

Voyager

**WEBroker 2009
FAQ's**

**www.webroker.co.uk
01483 562662**



Contents

Commission rates	Page	3
Who to contact for help	Page	4
General questions	Page	5 - 7
Services	Page	7
Winter sports	Page	7
Missed departure	Page	8
Baggage	Page	8
Personal liability	Page	9
Cancellation & curtailment	Page	9 - 10
Travel delay & abandonment	Page	10
Personal accident	Page	10
Medical expenses	Page	11
Medical pre-screening	Page	12
Activities	Page	13
Long stay general questions	Page	13 - 14
Annual multi-trip general questions	Page	14
Rating areas	Page	15 - 16



Commission

Please see below the commission levels for each product for manual issue. Please note the commission is calculated on the gross premium net of Insurance Premium Tax.

Single Trip	30%
Annual Multi – Trip	30%
Long Stay	30%

Please refer to your rating schedule.



Who To Contact For Help

Voyager

Service	Address	Tel No	Fax No
Travel Claims	Mondial travel insurance claims dept. Mondial Assistance (UK) Ltd 102 George Street Croydon CR9 1AJ	020 8603 9958 textphone: 020 8666 9562	
24 Hour Emergency Service	Mondial Assistance (UK) Ltd	+ 44 (0) 20 8603 9929 textphone: + 44 (0) 20 8666 9562	+ 44 (0) 20 8603 0204 email: international_dept@mondial- assistance.co.uk
Medical Pre-Screening		0845 055 9923	
Technical Assistance & Scheme Administration	Voyager Insurance Services Ltd 13 – 21 High Street Guildford Surrey, GU1 3DG	01483 562662	01483 569676



General Questions

1. Who are the insurers?

Voyager WEBroker Travel Insurance is underwritten by ELVIA Travel Insurance International N.V. (which during 2009 will change its name to Mondial Assistance Europe N.V.) and administrated in the UK by Mondial Assistance (UK) Limited, apart from Section 12 which is underwritten by a consortium of Association of British Insurers member companies and Lloyds Syndicates and provided by International Passenger Protection Ltd. The scheme is arranged by Voyager Insurance Services Ltd.

2. What are the excesses?

These vary from section to section. Please refer to the summary of cover for the relevant product.

3. What is the period of insurance?

Single Trip

Generally cover under this insurance starts when you leave your home or place of business in the United Kingdom at the start of your trip and finishes immediately upon your return to your home or place of business in the United Kingdom for any reason. This will not exceed the period for which the premium has been paid and in any event will not exceed the period shown on the holiday booking invoice. For cancellation only, cover starts at the time the premium is paid. Personal money will be covered from the time of collection, but not more than 72 hours before travel. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of the delay. The maximum duration is 45 days. Cover for one-way trips will finish 48 hours after arrival in the country of final destination.

Annual Multi-Trip

The overall period of insurance will be for the 12-month period as shown on the certificate. The insurance covers an unlimited number of holidays/leisure trips, provided that no trip is longer than 45 days with a maximum of 183 days in total in the 12 month period. The insurance includes up to 21 days winter sports cover and also provides cover for business trips. Generally, cover under this insurance starts when you leave your home or place of business in the United Kingdom at the start of your trip and finishes immediately upon your return to your home or place of business in the United Kingdom for any reason. For cancellation only, cover starts at the time you pay the premium, or when you book your trip whichever is the later. Personal money will be covered from the time of collection but no more than 72 hours before you travel. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of the delay.

Long Stay

As per single trip, but the maximum duration is 15 months.

4. Can I work abroad and still be covered?

Yes, so long as it is not heavy or hazardous manual labour such as building work. Bar work and grape picking, for example, would be covered. However the insurance will not provide any cover under the personal liability or personal accident sections of the policy for any claim arising out of or in connection with any work of any nature. Please telephone Voyager on 01483 562662 to check whether a particular type of work will be covered.

5. Does the age limit apply at the date of departure or date of buying the insurance?

Single Trip	= 84 years at the date of departure
Long Stay	= 64 years at the date of departure
Annual	= 69 years at the date of buying the insurance

6. What is the maximum time I can go abroad for?

Single Trip = 45 days
Long Stay = 15 months
Annual = 45 days any one trip. No limit to total number of trips, however a maximum of 183 days in the 12-month period applies. Winter sports up to a maximum of 21 days in all including travelling time.

7. What is the insurance premium tax on travel insurance?

Currently it is 17.5% on the gross selling price. Your commission is calculated on the premium after tax has been removed.

8. What is the definition of a family?

Single Trip

Two adults and their dependent children under 18 at the date of departure or under 21 provided that they are still in full time education.

Single Parent family definition – One adult and their dependent children under 18 at the date of departure or under 21 provided that they are still in full time education.

Annual Multi-Trip

Two adults and their dependent children under 18 at the date of inception or under 21 provided that they are still in full time education. The adults can travel independently but children must always travel with one of the adults.

Single Parent family definition – One adult and their dependent children under 18 at the date of inception or under 21 provided that they are still in full time education.

9. Can I travel one-way?

Yes. If you are going on a one-way trip all cover will cease 48 hours after you arrive at your final destination.

10. Can I stopover in the USA on my way to Australia, but pay the Australian rate?

Single Trip

Yes, stopovers of up to 48 hours in a higher rated area are covered.

Long Stay

Yes, the rating area for long stay is determined by where the majority of your time will be spent.

11. Can non-UK residents buy the insurance?

No, you must be resident in the United Kingdom. This means that you must have your main home in the UK and not have spent more than 6 months abroad during the year before the policy issue date.

12. How do I find out if a country is, for example either Europe or Worldwide?

Please refer to the list of countries at the back.

13. What should I do if I am not satisfied with the service?

In the unlikely event that your client is not satisfied with the level of service provided, we would ask you to then follow the procedure laid out under the heading Making a Complaint shown in the policy.

14. How do you calculate the number of days for insurance? E.g. if my flight leaves at 23.30hrs, do I charge the extra day?

Yes. The rating bands have been designed to take in the majority of travel periods, e.g. the average 2 week holiday comes under the 17 day rating band allowing for one or two extra days either side.

15. Can I remove sections of cover?

Single Trip

A cancellation only option and a medical expenses only option are available at 50% of the published premium. All baggage and money can be deleted at a discount of 12.5%.

Annual Multi-Trip

A medical expenses only option is available at 50% of the published premium. All baggage and money can be deleted at a discount of 12.5%.

Long Stay

All baggage and money can be deleted at a discount of 10%.

16. Am I covered if I had a stroke 4 months ago and my doctor says I'm fit to travel?

Please read the Medical Conditions questions on the Application form. If you answer 'yes' to any of the questions, then your condition is specifically excluded unless you phone the Medical Pre-Screening Service on 0845 055 9923. The insurers may then agree to delete or amend the exclusion. Please see page 12 for more details.

17. What is a relevant fact?

A relevant fact is one, which is likely to influence us in accepting your insurance. This could be the state of your health or the state of health of a close relative, or if you are planning any hazardous activities. If you are in any doubt as to whether a fact is 'relevant', you should tell us. If you do not tell us this may result in your claim being invalid. Please call Voyager Insurance Services on 01483 562662.

Services

18. Who handles claims?

For all claims other than medical emergencies; please request an appropriate claim form by writing to or telephoning Mondial travel insurance claims department, Mondial Assistance (UK) Ltd, 102 George Street, Croydon, CR9 1AJ. Tel: 020 8603 9958 Textphone: 020 8666 9562.

19. Who provides the 24-hour emergency service?

Mondial Assistance (UK) Ltd. Tel: +44 (0)20 8603 9929 Fax: +44 (0)20 8603 0204 Textphone: +44 (0)20 8666 9562 email: international_dept@mondial-assistance.co.uk

20. Who should be informed about pre-existing medical conditions?

Clients should call the Medical Pre-Screening Service on 0845 055 9923. Please refer to the pre-screening procedure on page 12.

Winter sports

21. Can I cancel my holiday because of lack of snow?

No, this cannot be covered under any travel insurance policy.

22. Is off-piste skiing covered?

Yes, provided all local guidelines are observed. Please see the Winter sports definition on page 4 of the policy wording.

23. Is snowboarding covered?

Yes.

24. Is piste closure covered?

Yes, under the Single Trip and Annual Multi-Trip policy only.

25. Am I covered if my skis are stolen from the car roof when I have stopped for a meal whilst travelling to another resort?

Yes, but they must be locked on to the rack and must have been forcibly removed. There is no cover for skis left overnight.

26. What ski cover is provided under the different policies?

Single Trip

When the appropriate double premium is paid for winter sports, cover is extended to allow winter sports activities and provides cover for winter sports equipment, ski pack and piste closure.

Annual Multi-Trip

The policy includes up to 21 days winter sports cover. Cover is provided for winter sports equipment, ski pack and piste closure.

Long Stay

Winter sports cover is available by paying the additional winter sports premium. Cover is provided for winter sports equipment and ski pack. Please note there is no cover under long stay for piste closure.

28. I go skiing for 4 weeks every year. Can I extend the 21 days on my Annual Multi-Trip policy?

No. We would recommend the Single Trip policy.

Missed Departure

1. Am I covered if I miss my flight because of a traffic jam on the motorway?

No, unless the vehicle in which you are travelling has been involved in an accident or broken down.

2. Am I covered if my flight from Glasgow to Heathrow is delayed and I miss a connection because one of them is delayed?

Yes, for necessary additional accommodation and travel expenses up to the policy limit, provided you have left sufficient time between the two flights, i.e. planned to arrive at your departure point at the earliest scheduled check-in time.

Baggage

1. Am I covered if I lose my contact lenses?

Yes, if they are stolen or damaged in a fire.

2. What is a 'reasonable allowance for wear or tear'?

A deduction from the amount paid for the item to reflect its age and likely condition at the time of the loss. The policy is one of indemnity, not 'new for old'.

3. Are my belongings covered if they are on a roof rack?

Assuming the items are in a locked roof box, the insurance will pay up to the policy limits. However, Valuable items and money are not covered when left in a car at any time.

4. What should I do if the airline loses or damages my suitcase?

You should report the incident immediately and obtain a 'Property Irregularity Report' from the airline.

5. **What happens if the police don't write me a report?**
You should obtain a report from your holiday representative, hotelier or local tourist office wherever possible, confirming the loss and reasons why the police would not help.
8. **What should I do if I don't discover a loss or breakage until I get home?**
Notify Mondial Travel Insurance claims department and the carrier if you believe it happened whilst in transit. Also inform your tour operator and hotel.
9. **Is my camcorder worth £800 covered?**
It is covered for Loss or theft, under the valuables sub-section within the overall baggage section, but the valuables limit will be much lower than it is worth. The cover for valuables varies from policy to policy. We would recommend you contact your house contents insurers to arrange an extension to cover for your camcorder.
10. **What should I do with my belongings if I've gone to the beach and want to have a swim? My hostel doesn't have a safe place to keep them?**
You should not leave any money or valuables unattended at any time. If necessary, ask someone **YOU KNOW** to look after your belongings.
11. **If I make a claim under this insurance for some stolen personal effects, will you make a counter claim against my household insurers?**
Yes this is a common practice for most classes of insurance and helps keep the overall premium down. It will not prejudice any No Claims Bonus on your household insurance.
12. **What is the single item limit?**

Single Trip	Long Stay	Annual Multi-Trip
£250	£250	£250

Personal Liability

1. **Am I covered if I accidentally cause damage in the hotel I'm staying in?**
Yes, up to the policy limit, but subject to the excess (See policy).
2. **Why isn't personal liability covered under your personal travel insurance whilst driving?**
Travel insurance policies are not designed to provide this sort of cover. We would strongly recommend the purchase of a third party liability top-up policy.

Cancellation & Curtailment

1. **Am I covered for cancellation if one of my relatives is taken ill?**
Yes, subject to the policy terms and conditions relating to the health of travelling companions and others on whom the journey may depend. The insurance will pay your cancellation costs if your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner or fiancé(e) are taken ill before you are due to go away necessitating you to cancel the trip.

2. I booked my holiday 3 weeks ago and have just found out that I'm pregnant. Am I covered to travel and if not, am I covered to cancel?

The insurance will not pay for treatment or surgery arising out of pregnancy or childbirth if you will be more than 24 weeks at the end of your trip if it is outside Europe, or more than 28 weeks if it is within Europe. On this basis, you would be insured to cancel the trip if your pregnancy will be more advanced than either 24 or 28 weeks as detailed above at the end of the trip, and you were not aware of it at the time of booking. The insurance also provides cover for cancellation because of medical complications of pregnancy as certified by your Doctor.

3. My holiday is costing me £6,000 but there is only cover up to £5,000. Can I pay a supplement to cover for the extra risk?

In some circumstances it may be possible, please contact Voyager insurance.

4. I have just been posted to Iraq when I should be on holiday. Am I covered to cancel?

Yes. If you are a member of the Armed Forces and you are unexpectedly required for emergency and unavoidable duty, you are covered for cancellation. This also applies in certain circumstances to police, fire, nursing, ambulance or coastguard services provided that at the time of booking your trip you had no reason to believe that you would be called for duty.

5. I've just been made redundant. Can I cancel my holiday?

Yes, provided that you are entitled to payment under the current redundancy payment legislation and at the time of booking your trip you had no reason to believe that you would be made redundant.

6. If I have to return home for an insured reason, will the insurance compensate me for my lost holiday?

Curtailment means cutting your planned journey short by early return to the United Kingdom or admission to hospital overseas as an in-patient so that you lose the benefit of accommodation you have paid for. The insurance will pay on the basis of the number of complete nights accommodation lost. In respect of travel expenses, the insurance will pay for any additional costs, but not for the loss of pre-booked arrangements.

Travel Delay and Abandonment

1. If I am delayed at the port due to a blockade of the port am I covered to cancel?

If you are delayed at the port for 12 hours or more for any of the reasons specified in the policy wording, you are entitled to the delay benefit as stated. If this is due to a strike or similar action, this must not have already started or been announced at the time you arranged your trip. However, occasionally it may be necessary to abandon the trip, in which case you are covered for the cost of the trip to the maximum claimable under section 1.

2. If I'm stuck at the airport because my flight is delayed can I cancel and go home?

Yes, if the flight has been delayed for 12 hours or more because of strike, riot, civil commotion, accident, mechanical breakdown or bad weather.

Personal Accident

- 1. Why is the personal accident payment reduced for me? I am 72 years old and I am paying extra premium anyway.**

The personal accident payment is reduced for those aged under 16 and over 65. This is because the benefit is designed to compensate the insured's family in the event that the insured is unable to work. Those under 16 and over 65 are generally not in full time employment.

Medical Expenses

- 1. Am I covered for the dentist abroad?**

Yes, up to £350 for emergency dental treatment to natural teeth for the immediate relief of pain only.

- 2. I don't need travel insurance because I'm covered under the EHIC. Is this right?**

This is a common misconception. The EHIC in Europe and Medicare in Australia provide reciprocal health arrangements with the UK. However, there are many restrictions such as payment is often limited to a percentage of the total cost; it only applies in certain cases; on-going drugs to treat the condition are not covered nor are ambulance costs and repatriation costs. Under Emergency Medical and Associated Expenses – section 2, you will not have to pay a policy excess if your claim is reduced by using the EHIC.

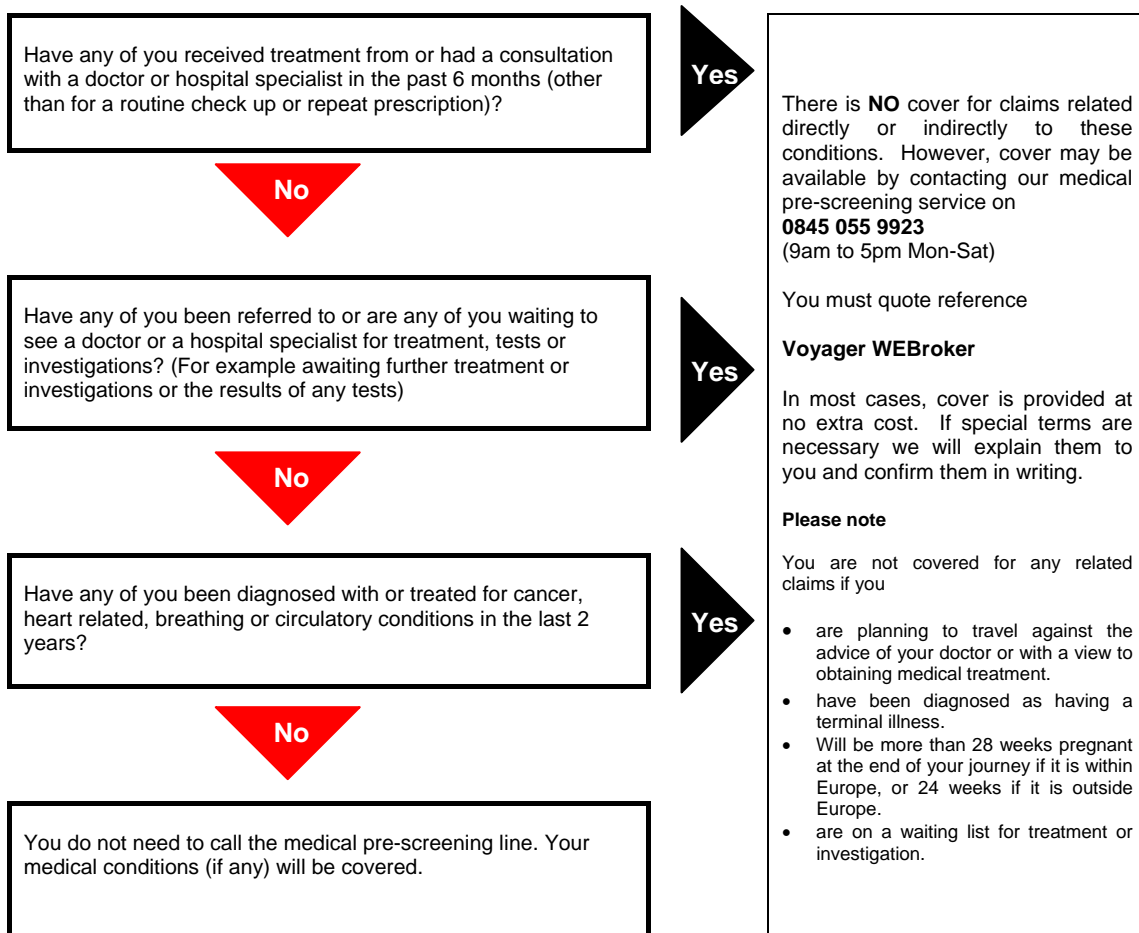
Medical Pre-Screening Service

Objectives

1. A simple and confidential service avoiding the need for an agent to become involved in their client's personal history.
2. Immediate decisions concerning the availability of cover.
3. Written confirmation of any changes to the standard policy coverage to the client.

Medical Conditions

Please answer these questions in relation to yourself and your travelling companions and contact the pre-screening service if necessary. Serious medical conditions suffered by people who are not insured on this policy but on whom your travel plans depend should be declared to Voyager Insurance Services as material facts.



Activities

1. What activities are covered under the insurance?

The following activities are covered under the scheme at no additional premium:

Banana-boating	Marathon running	Snorkelling
Cricket	Mountain Biking	Surfing
Cycling	Netball	Swimming
Deep sea fishing	Orienteering	Trekking (up to 2000m)
Fell walking	Parascending over water	Wakeboarding
Glacier Walking	Ringos	Walking
Golf	Running	Water-skiing
Hiking	Safari trekking in a vehicle (must be an organised tour)	Windsurfing
Horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo)		Scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are with a qualified instructor)
Jet skiing	Zorbing	

Cover for other activities may be provided if declared to and accepted by Voyager Insurance Services (01483 562662). We reserve the right to apply special terms and conditions and an additional premium may also apply.

Winter sports activities are excluded unless the appropriate additional premium has been paid. In no event is ski jumping, heli-skiing, ski acrobatics, ski flying, ski racing, ski stunting, snow cat skiing, ice hockey, lugeing or the use of skeletons or bobsleighs covered. Please refer to the specific winter sports exclusion in the policy wording. Please see the definition of Winter sports on page 4 of the policy wording.

Please note you are not covered for anything caused by you travelling on a motor cycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets. Please note there is no cover under Personal Liability for anything relating to your ownership possession or use of motorised vehicles.

Long Stay Travel Insurance – General Questions

1. Is there cover for cash under the Long Stay policy?

Yes, the policy limit is £250.

2. If I decide to stay abroad for longer can I extend my cover?

Yes, provided you notify us prior to your cover lapsing and subject to there being no claims pending and that you are not aware of any potential claims, your policy can be extended. In no event can the insurance exceed 15 months.

3. I returned to the UK for my Grandfather's funeral and used my existing flight ticket to come home. I still have 6 months of my planned trip outstanding. Will the insurance pay for me to go back out and return?

No

- 4. Am I covered for bar work?**
Yes. You will be covered under all sections except personal liability and personal accident. Please telephone Voyager on 01483 562662 to check whether a particular type of work will be covered.
- 5. I'm in Australia and I've had all my money stolen. Can I get emergency funds sent out to me from the insurers?**
No, but you can contact the 24 hour Emergency Service who will advise what is the best course of action.
- 6. I am planning to spend 8 months in Australia and 4 months in other countries around the world. What premium do I pay?**
Your premium is calculated at the rate for the area where you will be spending the majority of your time.
- 7. Can I return to the UK for short breaks to visit my family during the duration of my policy?**
Yes. A return to the UK is allowed for up to 2 weeks. However, no cover would be in force whilst in the UK.

Annual Multi-Trip Travel Insurance – General Questions

- 1. Can my children travel separately under the family policy?**
Yes family members can travel separately.
- 2. If I am on a business trip and I'm taken seriously ill, can a colleague be sent out to cover me?**
Yes, the insurance will pay for reasonable additional accommodation and travel expenses if a close business colleague has to travel overseas to finish any essential business commitments which were interrupted because of your death, injury or illness.
- 3. Am I covered for holidays in the UK?**
Yes, there is a minimum stay requirement of 2 nights and they must either have pre-booked accommodation or transport, or be more than 25 miles from their home unless the trip involves a sea crossing.
- 4. Does my age count from the date of inception or from the date of travel?**
From the date of inception.
- 5. If I've already booked my holiday, can I wait and buy the insurance from the date of travel?**
You can, but you run the risk of being liable for any charges should you have to cancel in the meantime. We would recommend cover commencing from the date of booking rather than the date of travel.
- 6. Am I covered if I have to go into hospital after buying the insurance and before I travel?**
Yes, you can cancel subject to the terms and conditions of the policy, if you've already booked your trip and are forced to cancel. For any future bookings you should contact the Pre-Screening Service.

Territorial Limits

Single Trip

- Area 1** **UK**
England, Scotland, Wales, Northern Ireland, the Channel Islands, Ireland and the Isle of Man
- Area 2** **Europe**
UK, continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia
- Area 3** **Worldwide (excluding USA & Caribbean)**
Worldwide excluding United States of America, Canada, and all Islands in the Caribbean Sea including the Bahamas.
- Area 4** **Worldwide (Including USA & Caribbean)**
Worldwide

Longstay

- Area 1** **Europe** as defined above
- Area 2** **Australia & New Zealand**
- Area 3** **Worldwide (including USA & Caribbean)**

Annual Multi-Trip

If the **European** Annual Multi-Trip option has been purchased you will be insured to travel anywhere within **Europe** as defined above.

If the **Worldwide** Annual Multi-Trip option has been purchased you will be insured to travel anywhere in the world.

Trips wholly within the UK are also insured under. There is a minimum stay of 2 nights and they must either have pre-booked accommodation or transport, or be more than 25 miles from your home unless the trip involves a sea crossing.

Where in the world?

The following is a comprehensive list of countries and popular holiday destinations with their corresponding premium rating area for Single Trip

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

A = Area