



Excluded countries and regions C200/2025

Effective as of 1 November 2025

Under this special condition, the insurance cover does not extend to cargo that has its point of departure or destination in or is located in or transiting through the following countries or regions, even if the insurance contract specifies the scope of validity as 'worldwide', unless otherwise agreed in writing in the insurance contract:

Afghanistan, Egypt, Côte d'Ivoire, Eritrea, Guinea, Guinea-Bissau, Iran, Iraq, Yemen, Central African Republic, Democratic Republic of the Congo, Republic of the Congo, Cuba, Liberia, Lebanon, Libya, South Sudan, Mali, Myanmar, North Korea, North Sudan, Somalia, Syria, Ukraine, Belarus, Russia, Zimbabwe or any other country on which the United Nations, the European Union, the United States of America or the United Kingdom has imposed a trade ban or where local laws do not allow the purchase of cargo insurance outside the respective country.

If the insurance cover includes risks of war and strikes (Institute War and Strikes Clauses), the insurance cover is not valid in respect of the countries, territories and regions specified on the website of the Joint Cargo Committee Global Cargo Watch List (JCCGCWL) <https://watchlists.ihsmarket.com/watchlists-viewer> as set out below if:

1. The risk level is rated as high, very high, severe or extreme
2. The corresponding excluded insurance risk is indicated, e.g. Marine - War, Marine - Strikes, etc.
3. The risk level rating is based on the estimate of the date of the loss on the website.