



# Zones of Coverage

- Your country of residence, the one in which you spend most of your time, determines your zone of coverage by default.
- If your country of destination is in Zone 4 or 5, you may opt for a WW excl. USA policy. Please refer to Zone 3 rates.
- Within your coverage zone you are covered for both elective and emergency treatments.
- In case of emergency you are covered anywhere worldwide, including the USA, during a temporary stay in a higher coverage zone, up to a maximum of 60 consecutive days.

Zone 1	Zone 2			Zone 3			
China Hong Kong Japan Singapore South Korea Taiwan	Antarctica Argentina Australia Belize Bolivia Brazil British Indian Ocean Territory Canada Chile Coconut Isl. Colombia Cook Islands El Salvador Ecuador Falkland Isl. Fiji French Guiana French Polynesia Guadeloupe	Guam Guyana Honduras Kiribati Maldives Malvinas Marshall Isl. Martinique Mayotte Mexico Micronesia Montserrat Nauru New Caledonia New Zealand Nicaragua Niue Non-US Caribbean Isl.	Norfolk Isl. Northern Mariana Isl. Palau Panama Papua New Guinea Paraguay Peru Pitcairn Islands Reunion S.Sandwich Isl. Saint Pierre and Miquelon Samoa Solomon Islands Suriname Tokelau Isl. Tonga Tuvalu United Kingdom Uruguay	Vanuatu Venezuela Wallis and Futuna Western Samoa	Albania Andorra Armenia Austria Belarus Belgium Bosnia and Herzegovina Bulgaria Channel Isl. Croatia Cyprus Czech Republic Denmark Estonia Faroe Isl. Finland France Georgia Germany	Gibraltar Greece Greenland Hungary Iceland Ireland Israel Italy Latvia Liechtenstein Lithuania Luxembourg Macedonia Malta Moldova Monaco Montenegro Netherlands	Norway Poland Portugal Romania Russia San Marino Serbia Slovakia Slovenia Spain Sweden Switzerland Turkey Ukraine Vatican City
Zone 4				Zone 5			
Algeria Angola Azerbaijan Bahrain Bangladesh Benin Bhutan Botswana Brunei Burkina Faso Burundi Cameroon Cape Verde Central African Republic Chad Comoros Congo	Costa Rica Democratic Republic of Congo (Zaire) Djibouti Dubai East Timor Egypt Equatorial Guinea Eritrea Ethiopia Gabon Gambia Ghana Guatemala Guinea Guinea Bissau Heard and McDonald Isl.	Indonesia Ivory Coast Jordan Kazakhstan Kenya Kuwait Kyrgyzstan Lesotho Macau Madagascar Malaysia Mali Mauretania Mauritius Mongolia Morocco	Mozambique Namibia Nepal Niger Nigeria Oman Pakistan Philippines Qatar Rwanda Sao Tome and Principe Senegal Seychelles Sierra Leone Somalia South Africa	Sri Lanka Sudan Swaziland Tajikistan Tanzania Thailand Turkmenistan Uganda United Arab Emirates Uzbekistan Zambia Zimbabwe	Bangladesh Cambodia India Laos Vietnam Myanmar		

Non-US Caribbean Islands are in zone 2 and they include:

Cuba, Dominican Republic, Santo Domingo, Haiti, St Barthelemy, St Kitts and Nevis, Caribbean Netherlands, Jamaica, Saint Lucia, Saint Martin, British Virgin Islands, Saint Vincent-and-the-Grenadines, Trinidad-and-Tobago, Grenada, Barbados, Dominica, Aruba, Curacao, Sint Marteen, The Bahamas, Anguilla, Cayman Islands, Montserrat, Turks and Caicos Islands