

## 2025/2026 CSURMA High Hazardous & War Risk Country List

Country	High Hazardous Country	A&H Coverage	War Risk Country
Afghanistan	X	NO COVERAGE	X
Algeria	X		
Angola	X		
Bahrain	X		
Belarus	NO COVERAGE	NO COVERAGE	X
Bosnia & Herzegovina	X		
Burkina Faso		Supplement Applies	
Burma (Myanmar)	NO COVERAGE	Supplement Applies	X
Burundi	X		
Cambodia	X		
Cameroon		Supplement Applies	
Central African Republic	X	Supplement Applies	
Chad		Supplement Applies	
Colombia	X		
Cote d'Ivoire / Ivory Coast	X		
Cuba	X	Supplement Applies	
Democratic Republic of Congo	X	Supplement Applies	
Egypt	X		
Ethiopia	X	Supplement Applies	
Guinea-Bissau	X	Supplement Applies	
Haiti	X	NO COVERAGE	X
India (Assam, Bihar, Jammu, Kashmir)	X		
Indonesia	X		
Iran	X	Supplement Applies	X
Iraq	X	Supplement Applies	
Israel	X	NO COVERAGE	X
Kosovo	X		
Kuwait	X		
Kyrgyzstan	X	Supplement Applies	
Lebanon	X	NO COVERAGE	X
Liberia	X		

Country	High Hazardous Country	A&H Coverage	War Risk Country
Libya	X	Supplement Applies	
Mali	X	Supplement Applies	
Mauritania	X		
Moldova		Supplement Applies	
Morocco (Western Sahara only)		Supplement Applies	
Mozambique		Supplement Applies	
Niger	X	Supplement Applies	
Nigeria	X	Supplement Applies	X
North Korea	X	Supplement Applies	X
Northern Ireland	X		
Papua New Guinea		Supplement Applies	
Pakistan	X	Supplement Applies	
Peru	X		
Russia	NO COVERAGE	NO COVERAGE	X
Sierra Leone	X		
Somalia	X	Supplement Applies	
South Sudan	X	Supplement Applies	
Sudan	X	Supplement Applies	X
Syria	X	Supplement Applies	X
Tajikistan		Supplement Applies	
Thailand (specified provinces only)		Supplement Applies	
Turkey	X		
Uganda	X		
Ukraine	NO COVERAGE	NO COVERAGE	X
Venezuela	X	Supplement Applies	
West Bank & Gaza	X	NO COVERAGE	X
Yemen	X	NO COVERAGE	X
Zimbabwe	X		