila, Durango, Nuevo León, Sinaloa, Sonora and Tamaulipas. Rural areas in states of Guerrero, Jalisco, Michoacan, Nayarit, San Luis Potosi and Zacatecas
Niger	War Zone	Agadez province. Areas north of the city of Abalak. Tillabéri province north of Niamey. Tahoua province north of the city of Tahoua. Within 40 kms of the border with Nigeria in Diffa, Zinder and Maradi provinces.
Niger	Risk Zone	Remaining areas of Niger.
Nigeria	War Zone	Borno, Yobe, Gombe, Adamawa, Bauchi, Kano and Kaduna states. Within 20 kms of the border with Niger in Zamfara State. Riverine areas of Delta, Bayelsa, Rivers and Akwa Ibom States.
Nigeria	Risk Zone	Jigawa, Katsina, Sokoto, Kebbi, Niger, Kogi, Plateau and Taraba states. Remaining area of Zamfara state. Abia state. Remaining areas of Delta, Bayelsa, Rivers and Akwa Ibom states.
Pakistan	War Zone	The Federally Administered Tribal Areas (FATA). Northern and western Balochistan. Khyber Pakhtunkhwa (Nowshera, Swabi, Haripur, Abbottabad, Mansehra, Naran, Battagram, Kohistan, Shangla, Chitral and eastern parts of Dir excluded).
Pakistan	Risk Zone	Gilgit-Baltistan province. Within 10 kms of the border with India (excluding Lahore, Wagah, Kasur, Narowal and Sialkot). City of Nawabshah in Sindh Province, and areas of interior Sindh to the north of Nawabshah. Remaining areas in Balochistan province. Nowshera, Swabi, Haripur, Abbottabad, Mansehra, Naran, Battagram, Kohistan, Shangla, Chitral and eastern parts of Dir districts in Khyber Pakhtunkhwa.
Palestinian Territory	War Zone	Gaza Strip
Philippines	War Zone	Sulu archipelago. Western Mindanao, including the Zamboanga Peninsula.
Philippines	Risk Zone	Remaining area of Mindanao.

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Russian Federation	War Zone	Chechnya, Dagestan and Ingushetia. Within 10 kms of the border with Donetsk and Luhansk Oblasts in Ukraine.
Russian Federation	Risk Zone	Karachay-Cherkessia, Kabardino-Balkaria, North Ossetia-Alania and south-eastern parts of Stavropol Krai.
Rwanda	Risk Zone	Dem. Republic of Congo border
Saudi Arabia	Risk Zone	Within 10 kms of the border with Yemen.
Sierra Leone	Risk Zone	Border areas
Somalia	War Zone	Whole country
South Sudan	War Zone	Whole country
Sudan	War Zone	Darfur states (Central, East, North, South and West). Area south of the road between Sennar, Kosti and al-Fashir. Within 30 kms of the border with Eritrea in the Red Sea state
Sudan	Risk Zone	Remaining areas within 50 kms of the border with Eritrea in the Red Sea state.
Syrian Arab Republic	War Zone	Whole country
Thailand	Risk Zone	Pattani, Narathiwat, Songkhla and Yala Provinces.
Tunisia	War Zone	Within 10 kms of the borders with Algeria and Libya. Chambi National Park.
Tunisia	Risk Zone	Area south of El Borma and Dehiba in Tataouine Governorate. Remaining area within 30 kms from the border with Algeria.
Turkey	War Zone	Within 10 km of the border with Syria. City of Diyarbakir.
Turkey	Risk Zone	Remaining area of Diyarbakir province. Remaining areas of Sirnak, Mardin, Sanliurfa, Gaziantep, Kilis and Hatay provinces. Hakkâri, Tunceli and Siirt provinces.
Uganda	Risk Zone	Karamoja sub-region (Kidepo Valley National Park excluded).
Ukraine	War Zone	Crimea, Donetsk, Luhansk, Sevastopol.
Uzbekistan	Risk Zone	Extreme east, Fergana Valley and NamanganAdjian region
Venezuela	Risk Zone	Within 80 kms of the border with Colombia in Zuliana, Los Andes and Los Llanos regions.

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Western Sahara	Risk Zone	Areas of Western Sahara within 30 kms north/west of the Berm. Areas of Western Sahara south/east of the Berm.
Yemen	War Zone	Whole country
Zambia	Risk Zone	Border with Dem. Republic of Congo (DRC)