

The following is a comprehensive list of countries & popular trip destinations with their corresponding premium rating area. Please note that exclusions apply if travelling to an area against the advice of the Foreign & Commonwealth Office. Please refer to general exclusion 2 in the policy wording.

Area 1 - The United Kingdom and Northern Ireland.

Area 2 - Europe, Channel Islands & Republic of Ireland.

Area 3 - Worldwide excluding North America.

Area 4 - Worldwide including North America.

Europe means:

the continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, (excluding Algeria, Libya, Syria and Israel), Channel Islands, the Canary Islands, the Isle of Man, Madeira and Iceland.

North America means:

the United States of America, Canada, Mexico, the Caribbean islands, Bahamas & Bermuda.

Please note that residents of the Channel Islands travelling to the United Kingdom will need to pay the area 2 rate.

For longstay policies rating is determined by where you will spend more than 50% of your time but includes cover for your time spent in a higher rated area, if applicable.

Country	Area	Country	Area	Country	Area	Country	Area
Afghanistan	3*	Djibouti	3	Latvia	2	Saint Vincent	4
Albania	2	Dominica	4	Lebanon	2	San Marino	2
Algeria	3	Dominican Republic	4	Lesotho	3	Saudi Arabia	3
Andorra	2	Ecuador	3	Liberia	3*	Scotland	1
Angola	3	Egypt	2	Libya	3	Senegal	3
Antarctica	3	El Salvador	3	Liechtenstein	2	Serbia & Montenegro	2
Antigua	4	England	1	Lithuania	2	Seychelles	3
Argentina	3	Equatorial Guinea	3	Luxembourg	2	Sierra Leone	3
Armenia	2	Eritrea	3	Macedonia	2	Singapore	3
Australia	3	Estonia	2	Madagascar	3	Slovakia	2
Austria	2	Ethiopia	3	Madeira	2	Slovenia	2
Azores	2	Fiji	3	Malawi	3	Solomon Islands	3
Azerbaijan	2	Finland	2	Malaysia	3	Somalia	3
Bahaman Islands	4	Fuerteventura	2	Maldives	3	South Africa	3
Bahrain	3	France	2	Mali	3	South Sudan	3*
Bangladesh	3	Gabon	3	Mallorca	2	Spain	2
Barbados	4	Gambia	3	Malta	2	Sri Lanka	3
Belarus	2	Georgia	2	Marshall Islands	3	Sudan	3*
Belgium	2	Germany	2	Mauritania	3	Suriname	3
Belize	3	Ghana	3	Mauritius	3	Swaziland	3
Benin	3	Gran Canaria	2	Mexico	4	Sweden	2
Bermuda	4	Greece	2	Micronesia	3	Switzerland	2
Bhutan	3	Greenland	3	Minorca	2	Syria	3*
Bolivia	3	Grenada	4	Moldova	2	Taiwan	3
Bosnia & Herzegovina	2	Guatemala	3	Monaco	2	Tajikistan	3
Botswana	3	Guinea	3	Mongolia	3	Tenerife	2
Brazil	3	Guinea-Bissau	3	Morocco	2	Tanzania	3
Brunei	3	Guyana	3	Mozambique	3	Thailand	3
Bulgaria	2	Haiti	4	Namibia	3	Togo	3
Burkina Faso	3	Hawaii	4	Nauru	3	Tonga	3
Burma	3	Honduras	3	Nepal	3	Trinidad & Tobago	4
Burundi	3	Hungary	2	Netherlands	2	Tunisia	2
Cambodia	3	Ibiza	2	New Zealand	3	Turkey	2
Cameroon	3	Iceland	2	Nicaragua	3	Turkmenistan	3
Canada	4	India	3	Niger	3	Tuvalu	3
Canary Islands	2	Indonesia, Rep of	3	Nigeria	3	Uganda	3
Cape Verde	3	Iran	3	Norway	2	Ukraine	2
Caribbean	4	Iraq	3*	Oman	3	United Arab Emirates	3
Gen. African Republic	3	Ireland, Rep of	2	Pakistan	3	United Kingdom	1
Chad	3	Israel	3	Palau, Rep of	3	United States	4
Channel Islands	2	Italy	2	Panama	3	Uruguay	3
Chile	3	Jamaica	4	Papua New Guinea	3	Uzbekistan	3
China	3	Japan	3	Paraguay	3	Vanuatu	3
Columbia	3	Jordan	3	Peru	3	Vatican City	2
Comoros	3	Kazakhstan	3	Philippines	3	Venezuela	3
Congo	3	Kenya	3	Poland	2	Vietnam	3
Costa Rica	3	Kiribati	3	Portugal	2	Virgin Islands	4
Cote d'Ivoire	3	Korea, North & South	3	Qatar	3	Wales	1
Croatia	2	Kuwait	3	Romania	2	Western Samoa	3
Cuba	4	Kyrgyzstan	3	Russia (West of Ural Mountains)	2	Yemen	3*
Cyprus	2	Lanzarote	2	Rwanda	3	Zambia	3
Czech Republic	2	Laos	3	Saint Kitts & Nevis	4	Zimbabwe	3
Denmark	2	Lapland	2	Saint Lucia	4		

* Refer to Voyager for further information.