

Territorial Limits

You are covered for **Trips** to the countries, states, provinces and regions contained within the applicable Territorial Limit Zone shown in **Your Schedule** provided **You** have paid the appropriate premium. This section provides an overview of the Territorial Limit Rating structure. Rating is for the geographic destination area selected and includes all applicable lower risk areas of cover.

For policies of over 31 days duration, 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.

Stop-overs and transfers in a country within a higher Zone en-route to the final destination are insured, provided they do not exceed 48 hours in each direction and no work related activities, meetings or incidents are undertaken.

Territorial Limit Zone	Territories Included
<p>Zone A Single Trip Policies Only Includes countries/regions listed in Zone, B,C & D</p> <p>Zone A: Not Available on Annual Multi-Trip Cover.</p>	<p>Afghanistan, Democratic Republic of Congo, Egypt, Gaza/West Bank Region of Israel (Rest of Israel covered under Zone D) Iraq Libya, Nigeria States of: Borno, Yobe, Adamawa, Bauchi, Gombe, Kano City, Okene City, Riverine Areas: Delta, Bayelsa, Rivers, Akwa Ibom & Cross River States (Rest covered under Zone B), Pakistan Regions of: Charsadda, Kohat, Tank, Bannu, Lakki, Dera Ismail Khan, Swat, Buner, Lower Dir (Rest covered under Zone B), Somalia, Sudan (North & South), Syria, Ukraine (including Crimea), Yemen,</p>
<p>Zone B Includes countries/regions listed in Zone C & D</p>	<p>Algeria, Burkina Faso Cameroon, Chad, China, Colombia, East Timor, Eritrea, Ethiopia, Guinea, Guinea – Bissau, Haiti, India, Iran, Ivory Coast, Kenya, Kosovo, Kyrgyzstan, Lebanon, Liberia, Mali, Mexico, Niger, Nigeria (other than as listed in Zone A), North Korea Pakistan (other than as listed in Zone A), Philippines, Russia, Senegal, Sierra Leone, Thailand Provinces of Pattani, Yala & Narathiwat (Rest covered under Zone C).</p>
<p>Zone C Includes countries/regions listed in Zone D</p>	<p>Tajikistan, Thailand, Uganda, Venezuela, Zimbabwe</p>
<p>Zone D</p>	<p>Any country/territory worldwide (including USA/Canada) not listed in Zone A, B or C</p>

We reserve the right to amend the **Territorial Limit Zones**, if in **Our** sole opinion, there is a material sustained change in the risk profile within any such **Territorial Limit Zone(s)**. **We** also reserve the right to charge an additional premium from a higher rated territory for a destination listed in a lower rated **Territorial Limit Zone** in the event of a short-term increase in risk profile. Any such rating or **Territory Limit Zone** amendments will not affect existing policies already purchased and will be implemented via the online policy administration system for any future High Risk Voyager Travel Insurance policies commencing from the date of such change.