

Benenden Travel Insurance Geographical Destination areas

Area	Geographical Destination	Geographical Risk*
Area 1:	UK (except the Channel Islands)	1
Area 2:	Europe (plus Egypt, Morocco, Tunisia, Russia and Ukraine) See full list below.	2
Area 3:	Worldwide, except USA, Caribbean (see countries list below.) and Canada. See Note 1 below	3
Area 4:	Australia and New Zealand. See Note 1 below	3
Area 5:	Worldwide, including USA, the Caribbean (see countries list below) and Canada.	4

Note 1: If you buy single trip cover of 90 days or more up to 15% of any trip covered under the period of insurance may be spent in an area of higher risk*. The table above shows the grade of geographical risk for each area where 1 is the lowest and 4 is the highest.

Caribbean

Anguilla, Antigua and Barbuda, Bahamas, Barbados, Bermuda, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Netherlands Antilles, Puerto Rico, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands (British) and Virgin Islands (US).

Europe

Albania, Andorra, Austria, The Azores, The Balearic Islands, Belarus, Belgium, Bosnia, Bulgaria, The Canary Islands, The Channel Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and the Vatican City.

Your Home Area:

The area you normally live in which in accordance with our residency requirements would need to be within the UK or the Channel Islands (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).