



## Travel Guide

This document specifies which countries are covered when you travel around the world and which ones are not. This document may change from time to time. Please contact OneSpark if you are unsure if the countries may have changed. Certain events may arise that cause these lists to change. The insurer reserves to change these lists at their sole discretion. Please refer to the policy guide for more details. Underwritten by Guardrisk Life Limited, a licensed Life Insurer and FSP -76

Countries that are  
Covered

Country

Angola  
Albania  
Algeria  
Andorra  
Antigua  
Argentina  
Armenia  
Australia  
Azerbaijan  
Austria  
Bahamas  
Bahrain  
Barbados  
Belgium  
Belarus  
Bermuda  
Bolivia  
Bosnia  
Botswana  
Bulgaria  
Brunei  
Burundi  
Cambodia  
Cameroon  
Canada  
Chile  
China  
Cook Islands  
Costa Rica  
Croatia  
Cuba  
Cyprus  
Czech Republic  
Denmark  
Dominica  
Egypt  
Estonia  
Fiji  
Finland  
France  
French Polynesia  
Georgia

Germany  
Greece  
Grenada  
Hong Kong  
Hungary  
Iceland  
Ireland  
Jamaica  
Japan  
Jordan  
Kenya  
Kiribati  
Kuwait  
Kyrgyzstan  
Laos  
Latvia  
Lebanon  
Lesotho  
Liechtenstein  
Lithuania  
Luxemburg  
Macau  
Macedonia  
Madagascar  
Malawi  
Malaysia  
Maldives  
Malta  
Marshall Islands  
Mauritius  
Micronesia  
Moldova  
Monaco  
Mongolia  
Montenegro  
Montserrat  
Morocco  
Mozambique  
Myanmar  
Namibia  
Nepal  
Netherlands  
New Caledonia  
New Zealand  
Norway  
Oman

Palau  
Paraguay  
Poland  
Portugal  
Puerto Rico  
Qatar  
Romania  
Russia  
Samoa  
San Marino  
Saudi Arabia  
Serbia  
Seychelles  
Singapore  
Slovakia  
Slovenia  
Solomon Islands  
South Africa  
South Korea  
Spain  
Sri Lanka  
St Kitts and Nevis  
St Vincent  
Swaziland  
Sweden  
Switzerland  
Tajikistan  
Tanzania  
Timor-Leste  
Tonga  
Trinidad and Tobago  
Tunisia  
Turkey  
Turkmenistan  
Tuvalu  
Uganda  
United Arab Emirates  
United Kingdom  
United States  
Uruguay  
Uzbekistan  
Vanuatu  
Vatican City  
Zambia  
Zimbabwe

Countries where you must inform us of your travels and cover may be granted\*

Bangladesh	Ivory Coast
Belize	Kazakhstan
Benin	Kosovo
Bhutan	Liberia
Brazil	Mauritania
Burkina Faso	Mexico
Cape Verde	Nauru
Chad	Nicaragua
Colombia	Niue
Comoros	Pakistan
Djibouti	Panama
Dominican Republic	Papua New Guinea
Ecuador	Peru
El Salvador	Philippines
Equatorial Guinea	Rwanda
Eritrea	Sao Tome and Principe
Ethiopia	Senegal
Gabon	Sierra Leone
Gambia	St Lucia
Ghana	Suriname
Guatemala	Thailand
Guinea	Togo
Guinea-Bissau	Ukraine
Guyana	Venezuela
Haiti	Vietnam
India	
Indonesia	

\*The decision will be based on the duration of the trip, the socio and political environment of the countries and the world at the time, as well as other factors which are deemed to pose a risk to the insurer at the time of travel.

## Countries where cover will not be granted

Afghanistan  
Central African  
Republic  
Congo (DRC)  
Congo (Republic)  
Honduras  
Iran  
Iraq  
Israel (Palestinian  
territories)  
Israel (not  
Palestinian  
territories)  
Libya  
Mali  
Niger  
Nigeria  
North Korea  
Somalia  
South Sudan  
Sudan  
Syria  
Yemen