



## **Excluded Countries & Regions C200/2015**

Effective as of 01.02.2015

(Unofficial translation. In case of a dispute refer to excluded countries and regions in Estonian – C200/2015)

### **Group A (Absolute Exclusion)**

This insurance absolutely excludes insurance cover from/to/via/in countries or regions even if covered area is indicated to be "from World to World":

Afghanistan, Central African Republic, Iran, Liberia, Mali, North Korea, Somalia, North Sudan, South Sudan, Syria, Yemen, or any other country on which the United Nations, European Union, United States of America or United Kingdom have imposed a trade embargo or where it is not permitted under the local legislation to take out cargo insurance outside the respective country.

### **Group B (Subject to Special Acceptance)**

This insurance excludes insurance cover from/to/via/in countries or regions even if covered area is indicated to be "from World to World" unless otherwise agreed with regard to some of the following countries in writing in the insurance contract:

Belarus, Congo (including Kinshasa and Brazzaville), Cuba, Egypt, Eritrea, Guinea, Guinea Bissau, Iraq, Ivory Coast (Cote d'Ivoire), Libya, Myanmar (Burma), Russia, Serbia, Tunisia, Ukraine, Zimbabwe, or any other country on which the United Nations, European Union, United States of America or United Kingdom have imposed a trade embargo or where it is not permitted under the local legislation to take out cargo insurance outside the respective country.

### **Group C (War & Strikes)**

If the insurance coverage includes cover for War and Strikes risks (Institute War and Strikes Clauses), then this specific coverage does not include following countries or regions unless otherwise agreed with regard to some of the following countries in writing in the insurance contract:

Algeria, Azerbaijan, Bangladesh, Bolivia (exclusion applies to inland transport only), Burkina Faso, Burundi, Cameroon, Chad, Columbia, Ecuador (exclusion applies to inland transport only), Equatorial Guinea, Ethiopia (exclusion applies to inland transport only), Georgia (including Abkhazia and South Ossetia), India (exclusion applies to inland transport only), Indonesia, Israel (including Palestine i.e West Bank and Gaza Strip), Jordan, Kenya, Lebanon, Madagascar (exclusion applies to inland transport only), Mauritania (exclusion applies to inland transport only), Moldova (the exclusion only includes Transnistria), Nagorno-Karabakh, Nepal (exclusion applies to inland transport only), Niger, Nigeria, Pakistan, Peru, Philippines, Saudi Arabia, South Korea, or any other country on which the United Nations, European Union, United States of America or United Kingdom have imposed a trade embargo or where it is not permitted under the local legislation to take out cargo insurance outside the respective country.