COUNTRY RISK CLASSIFICATIONS AND COVER POLICY OF MEHIB PLC. EFFECTIVE FROM 13 DECEMBER 2023





Country risk classifications and cover policy effective from 13 December 2023 (for countries not listed in the table, please contact our sales representatives)

			Cover policy			Coverin
Countries		Country risk classification	Cover without any restriction	Cover on case by case basis	Off cover or temporarily off cover	case of C and CF facilities of ST
1	Afghanistan	7			х	
2	Albania	4	Х			Х
3	Algeria	5		Х		Х
4	Angola	6		Х		Х
5	Antigua and Barbuda	7			Х	
6	Argentina	7			X	
7	Armenia	5	Х			х
8	Aruba	5		х		Х
9	Australia	2	Х			
10	Austria	2	Х			
11	Azerbaijan	4	Х			Х
12	Bahamas	4	Х			X
13	Bahrain	6		Х		Х
14	Bangladesh	5	Х			Х
15	Belarus	7			X	
16	Belgium	2	Х			
17	Benin	6		Х		Х
18	Bermuda	3	Х			Х
19	Bhutan	6		Х		х
20	Bolivia	7			х	
21	Bosnia and Herzegovina	5	х			х
22	Botswana	3	Х			Х
23	Brazil	4	Х			Х
24	Bulgaria	4	Х			
25	Burkina Faso	7			х	
26	Burundi	7			Х	
27	Cabo Verde	6		Х		Х
28	Cambodia	6		X		Х
29	Cameroon	6		X		Х
30	Canada	2	Х			
31	Central African Republic	7			х	



Countries		Country risk classification	Cover policy			Coverin
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32	Chad	7			х	
33	Chile	3	Х			х
34	China	3	Х			х
35	Colombia	4	Х			Х
36	Costa Rica	4	Х			Х
37	Côte d'Ivoire	5	Х			Х
38	Croatia	3	Х			
39	Cuba	7			Х	
40	Curaçao	5	X			Х
41	Cyprus	3	Х			
42	Czech Republic	3	Х			
43	Democratic People's Republic of Korea	7			х	
44	Democratic Republic of the Congo	7			x	
45	Denmark	1	Х			
46	Djibouti	7			X	
47	Dominican Republic	4	Х			Х
48	East Timor	6		Х		Х
49	Ecuador	6		Х		х
50	Egypt ¹	6		х		х
51	El Salvador	7			х	
52	Equatorial Guinea	7			X	
53	Eritrea	7			Х	
54	Estonia	2	Х			
55	Ethiopia	7			Х	
56	Fiji	5	х			х
57	Finland	2	х			
58	France	2	Х			
59	Gabon	7			х	
60	Gambia	7			Х	
61	Georgia ²	4	Х			х
62	Germany	1	Х			
63	Ghana	7			х	
64	Greece	4	Х			
65	Guatemala	4	Х			Х



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66	Guinea	7			Х	
67	Guinea-Bissau	7			Х	
68	Guyana	5	X			X
69	Haiti	7			х	
70	Honduras	5	Х			Х
71	Hong Kong (Special Administrative Region of China)	2	Х			х
72	Iceland	3	Х			
73	India	4	Х			Х
74	Indonesia	4	Х			Х
75	Iran	7			х	
76	Iraq	7			х	
77	Ireland	2	Х			
78	Israel	3	х			Х
79	Italy	4	Х			
80	Jamaica	6		Х		Х
81	Japan	2	Х			
82	Jordan	5	Х			Х
83	Kazakhstan	5	Х			Х
84	Kenya	7			Х	
85	Kosovo	5	Х			Х
86	Kuwait	2	Х			Х
87	Kyrgyzstan	7			Х	
88	Laos	7			x	
89	Latvia	2	Х			
90	Lebanon	7			х	
91	Lesotho	6		Х		Х
92	Liberia	7			X	
93	Libya	7			х	
94	Lithuania	2	X			
95	Luxembourg	1	Х			
96	Madagascar	7			x	
97	Malawi	7			Х	
98	Malaysia	3	Х			Х
99	Maldives	7			х	



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100	Mali	7			x	
101	Malta	3	Х			
102	Mauritania	7			Х	
103	Mauritius	3	Х			X
104	Mexico	4	Х			Х
105	Moldova ³	6		Х		Х
106	Mongolia	7			х	
107	Montenegro	5	Х			Х
108	Morocco	4	X			X
109	Mozambique	7			Х	
110	Myanmar	7			Х	
111	Namibia	6		Х		Х
112	Nepal	6		Х		X
113	Netherlands	1	Х			
114	New Zealand	2	X			
115	Nicaragua	7			Х	
116	Niger	7			X	
117	Nigeria	6		Х		Х
118	North Macedonia	5	Х			X
119	Norway	1	Х			
120	Oman	5	Х			X
121	Pakistan	7			X	
122	Panama	4	Х			X
123	Papua New Guinea	6		x		x
124	Paraguay	5	х			Х
125	Peru	4	х			Х
126	Philippines	3	Х			х
127	Poland	3	х			
128	Portugal	3	Х			
129	Qatar	3	х			Х
130	Republic of Korea	2	Х			х
131	Republic of the Congo	7			х	
132	Romania	4	Х			
133		6			х	
	Rwanda	6		X		х
135	Saudi Arabia	3	Х			Х



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136	Senegal	5	Х			Х
137	Serbia	4	х			Х
138	Seychelles	6		Х		Х
139	Sierra Leone	7			Х	
140	Singapore	2	Х			X
141	Slovakia	2	X			
142	Slovenia	2	X			
143	Somalia	7			х	
144	South Africa	4	Х			Х
145	South Sudan	7			X	
146	Spain	3	X			
147	Sri Lanka	7			X	
148	State of Palestine	7			X	
149	Sudan	7			X	
150	Suriname	7			X	
151	Swaziland	6		X		X
152	Sweden	1	X			
153	Switzerland	1	х			
154	Syria	7			X	
155	Taiwan	2	х			X
156	Tajikistan	7			х	
157	Tanzania	6		х		Х
158	Thailand	3	х			х
159	Togo	6		Х		х
160	Trinidad and Tobago	3	х			Х
161	Tunisia	7			Х	
162	Türkiye	6		х		х
163	Turkmenistan	7			Х	
164	Uganda	6		Х		х
165	Ukraine	7			х	
166	United Arab Emirates	3	х			х
167	United Kingdom	3	х			
168	United States of America	2	х			
169	Uruguay	3	Х			X
170	Uzbekistan	5	Х			Х



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171	Venezuela	7			Х	
172	Vietnam	4	Х			Х
173	Yemen	7			х	
174	Zambia	7			х	
175	Zimbabwe	7			х	

¹Except the territory of Sinai Peninsula

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²Except the territory of Abkhazia and South-Ossetia

³Except the territory of Trans-Dniester