



War Risk Zones

Zone A

These are very “hot” areas which meet one of the following conditions: armed conflict between 2 or more countries, armed civil conflict between different political fractions in a particular country or any political region which is considered to be very volatile. Rates vary with the severity of the conflict.

Zone B

These are areas which have civil conflict which may or may not be armed between different political fractions. The civil conflict is considered to be less explosive than in Zone A but more pronounced than in Zone C.

Zone C

These are areas where there is civil unrest or the possibility thereof, including rioting and civil disobedience, demonstrations, and where armed conflict is a possibility.

Zone D

These are potential problem areas due to recent political instability and are continuously watched for developments.

Zone E

These are areas currently considered low risk, however they are continuously monitored for developments.

Zone A

Afghanistan	Moldova	Somalia
Belarus	Myanmar	Sudan
Iran	North Caucasus	Syria
Iraq	North Korea	Ukraine
Israel	Palestinian Territories	Venezuela
Libya	Russia	Yemen

Zone B

Burkina Faso	Guyana	Niger
Cameroon	Haiti	Nigeria
Central African Republic	India	Pakistan
Chad	Jamaica	Papua New Guinea
Cuba	Kyrgystan	Philippines
Democratic Rep. Of Congo	Lebanon	South Sudan
Ethiopia	Mali	Tajikistan
Guinea-Bissau	Mauritania	Thailand
	Mozambique	

Zone C

Algeria	Eritrea	Madagascar
Angola	Ghana	Mexico
Armenia	Guatemala	Peru
Azerbaijan	Guinea	Saudi Arabia
Bangladesh	Honduras	Senegal
Bolivia	Indonesia	Tanzania
Burundi	Ivory Coast (Côte D'Ivoire)	Togo
China	Kazakhstan	Tunisia
Colombia	Kenya	Turkey
Ecuador	Kosovo	Uganda
Egypt	Liberia	Uzbekistan
El Salvador		Zimbabwe

Zone D

Albania	French Guiana	Panama
Argentina	Gabon	Paraguay
Bahrain	Gambia	Qatar
Belize	Georgia	Reunion (France)
Benin	Jordan	Rwanda
Bhutan	Kuwait	Sao Tome & Principe
Bosnia-Herzegovina	Laos	Serbia
Botswana	Lesotho	Sierra Leone
Brazil	Liechtenstein	Slovenia
Brunei	Macedonia	Solomon Islands
Cambodia	Malawi	South Africa
Chile	Malaysia	South Korea
Comoros Islands	Maldives [The]	Sri Lanka
Congo	Mauritius	Suriname
Costa Rica	Mongolia	Swaziland
Croatia	Montenegro	Taiwan
Cyprus	Morocco	Tonga
Djibouti	Namibia	Turkmenistan
Dominican Republic	Nepal	United Arab Emirates
East Timor	Nicaragua	Uruguay
Equatorial Guinea	Oman	Vietnam
Fiji		Zambia

Zone E

American Samoa (US)	Greece	Palau
Andorra	Greenland (Denmark)	Poland
Anguilla (UK)	Grenada	Portugal
Antigua and Barbuda	Guadeloupe (France)	Puerto Rico (US)
Aruba (Netherlands)	Guam (US)	Romania
Australia	Hungary	Samoa
Austria	Iceland	San Marino
Bahamas	Ireland	Seychelles
Barbados	Italy	Singapore
Belgium	Kiribati	Slovakia
Bermuda (UK)	Latvia	Spain
British Virgin Islands (UK)	Lithuania	St Kitts and Nevis
Bulgaria	Luxembourg	St Lucia
Canada	Malta	St Martin (France)
Cape Verde	Marshall Islands	St Vincent and the Grenadines
Cayman Islands (UK)	Martinique (France)	Sweden
Cook Islands	Micronesia	Switzerland
Czech Republic	Monaco	Trinidad and Tobago
Denmark	Montserrat (UK)	Turks and Caicos Islands
Dominica	Nauru	Tuvalu
Estonia	Netherlands	United Kingdom
Finland	New Caledonia (France)	United States
France	New Zealand	US Virgin Islands (US)
French Polynesia (France)	Northern Mariana Islands (US)	Vanuatu
Germany	Norway	Vatican City
Gibraltar (UK)		Wallis and Futuna (France)