

## **WAR and Civil Unrest RISK LIST 2nd February 2008**

The below listing provides information on Countries and Territories that **ETI** regards as "high risk zones" no matter whether the Foreign and Commonwealth Office (FCO) likewise have issued a travel warning. The War and Civil Hazards Risk Zones list is subject to change anytime and if you are unsure about the latest development you should contact **ETI - Sales and Underwriting, phone 0870 241 5049**, e-mail: [underwriting@travel-insurance.com](mailto:underwriting@travel-insurance.com)

### **War Zones**

Afghanistan: All but Kabul  
Burundi: Provinces Cibitoke, Buzanza and Bujumbura except the Capital Proper  
Democratic Republic of Congo: Whole Country  
Central African Republic: Prefectures Haute-Kotto, Vakaga, Haute-Mbomou, Bamingui-Bangoran, Ouhan, Ouhan-Pandé, Nana-Mambéré, Haute-Sangha, Remaining borders with Chad and Sudan  
Chad: Whole Country  
Cote d'Ivoire: All parts North of "Zone de Confiance"  
Georgia: Abkhazia and South Ossetia  
Haiti: whole country  
India: Jammu & Kashmir  
Iraq: Border areas of Kurdish region (Dohuk, Erbil and Al-Sulamanniyya provinces) rest of country  
Israel: Gaza & West Bank  
Liberia: whole country  
Pakistan: Kashmir at LoC, NWTP & Baluchistan (tribal areas) and NorthWest-frontier province at Afghan border.  
Philippines: Jolo Group  
Russia: Chechnya, Ingushetia, Dagestan & North Ossetia  
Somalia: Enitre Country except autonomous area of Somaliland  
Sudan: Darfur provinces  
Uganda: North Province incl. North East Karamoja Province, Democratic Republic of Congo border areas & Nile Province  
Yemen: Saada Province to the North West

### **Risk zones**

Afghanistan: Kabul  
Algeriet: Whole country  
Angola: Cabinda enclave  
Azerbaijan: Nargorno-Karabakh  
Bangladesh: Chittagong Hill Tracts  
Bhutan: south at Indian border  
Burma (Myanmar): Whole Country  
Burundi: Rest of Country  
Central African Republic: Rest of Country except the Capital proper  
Colombia: entire country  
Congo (brz): Pool region including Brazzaville proper  
Cote d'Ivoire: Rest of Country  
Ecuador: border areas Colombia  
Eritrea: border with Sudan and Ethiopia  
Ethiopia: The Somalia and Gambella region. All Border areas to a depth of 50kms.  
Georgia: rest of country including Adjaria  
Guinea: Whole Country  
Guinea-Bissau: Border-area with Senegal  
India: Assam, Manipur, Nagaland & Tripura, border with Bhutan immediate borders w.Burma & Bangladesh  
Indonesia: Provinces Aceh, Sulawesi, Moluccas & Papua (Irian Jaya)  
Iraq Kurdish region (Dohuk, Erbil and As-Sulamanniyya provinces) except for external border areas of region

Israel: Borders with Gaza and the West Bank. The Golan Heights and the borders with Egypt, Lebanon and Syria.

Kenya: Whole country

Kyrgyzstan: south & borders Tajikistan & Uzbekistan

Laos: Provinces Xieng Khouang, Saisomboun Special Economic Zone.

Lebanon: UNRWA Camp Nahr el-Bared and immediate surroundings

Mali: Eastern parts east of Gao town

Nepal: Whole country except Kathmandu

Niger: Chad border and North Agadez

Nigeria: Niger Delta; states of Delta, Kano, Kanduna, Lagos, Ondo and Plateau State. Niger border.

Pakistan: rest of country

Panama: Darién Province

Peru: Cuzco and Ayacucho departments, and the valleys of the Ene, Apurímac and Huallaga rivers & Colombian border

Philippines: Mindanao, the rest of the sulu archipelago and Basilan

Rwanda: Burundi & Democratic Republic of Congo borders

Saudi Arabia: Whole country

Serbia: Kosovo province

Sierra Leone, border areas

Somalia: Autonomous area of Somaliland

Sri Lanka: Whole Country

Sudan: Rest of the country except Khartoum proper

Tajikistan: Whole Country

Thailand: Burmese & Cambodia borders; extreme southern provinces

Timor-Leste: Whole Country

Turkey: Provinces at Iraqi/Iranian border (Van, Hakkâri & Sirnak) and South-eastern provinces

Tuncelli, Bingöl & Diyarbakir

Uzbekistan: Extreme east, Fergana Valley and Namangan-Adijian Region

Venezuela: Colombian border areas

Yemen: whole country

Zambia: Democratic Republic of Congo border area