

ZONES OF COVERAGE

Worldwide including USA: Includes coverage in countries of zones 1 - 5.

Global excluding USA: Coverage applies worldwide in countries of zones 1 - 5, excluding the USA. The premium is determined according to the pricing zone of the selected Country of Destination. Coverage includes treatment of medical emergencies outside the zone of coverage for a period of up to 60 days per trip.

Local coverage: If the Country of Destination is in zone 4 or 5, coverage is limited to the countries of pricing zone 4 or 5, respectively. It includes treatment of medical emergencies outside the zone of coverage for a period of up to 60 days per trip. If your Country of Destination is in zone 4 or 5, alternatively you can choose to opt for Global excluding USA coverage. Please refer to zone 3 rates.

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