

# Updated List of War and Risk Areas

Areas in this list are places where the security situation became worse and our insurance company recommends **considering the circumstances or necessity of travelling to these places**. The insurance protection does not apply at all in these areas (**war zone**) or there is an **increased risk** of claims, so that insurance company is entitled to refuse indemnity under the applicable general insurance conditions.

We **cannot provide security assistance** to clients of corporate insurance BusinessTravel within the **risk areas**, where this is stated, and in all **war zones**.

If you have a long-term business travel insurance agreement as **a company or institution**, and you need to send your employees to these areas, contact us by phone **221 860 850**. We will provide you with information needed and, if necessary, prepare a **special insurance contract**.

The list is updated regularly, if you are still not sure whether the area, which you plan to travel to, is safe in terms of travel risks, contact us by phone 221 860 860 or by e-mail [klient@ERVpojistovna.cz](mailto:klient@ERVpojistovna.cz).

Last update: 1 November 2024  
Changes from previous update:

|            |                  |  |
|------------|------------------|--|
| Bangladesh | <b>Risk Zone</b> | Chittagong Hill Tracts   |
| Benin      | <b>Risk Zone</b> | The hunting zones of Pendjari, Djona and Latakora. W National Park. Remaining areas north-west of Malanville, Alibori department. Remaining areas east of highway RNIE 2 in Alibori and Borgou departments |

# Updated List of War and Risk Areas

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## War Zone

travels to these areas are not covered at all

## Risk Zone

there is an increased risk of damage when the insurance company is entitled to refuse indemnity in these areas

|                          |           |  |
|--------------------------|-----------|--|
| Afghanistan              | War Zone  | Whole country  |
| Algeria                  | Risk Zone | Within 100 kms of the borders with Libya and Mauritania. Within 450 kms of the borders with Niger and Mali. Within 30 kms of the borders with Tunisia. Tamanrasset province.   |
| Armenia                  | Risk Zone | Within 10 kms of the border with Azerbaijan in Tavush and Gegharkunik provinces. Security assistance cannot be provided for BusinessTravel insurance holders.  |
| Azerbaijan               | Risk Zone | Nagorno-Karabakh Republic - remaining area within 5 kms from the border with Armenia. Within 5 kms from the border with Nagorno-Karabakh Republic. We cannot provide security assistance throughout the country as part of the corporate insurance BusinessTravel. |
| Bangladesh               | Risk Zone | Chittagong Hill Tracts   |
| Belarus                  | War Zone  | Whole country.   |
| Benin                    | Risk Zone | The hunting zones of Pendjari, Djona and Latakora. W National Park. Remaining areas north-west of Malanville, Alibori department. Remaining areas east of highway RNIE 2 in Alibori and Borgou departments   |
| Burkina Faso             | War Zone  | Whole country.   |
| Burundi                  | Risk Zone | Whole country.   |
| Cameroon                 | War Zone  | The Far North region. Within 40 kms of the borders with Central African Republic, Nigeria and Chad. The Bakassi Peninsula. Northwest and Southwest regions.  |
| Cameroon                 | Risk Zone | The Far North , North and Adamawa regions. Northwest and Southwest regions. Within 40 kms of the borders with Central African Republic, Nigeria and Chad.  |
| Central African Republic | War Zone  | Whole country.   |
| Chad                     | Risk Zone | Whole country. As part of the corporate insurance BusinessTravel, we cannot provide security assistance throughout the country.  |

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|                        |           |  |
|------------------------|-----------|--|
| Colombia               | Risk Zone | City of Buenaventura. Chocó department (Bahia Solano, Nuqui, Quibdó excluded). Within 20 kms of the border with Ecuador (Pan American Highway crossing at Ipiales excluded). Tumaco, south-western Barbacoas and southern Ricaurte municipalities in Narino Department. Within 30 kms of the border with Venezuela in Arauca and Vichada departments (road 55 to Cúcuta, Arauca and Puerto Carreno excluded). Remaining areas within 5 kms of the border with Venezuela. Convención, El Carmen, Teorama, El Tarra, San Calixto and Hacari municipalities in Norte de Santander department. |
| Congo                  | Risk Zone | Within 50 kms of the Central African Republic border. Pool department. Mouyondzi district of Bouenza department.   |
| Congo (the Democratic) | Risk Zone | Within 50 kms of the border with the Central African Republic and South Sudan. Bas-Uele, Haute-Uele, Ituri, North Kivu, South Kivu, Maniema, Tanganyika and Haut-Lomami provinces. Kasai, Kasai Central and Kasai Oriental provinces. Area northwest of Mwene-Ditu in Lomami province. Districts of N'djil and Kimbanseke in Kinshasa. As part of the corporate insurance BusinessTravel, we cannot provide security assistance throughout the country.  |
| Côte d'Ivoire          | Risk Zone | Within 20 kms of the border with Liberia, within 40 kms of the borders with Mali and Burkina Faso & Comoé National Park.   |
| Djibouti               | Risk Zone | Within 10 kms of the border with Eritrea.  |
| Ecuador                | Risk Zone | Esmeraldas and Carchi provinces (border crossing along road E35 and city of Tulcan excluded). Within 30 kms of the border with Colombia in Sucumbíos Province. Manabí, Santa Elena and Santa Domingo provinces. City of Guayaquil.   |
| Egypt                  | Risk Zone | North Sinai governorate. South Sinai governorate (Sharm el Sheikh perimeter barrier excluded). Area west of the Nile Valley and Nile Delta regions, excluding the coastal areas between the Nile Delta and Marsa Matruh.   |

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|                                |           |   |
|--------------------------------|-----------|---|
| Eritrea                        | Risk Zone | Areas within 25 kms of the borders with Djibouti, Ethiopia and Sudan (towns of Senafe and Tessenei and border crossings to Ethiopia along primary highways P7/2 (Debay Sima - Bure), P3/1 (Ad Refai - Zalambessa) and P4/3 (Adi Kwala - Rama) excluded. |
| Ethiopia                       | Risk Zone | Whole country, Addis Ababa excluded. We cannot provide security assistance throughout the country as part of the corporate insurance BusinessTravel.  |
| Georgia                        | Risk Zone | Abkhazia and South Ossetia.   |
| Guinea                         | Risk Zone | Within 10 kms from the border with Cote d'Ivoire, Liberia and Sierra Leone. Nzérékoré region.   |
| Haiti                          | War Zone  | Whole country.  |
| India                          | Risk Zone | Jammu and Kashmir state (Ladakh region excluded).   |
| Iran                           | War Zone  | Whole country.  |
| Iraq                           | War Zone  | Whole country.  |
| Israel                         | War Zone  | Whole country.  |
| Japan                          | Risk Zone | The exclusion zones around the Fukushima Dai-ichi nuclear facility identified by the Japanese authorities.  |
| Jordan                         | Risk Zone | Within 3 km from the border with Syria.   |
| Kenya                          | Risk Zone | Within 60 kms from the border with Somalia. Garissa and Mandera counties. Lamu country (excluding Lamu Island and Manda Island).  |
| Korea (the Democratic People's | Risk Zone | Whole country   |
| Lao People's Democratic        | Risk Zone | Xaisomboun province.  |
| Lebanon                        | War Zone  | Whole country.  |
| Libyan Arab Jamahiriya         | War Zone  | Whole Country   |
| Mali                           | War Zone  | Tombouctou, Kidal, Gao and Mopti region. Area north of the Niger river in the Ségou region. Area north of the town of Banamba in the Koulikoro region. Area north of the towns of Kayes and Bafoulab, the Kayes region.                                 |
| Mali                           | Risk Zone | Remaining areas of Mali.  |

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|                        |           |  |
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| Mauritania             | Risk Zone | Whole country.   |
| Mexico                 | Risk Zone | Michoacán state (Morelia excluded), Guerrero state, Tamaulipas state, Zacatecas state.   |
| Moldova                | Risk Zone | Transnistria.  |
| Mozambique             | Risk Zone | Cabo Delgado province.   |
| Myanmar                | War Zone  | Whole country.   |
| New Caledonia          | Risk Zone | Whole country  |
| Niger                  | War Zone  | Whole country.   |
| Nigeria                | Risk Zone | Abia, Adamawa, Akwa Ibom, Anambra, Bauchi, Bayelsa, Borno, Delta, Gombe, Imo, Jigawa, Kaduna, Kano, Katsina, Kogi, Plateau, Rivers, Sokoto, Taraba, Yobe and Zamfara states. Within 20 kms of the border with Niger in Kebbi state. Riverine areas of Cross River state. |
| Pakistan               | War Zone  | The Federally Administered Tribal Areas (FATA). Northern and western Balochistan. Khyber Pakhtunkhwa (Nowshera, Swabi, Haripur, Abbottabad, Mansehra, Naran, Battagram, Kohistan, Shangla, Chitral and eastern parts of Dir excluded).                                   |
| Pakistan               | Risk Zone | Balochistan. Khyber Pakhtunkhwa. Within 10 kms of the border with Afghanistan. Within 10 kms of the border with India.   |
| Palestinian Territory  | War Zone  | Whole country.   |
| Papua New Guinea       | Risk Zone | City of Mendi and Village of Nipa, Southern Highlands province, city of Tara, Hela province.   |
| Philippines            | Risk Zone | Sulu archipelago. Western Mindanao, including the Zamboanga Peninsula.   |
| Republic of Kosovo     | Risk Zone | Leposavić, North Mitrovica, Zvečan and Zubin Potok municipalities.   |
| Russia - Asian part    | War Zone  | Whole country.   |
| Russia – European part | War Zone  | Whole country.   |
| Saudi Arabia           | Risk Zone | Areas within 80 kms of the border with Yemen.  |

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|                |           |  |
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| Somalia        | Risk Zone | Whole country. As part of the corporate insurance BusinessTravel, we cannot provide security assistance throughout the country.  |
| South Sudan    | War Zone  | Whole country  |
| Sudan          | War Zone  | Whole country.   |
| Syria          | War Zone  | Whole country  |
| Tanzania       | Risk Zone | Mtwara region.   |
| Thailand       | Risk Zone | Pattani, Narathiwat, Songkhla and Yala Provinces.  |
| Togo           | Risk Zone | Within 5 kms of the border with Burkina Faso.  |
| Tunisia        | Risk Zone | Within 10 kms of the borders with Algeria (not including area 40 kms from the coast). Remaining area within 30 kms from the border with Algeria in Jendouba, El Kef and Kasserine governorates. Chambi National Park. Military operations zones of Mount Salloum, Mount Sammamma and Mount Mghila in Kasserine governorate. Area within 75 kms from the border with Libya. |
| Turkey         | Risk Zone | Within 10 km of the border with Syria, remaining areas of Sirnak province and Hakkâri province.  |
| Uganda         | Risk Zone | Queen Elizabeth National Park, Kesese District   |
| Ukraine        | War Zone  | Whole country.   |
| Venezuela      | Risk Zone | Whole country. As part of the corporate insurance BusinessTravel, we cannot provide security assistance throughout the country.  |
| Western Sahara | Risk Zone | Areas of Western Sahara within 30 kms north/west of the Berm. Areas of Western Sahara south/east of the Berm.  |
| Yemen          | War Zone  | Whole country  |