

Annex 4: List of Countries eligible to Blind Covers and DCL

Reminder: When a country requires a Regional approval, this means that the decision requires an approval from the UW Director of the region where the policyholder/prospect is located or, if there is no UW director in this Region, by its Regional Commercial UW director + its Regional Risk UW director.
 When a country requires a Group approval, the decision will be made by Group CUW + Group RUW.

Region	Country	Country Code N°	Country ISO	New Country Risk Assessment (update March 22)	OFF COVER Countries	Exclusion of Political and Transfer Risk	Blind Cover (i.e. Unnamed Buyer / L-Rider)	DCL	Derogation Authorized
MAR	ABU-DHABI	103	AR1	A3	N/A	N/A	non covered	covered	Region
MAR	AFGHANISTAN	105	AFG	E	Off Cover	excluded	non covered	non covered	None
MAR	AJMAN	106	AR2	A3	N/A	N/A	non covered	covered	Region
CER	ALBANIA	115	ALB	D	N/A	N/A	non covered	non covered	Group
MAR	ALGERIA	116	DZA	C	N/A	N/A	non covered	non covered	Group
MAR	ANDORRA	124	AND	A4	N/A	N/A	covered	covered	
MAR	ANGOLA	125	AGO	D	N/A	excluded	non covered	non covered	Group
NAR	ANT. NEERLAND.	972	ANT	A1	N/A	N/A	covered	covered	
NAR	ANTIGUA & BARBUDA	197	ATG	D	N/A	N/A	non covered	non covered	Group
LAR	ARGENTINA	135	ARG	D	N/A	N/A	non covered	non covered	Group
CER	ARMENIA	138	ARM	C	N/A	excluded	non covered	non covered	Group
NAR	ARUBA	139	ABW	B	N/A	N/A	non covered	non covered	Group
APR	AUSTRALIA	140	AUS	A2	N/A	N/A	covered	covered	
CER	AUSTRIA	145	AUT	A2	N/A	N/A	covered	covered	
CER	AZERBAIJAN	147	AZE	B	N/A	excluded	non covered	non covered	Group
NAR	BAHAMAS	150	BHS	B	N/A	N/A	non covered	covered	Group
MAR	BAHRAIN	153	BHR	D	N/A	N/A	non covered	non covered	Group
APR	BANGLADESH	156	BGD	C	N/A	N/A	non covered	non covered	Group
NAR	BARBADOS	154	BRB	D	N/A	N/A	non covered	non covered	Group
CER	BELARUS	164	BLR	D	N/A	excluded	non covered	non covered	Group
WER	BELGIUM	155	BEL	A2	N/A	N/A	covered	covered	
LAR	BELIZE	341	BLZ	D	N/A	N/A	non covered	non covered	Group
MAR	BENIN	255	BEN	B	N/A	N/A	non covered	non covered	Group
NAR	BERMUDA	160	BMU	A4	N/A	N/A	covered	covered	
APR	BHUTAN	163	BTN	C	N/A	N/A	non covered	non covered	Group
LAR	BOLIVIA	170	BOL	C	N/A	N/A	non covered	non covered	Group
CER	BOSNIA & HERZ.	172	BIH	D	N/A	N/A	non covered	non covered	Group
MAR	BOTSWANA	173	BWA	A4	N/A	N/A	non covered	covered	Group
LAR	BRAZIL	175	BRA	C	N/A	N/A	non covered	non covered	Group
APR	BRUNEI	177	BRN	A4	N/A	N/A	non covered	covered	Region
CER	BULGARIA	180	BGR	B	N/A	N/A	non covered	covered	Region
MAR	BURKINA FASO	330	BFA	D	N/A	excluded	non covered	non covered	Group
MAR	BURUNDI	181	BDI	E	Off Cover	excluded	non covered	non covered	None
APR	CAMBODIA	185	KHM	C	N/A	N/A	non covered	non covered	Group
MAR	CAMEROON	190	CMR	C	N/A	N/A	non covered	non covered	Group
NAR	CANADA	195	CAN	A2	N/A	N/A	covered	covered	
MAR	CAPE VERDE	196	CPV	C	N/A	N/A	non covered	non covered	Group
MAR	CENTRAL AFRICAN REP.	200	CAF	D	N/A	excluded	non covered	non covered	Group
MAR	CHAD	582	TCD	D	N/A	N/A	non covered	non covered	Group
LAR	CHILE	210	CHL	A3	N/A	N/A	covered	covered	
APR	CHINA	215	CHN	B	N/A	N/A	non covered	covered	Group
LAR	COLOMBIA	225	COL	B	N/A	N/A	non covered	covered	Group
MAR	COMOROS	228	COM	D	N/A	N/A	non covered	non covered	Group
MAR	CONGO	231	COG	C	N/A	N/A	non covered	non covered	Group
MAR	CONGO (REPUBLIC OF ; EX. ZAIRE)	230	COD	D	N/A	N/A	non covered	non covered	Group
APR	COOK ISLANDS	965	COK	A3	N/A	N/A	covered	covered	
LAR	COSTA RICA	240	CRI	B	N/A	N/A	non covered	non covered	Group
MAR	COTE D'IVOIRE	245	CIV	B	N/A	N/A	non covered	non covered	Group
CER	CROATIA	248	HRV	A4	N/A	N/A	non covered	covered	Region
LAR	CUBA	250	CUB	E	Off Cover	excluded	non covered	non covered	None
MAR	CYPRUS	220	CYP	A4	N/A	N/A	non covered	covered	Region
CER	CZECH REPUBLIC	583	CZE	A3	N/A	N/A	covered	covered	
NER	DANISH POSS.	924	DN1	A3	N/A	N/A	covered	covered	
NER	DENMARK	260	DNK	A1	N/A	N/A	covered	covered	
MAR	DJIBOUTI	104	DJI	C	N/A	N/A	non covered	non covered	Group
NAR	DOMINICA	263	DMA	D	N/A	N/A	non covered	non covered	Group
LAR	DOMINICAN REP.	265	DOM	B	N/A	N/A	non covered	non covered	Group
MAR	DUBAI	268	AR3	A3	N/A	N/A	non covered	covered	Region
APR	EAST TIMOR	362	TLS	D	N/A	excluded	non covered	non covered	None
LAR	ECUADOR	275	ECU	C	N/A	N/A	non covered	non covered	Group
MAR	EGYPT	270	EGY	B	N/A	N/A	non covered	non covered	Group
LAR	EL SALVADOR	557	SLV	D	N/A	N/A	non covered	non covered	Group
MAR	EQUATORIAL GUINEA	326	GNQ	E	Off Cover	excluded	non covered	non covered	None
MAR	ERITREA	277	ERI	E	Off Cover	excluded	non covered	non covered	None
CER	ESTONIA	282	EST	A2	N/A	N/A	covered	covered	
MAR	ETHIOPIA	290	ETH	C	N/A	N/A	non covered	non covered	Group
APR	FIJI	297	FJI	C	N/A	N/A	non covered	covered	Group
NER	FINLAND	300	FIN	A2	N/A	N/A	covered	covered	
WER	FRANCE	100	FRA	A2	N/A	N/A	covered	covered	
WER	FRENCH POLYNESIA	537	PYF	A4	N/A	N/A	covered	covered	

Region	Country	Country Code N°	Country ISO	New Country Risk Assessment (update March 22)	OFF COVER Countries	Exclusion of Political and Transfer Risk	Blind Cover (i.e. Unnamed Buyer / L-Rider)	DCL	Derogation Authorized
MAR	FUJEIRAH	303	AR4	A3	N/A	N/A	non covered	covered	Region
MAR	GABON	305	GAB	C	N/A	N/A	non covered	non covered	Group
MAR	GAMBIA	306	GMB	C	N/A	N/A	non covered	non covered	Group
CER	GEORGIA	309	GEO	C	N/A	excluded	non covered	non covered	Group
NER	GERMANY	121	DEU	A2	N/A	N/A	covered	covered	
MAR	GHANA	310	GHA	B	N/A	N/A	non covered	non covered	Group
MAR	GIBRALTAR	312	GIB	A4	N/A	N/A	covered	covered	
MAR	GREECE	315	GRC	B	N/A	N/A	non covered	covered	Region
NAR	GRENADA	317	GRD	C	N/A	N/A	non covered	non covered	Group
LAR	GUATEMALA	320	GTM	C	N/A	N/A	non covered	non covered	Group
MAR	GUINEA	325	GIN	C	N/A	N/A	non covered	non covered	Group
MAR	GUINEA-BISSAU	327	GNB	D	N/A	N/A	non covered	non covered	Group
NAR	GUYANA	328	GUY	C	N/A	N/A	non covered	non covered	Group
LAR	HAITI	335	HTI	D	N/A	N/A	non covered	non covered	Group
LAR	HONDURAS	340	HND	C	N/A	N/A	non covered	non covered	Group
APR	HONG KONG	345	HKG	A3	N/A	N/A	covered	covered	
CER	HUNGARY	350	HUN	A3	N/A	N/A	non covered	covered	Region
NER	ICELAND	380	ISL	A3	N/A	N/A	covered	covered	
APR	INDIA	355	IND	C	N/A	N/A	non covered	covered	Group
APR	INDONESIA	360	IDN	A4	N/A	N/A	non covered	covered	Region
MAR	IRAN	370	IRN	E	Off Cover	excluded	non covered	non covered	None
MAR	IRAQ	365	IRQ	E	Off Cover	excluded	non covered	non covered	None
WER	IRELAND	375	IRL	A3	N/A	N/A	non covered	covered	Region
MAR	ISRAEL	385	ISR	A2	N/A	N/A	covered	covered	
MAR	ITALY	390	ITA	A4	N/A	N/A	non covered	covered	Region
NAR	JAMAICA	393	JAM	C	N/A	N/A	non covered	non covered	Group
APR	JAPAN	395	JPN	A2	N/A	N/A	covered	covered	
MAR	JORDAN	400	JOR	C	N/A	N/A	non covered	non covered	Group
CER	KAZAKSTAN	406	KAZ	B	N/A	N/A	non covered	non covered	Group
MAR	KENYA	410	KEN	B	N/A	N/A	non covered	non covered	Group
CER	KIRGHIZIE	411	KGZ	D	N/A	N/A	non covered	non covered	Group
APR	KIRIBATI	412	KIR	C	N/A	N/A	non covered	non covered	Group
APR	KOREA, NORTH	235	PRK	E	Off Cover	excluded	non covered	non covered	None
APR	KOREA, SOUTH	236	KOR	A2	N/A	N/A	covered	covered	
CER	KOSOVO	646	KSV	D	N/A	N/A	non covered	non covered	Group
MAR	KUWAIT	415	KWT	A4	N/A	N/A	non covered	covered	Region
APR	LAOS	420	LAO	D	N/A	N/A	non covered	non covered	Group
CER	LATVIA	424	LVA	A3	N/A	N/A	non covered	covered	Region
MAR	LEBANON	425	LBN	D	N/A	N/A	non covered	non covered	Group
MAR	LESOTHO	423	LSO	D	N/A	N/A	non covered	non covered	Group
MAR	LIBERIA	430	LBR	D	N/A	N/A	non covered	non covered	Group
MAR	LIBYA	435	LBY	E	Off Cover	excluded	non covered	non covered	None
WER	LIECHTENSTEIN	440	LIE	A2	N/A	N/A	covered	covered	
CER	LITHUANIA	442	LTU	A3	N/A	N/A	non covered	covered	Region
WER	LUXEMBOURG	445	LUX	A1	N/A	N/A	covered	covered	
APR	MACAU	983	MAC	A4	N/A	N/A	covered	covered	
CER	MACEDONIA	449	MKD	C	N/A	N/A	non covered	non covered	Group
MAR	MADAGASCAR	455	MDG	C	N/A	N/A	non covered	non covered	Group
MAR	MALAWI	451	MWI	D	N/A	N/A	non covered	non covered	Group
APR	MALAYSIA	450	MYS	A4	N/A	N/A	non covered	covered	Region
APR	MALDIVES	453	MDV	C	N/A	N/A	non covered	non covered	Group
MAR	MALI	460	MLI	D	N/A	excluded	non covered	non covered	Group
MAR	MALTA	461	MLT	A2	N/A	N/A	covered	covered	
NAR	MARSHALL ISL.	464	MHL	C	N/A	N/A	non covered	non covered	Group
MAR	MAURITANIA	470	MRT	C	N/A	excluded	non covered	non covered	Group
MAR	MAURITIUS	466	MUS	B	N/A	N/A	non covered	covered	Group
LAR	MEXICO	475	MEX	B	N/A	N/A	non covered	covered	Group
CER	MOLDOVA	478	MDA	C	N/A	excluded	non covered	non covered	Group
WER	MONACO	476	MCO	A3	N/A	N/A	covered	covered	
APR	MONGOLIA	477	MNG	D	N/A	N/A	non covered	non covered	Group
CER	MONTENEGRO	648	MNE	C	N/A	N/A	non covered	non covered	Group
MAR	MOROCCO	465	MAR	B	N/A	N/A	non covered	covered	Region
MAR	MOZAMBIQUE	480	MOZ	D	N/A	excluded	non covered	non covered	Group
APR	MYANMAR	165	MMR	D	N/A	N/A	non covered	non covered	Group
MAR	NAMIBIA	564	NAM	C	N/A	N/A	non covered	non covered	Group
APR	NAURU	481	NRU	D	N/A	N/A	non covered	non covered	Group
APR	NEPAL	483	NPL	C	N/A	N/A	non covered	non covered	Group
NER	NETHERLANDS	520	NLD	A2	N/A	N/A	covered	covered	
WER	NEW CALEDONIA	501	NCL	A3	N/A	N/A	covered	covered	
APR	NEW ZEALAND	500	NZL	A2	N/A	N/A	covered	covered	
LAR	NICARAGUA	485	NIC	D	N/A	excluded	non covered	non covered	Group
MAR	NIGER	489	NER	D	N/A	N/A	non covered	non covered	Group
MAR	NIGERIA	490	NGA	D	N/A	N/A	non covered	non covered	Group
APR	NORFOLK ISLAND	905	AU1	A3	N/A	N/A	covered	covered	
NER	NORWAY	495	NOR	A1	N/A	N/A	covered	covered	
MAR	OMAN	498	OMN	C	N/A	N/A	non covered	non covered	Group
MAR	PAKISTAN	505	PAK	D	N/A	excluded	non covered	non covered	Group
MAR	PALESTINIA	386	PSE	D	N/A	N/A	non covered	non covered	Group
LAR	PANAMA	510	PAN	B	N/A	N/A	non covered	covered	Group
APR	PAPUA NEW GUINEA	512	PNG	B	N/A	N/A	non covered	non covered	Group
LAR	PARAGUAY	515	PRY	B	N/A	N/A	non covered	non covered	Group
LAR	PERU	525	PER	A4	N/A	N/A	non covered	covered	Region

Region	Country	Country Code N°	Country ISO	New Country Risk Assessment (update March 22)	OFF COVER Countries	Exclusion of Political and Transfer Risk	Blind Cover (i.e. Unnamed Buyer / L-Rider)	DCL	Derogation Authorized
APR	PHILIPPINES	530	PHL	B	N/A	N/A	non covered	covered	Group
CER	POLAND	535	POL	A3	N/A	N/A	non covered	covered	Region
MAR	PORTUGAL	540	PRT	A2	N/A	N/A	covered	covered	
MAR	POS G.B AFRIQUE	991	GB1	A3	N/A	N/A	covered	covered	
NAR	POS G.B AMERIQ.	992	GB2	A4	N/A	N/A	covered	covered	
APR	POS G.B OCEANIE	995	IOT	A3	N/A	N/A	covered	covered	
NAR	POS USA AMERIQ.	942	US1	B	N/A	N/A	non covered	covered	Group
NAR	POS USA OCEANIE	945	US2	A4	N/A	N/A	covered	covered	
MAR	QATAR	405	QAT	A4	N/A	N/A	non covered	covered	Region
MAR	RAS-AL-KHAIMAH	545	AR5	A3	N/A	N/A	non covered	covered	Region
CER	ROMANIA	550	ROU	B	N/A	N/A	non covered	covered	Region
CER	RUSSIA	552	RUS	D	N/A	excluded	non covered	non covered	Group
MAR	RWANDA	554	RWA	A4	N/A	N/A	non covered	non covered	Region
NAR	SAINT LUCIA	571	LCA	D	N/A	N/A	non covered	non covered	Group
APR	SAMOA	660	WSM	C	N/A	N/A	non covered	non covered	Group
MAR	SAN MARINO	556	SMR	B	N/A	N/A	non covered	covered	Group
MAR	SAO TOME & PRINCIPE	542	STP	D	N/A	N/A	non covered	non covered	Group
MAR	SAUDI ARABIA	130	SAU	B	N/A	N/A	non covered	non covered	Group
MAR	SENEGAL	560	SEN	B	N/A	N/A	non covered	non covered	Group
CER	SERBIA	647	SRB	B	N/A	N/A	non covered	covered	Region
MAR	SEYCHELLES	566	SYC	B	N/A	N/A	non covered	covered	Group
MAR	SHARJA	563	AR6	A3	N/A	N/A	non covered	covered	Region
MAR	SIERRA LEONE	559	SLE	D	N/A	N/A	non covered	non covered	Group
APR	SINGAPORE	558	SGP	A2	N/A	N/A	covered	covered	
CER	SLOVAKIA	584	SVK	A3	N/A	N/A	non covered	covered	Region
CER	SLOVENIA	569	SVN	A3	N/A	N/A	non covered	covered	Region
APR	SOLOMON ISLANDS	568	SLB	D	N/A	N/A	non covered	non covered	Group
MAR	SOMALIA	561	SOM	E	Off Cover	excluded	non covered	non covered	None
MAR	SOUTH AFRICA	615	ZAF	C	N/A	N/A	non covered	non covered	Group
MAR	SOUTH SUDAN	728	SSD	E	Off Cover	excluded	non covered	non covered	None
MAR	SPAIN	280	ESP	A2	N/A	N/A	covered	covered	
APR	SRI LANKA	205	LKA	D	N/A	N/A	non covered	non covered	Group
NAR	ST VINCENT & GREN.	573	VCT	C	N/A	N/A	non covered	non covered	Group
NAR	ST. KITTS AND NEVIS	572	KNA	B	N/A	N/A	non covered	non covered	Group
MAR	SUDAN	562	SDN	E	Off Cover	excluded	non covered	non covered	None
LAR	SURINAME	971	SUR	D	N/A	N/A	non covered	non covered	Group
MAR	SWAZILAND	484	SWZ	D	N/A	N/A	non covered	non covered	Group
NER	SWEDEN	565	SWE	A2	N/A	N/A	covered	covered	
WER	SWITZERLAND	570	CHE	A1	N/A	N/A	covered	covered	
MAR	SYRIA	575	SYR	E	Off Cover	excluded	non covered	non covered	None
APR	TAIWAN	580	TWN	A2	N/A	N/A	covered	covered	
CER	TAJIKISTAN	577	TJK	D	N/A	N/A	non covered	non covered	Group
MAR	TANZANIA	581	TZA	C	N/A	N/A	non covered	non covered	Group
APR	THAILAND	590	THA	A4	N/A	N/A	non covered	covered	Region
MAR	TOGO	595	TGO	C	N/A	N/A	non covered	non covered	Group
APR	TONGA	597	TON	D	N/A	N/A	non covered	non covered	Group
NAR	TRINIDAD & TOB.	600	TTO	B	N/A	N/A	non covered	covered	Group
MAR	TUNISIA	605	TUN	C	N/A	N/A	non covered	non covered	Group
MAR	TURKEY	610	TUR	C	N/A	N/A	non covered	non covered	Group
CER	TURKMENISTAN	608	TKM	D	N/A	N/A	non covered	non covered	Group
NAR	TURKS & CAICOS	609	TCA	A4	N/A	N/A	covered	covered	
APR	TUVALU	613	TUV	C	N/A	N/A	non covered	non covered	Group
MAR	UAE	993	ARE	A3	N/A	N/A	non covered	covered	Region
MAR	UGANDA	496	UGA	C	N/A	N/A	non covered	non covered	Group
CER	UKRAINE	617	UKR	D	N/A	excluded	non covered	non covered	Group
MAR	UMM-AL-QUWAIN	624	AR7	A3	N/A	N/A	non covered	covered	Region
WER	UNITED KINGDOM	555	GBR	A3	N/A	N/A	covered	covered	
LAR	URUGUAY	625	URY	A4	N/A	N/A	non covered	covered	Region
NAR	USA	285	USA	A2	N/A	N/A	covered	covered	
CER	UZBEKISTAN	497	UZB	B	N/A	N/A	non covered	non covered	Group
APR	VANUATU	998	VUT	D	N/A	N/A	non covered	non covered	Group
MAR	VATICAN	628	VAT	A2	N/A	N/A	covered	covered	
LAR	VENEZUELA	630	VEN	E	Off Cover	excluded	non covered	non covered	None
APR	VIET NAM	635	VNM	B	N/A	N/A	non covered	non covered	Group
WER	WALLIS & FUTUNA	650	WLF	A3	N/A	N/A	covered	covered	
MAR	YEMEN	640	YEM	E	Off Cover	excluded	non covered	non covered	None
MAR	ZAMBIA	649	ZMB	D	N/A	N/A	non covered	non covered	Group
MAR	ZIMBABWE	544	ZWE	E	Off Cover	excluded	non covered	non covered	None