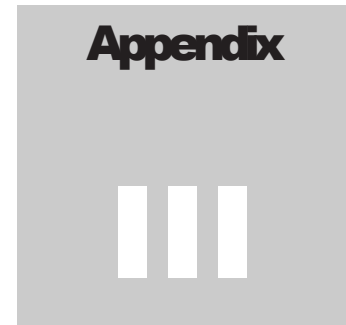




Foreign Country List*

APPENDIX III - is partly based on the current RGA's Foreign Country Guide. This list shows the general category for each country. The underwriter should consider the individual circumstances of travel before making a final determination.

Class A

Albania	Denmark	Latvia	Qatar
American Samoa	Dominica	Liechtenstein	Romania
Andorra	Estonia	Lithuania	St. Vincent & Grenadines
Anguilla	Falklands Islands	Luxembourg	St. Kitts and Nevis
Antigua and Barbuda	Finland	Macau	St. Lucia
Argentina	France	Macedonia	St. Maarten
Aruba	French Polynesia	Malta	San Marino
Australia	Germany	Marshall Island	Serbia
Austria	Greece	Martinique	Singapore
Bahrain	Greenland	Monaco	Slovakia
Barbados	Guadeloupe	Montenegro	Slovenia
Belgium	Guam	Montserrat	Spain
Bermuda	Hong Kong	Netherlands	Sweden
British Virgin Islands	Hungary	New Caledonia	Switzerland
Canary Islands	Iceland	Netherlands Antilles	Taiwan
Cayman Islands	Ireland	New Zealand	Turks/Caicos
Chile	Italy	Northern Mariana Islands	United Arab Emirates
Cook Island	Japan	Norway	United Kingdom
Croatia	Jordan	Oman	Uruguay
Curacao	Korea, S.	Palau	US Virgin Islands
Cyprus	Kosovo	Poland	Vatican City
Czech Republic	Kuwait	Portugal	

**APPENDIX III
FOREIGN COUNTRY LIST**

Class B

Algeria	China	Lebanon	Russian Federation
Armenia	Costa Rica	Malaysia	Samoa
Azerbaijan	Dominican Republic	Maldives	Saudi Arabia
Bahamas	Ecuador	Mexico	Seychelles
Belarus	Federated States of Micronesia	Mauritius	Sri Lanka
Belize	Fiji	Moldova	Suriname
Bosnia & Herzegovina	French Guiana	Mongolia	Tonga
Brazil	Georgia	Morocco	Trinidad and Tobago
Brunei	Grenada	Niue	Tunisia
Bulgaria	Israel, excl. Gaza and West Bank	Panama	Turkey
Bhutan	Jamaica	Paraguay	Ukraine
Cape Verde	Kazakhstan	Peru	Uzbekistan

Class C

Bangladesh	Honduras	Namibia	Thailand
Bolivia	India	Nepal	Turkmenistan
Botswana	Indonesia	Nicaragua	Tuvalu
Comoros	Kiribati	Pakistan	Vanuatu
Egypt	Kyrgyzstan	Philippines	Venezuela
El Salvador	Laos	Solomon Islands	Vietnam
Guatemala	Libya	South Africa	
Guyana	Nauru	Tajikistan	

APPENDIX III
FOREIGN COUNTRY LIST

Class D

Afghanistan	Djibouti	Kenya	Sierra Leone
Angola	East Timor	Korea, N.	Somalia
Antarctica	Equatorial Guinea	Lesotho	Sudan
Benin	Eritrea	Liberia	Swaziland
Burkina Faso	Ethiopia	Madagascar	Syria
Burma/Myanmar	Gabon	Malawi	Tanzania
Burundi	Gambia	Mali	Togo
Cambodia	Gaza	Mauritania	Uganda
Cameroon	Ghana	Mozambique	West Bank
Central African Republic	Guinea	Niger	Western Sahara
Chad	Guinea Bissau	Nigeria	Yemen
Colombia	Haiti	Papua New Guinea	Zaire
Congo	Iran	Rwanda	Zambia
Congo, Democratic Republic of	Iraq	Sao Tome and Principe	Zimbabwe
Cuba	Ivory Coast/Cote d'Ivoire	Senegal	

*This foreign country list contains some U.S. territories

FCO Sanctioned/Listed Countries

Full Stop – No Business Allowed List 1	FCO Review List 2		
Belarus	Afghanistan	Indonesia	Uganda
Crimea*	Albania	Iraq	Ukraine
Cuba	Algeria	Kuwait	Yemen
Democratic Republic of Congo	Angola	Lao PDR	Papua New Guinea
Iran	Belize	Lebanon	
North Korea (Democratic People’s Republic of Korea)	Balkans (Serbia, Croatia, Kosovo, Bosnia)	Myanmar (Burma)	
Russia*	Bosnia & Herzegovina	Libya	
Somalia	Cambodia	Namibia	
Sudan	Cote D’Ivoire (Ivory Coast)	Nicaragua	
Syria	Ecuador	Pakistan	
Zimbabwe	Guyana	Panama	

*Due to recent turmoil in the Ukraine and recent Ukraine/Russia-related sanctions, the FCO requires pre-approval of any activity involving, and persons residing in, Russia and Crimea before proceeding. All other countries in list 1 represent comprehensive and regime based sanctions programs that must be escalated to the FCO for proper handling with OFAC administration.