

War and Risk List

The **security situation** in the areas referred to in this list **became deteriorated**. Therefore we recommend that you **carefully consider the circumstances and necessity of travel to these locations**.

War Zone	Our insurance does not cover traveling to war zones.
Risk Area	Our insurance is valid in risk areas within the scope of the insurance terms and conditions. However, our ability to help you may be limited by local circumstances.

Due to the situation in all **war zones** and marked **risk areas**, we are unable to provide security assistance services for **BusinessTravel** corporate insurance. If you have long-term business travel insurance with us as a **company or institution** and you need to send your employees to these areas, please call us at **221 860 850** or write to firemni@ERVpojistovna.cz. We will provide you with the necessary information and, if you wish, we will prepare special **RiskPlus** insurance for you.

The list is updated regularly. If you are still unsure whether your destination is safe in terms of travel risks, call us at **221 860 860** or write to klient@ERVpojistovna.cz.

Last update: 22 September 2025

Kambodža	Risk Area	Do 50 km od thajských hranic.
Thajsko	Risk Area	Provincie Pattani, Narathiwat, Songkhla a Yala - do 50 km od hranic s Kambodžou.

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Afghanistan	War Zone	Whole country
Algeria	Risk Area	Within 100 kms of the borders with Libya and Mauritania. Within 450 kms of the borders with Niger and Mali. Within 30 kms of the borders with Tunisia. Tamanrasset province.
Armenia	Risk Area	Within 10 kms of the border with Azerbaijan in Tavush and Gegharkunik provinces. Security assistance cannot be provided for BusinessTravel insurance holders.
Azerbaijan	Risk Area	Nagorno-Karabakh Republic - remaining area within 5 kms from the border with Armenia. Within 5 kms from the border with Nagorno-Karabakh Republic. We cannot provide security assistance throughout the country as part of the corporate insurance BusinessTravel.
Bangladesh	Risk Area	Chittagong Hill Tracts
Belarus	War Zone	Whole country.
Benin	Risk Area	The hunting zones of Pendjari, Djona and Latakora. W National Park. Remaining areas north-west of Malanville, Alibori department. Remaining areas east of highway RNIE 2 in Alibori and Borgou departments
Burkina Faso	War Zone	Whole country.
Burundi	Risk Area	Whole country.
Cambodia	Risk Area	Within 50 kms of the Thai border.
Cameroon	War Zone	The Far North region. Within 40 kms of the borders with Central African Republic, Nigeria and Chad. The Bakassi Peninsula. Northwest and Southwest regions.
Cameroon	Risk Area	The Far North , North and Adamawa regions. Northwest and Southwest regions. Within 40 kms of the borders with Central African Republic, Nigeria and Chad.
Central African Republic	War Zone	Whole country.
Chad	Risk Area	Whole country. As part of the corporate insurance BusinessTravel, we cannot provide security assistance throughout the country.
Colombia	Risk Area	City of Buenaventura. Chocó department (Bahia Solano, Nuqui, Quibdó excluded). Within 20 kms of the border with Ecuador (Pan American Highway crossing at Ipiales excluded). Tumaco, south-western Barbacoas and southern Ricaurte municipalities in Narino Department. Within 30 kms of the border with Venezuela in Arauca and Vichada departments (road 55 to Cúcuta, Arauca and Puerto Carreno excluded). Remaining areas within 5 kms of the border with Venezuela. Convención, El Carmen, Teorama, El Tarra, San Calixto and Hacari municipalities in Norte de Santander department.
Congo	Risk Area	Within 50 kms of the Central African Republic border. Pool department. Mouyondzi district of Bouenza department.
Congo (the Democratic Republic)	Risk Area	Within 50 kms of the border with the Central African Republic and South Sudan. Bas-Uele, Haute-Uele, Ituri, North Kivu, South Kivu, Maniema, Tanganyika and Haut-Lomami provinces. Kasai, Kasai Central and Kasai Oriental provinces. Area northwest of Mwene-Ditu in Lomami province. Districts of N'djil and Kimbanseke in Kinshasa. As part of the corporate insurance BusinessTravel, we cannot provide security assistance throughout the country.
Côte d'Ivoire	Risk Area	Within 20 kms of the border with Liberia, within 40 kms of the borders with Mali and Burkina Faso & Comoé National Park.
Djibouti	Risk Area	Within 10 kms of the border with Eritrea.
Ecuador	Risk Area	Esmeraldas and Carchi provinces (border crossing along road E35 and city of Tulcan excluded). Within 30 kms of the border with Colombia in Sucumbíos Province. Manabí, Santa Elena and Santa Domingo provinces. City of Guayaquil.
Egypt	Risk Area	North Sinai governorate. South Sinai governorate (Sharm el Sheikh perimeter barrier excluded). Area west of the Nile Valley and Nile Delta regions, excluding the coastal areas between the Nile Delta and Marsa Matruh.

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Eritrea	Risk Area	Areas within 25 kms of the borders with Djibouti, Ethiopia and Sudan (towns of Senafe and Tessenei and border crossings to Ethiopia along primary highways P7/2 (Debay Sima - Bure), P3/1 (Ad Refai - Zalambessa) and P4/3 (Adi Kwala - Rama) excluded).
Ethiopia	Risk Area	Whole country, Addis Ababa excluded. We cannot provide security assistance throughout the country as part of the corporate insurance BusinessTravel.
Georgia	Risk Area	Abkhazia and South Ossetia.
Guinea	Risk Area	Within 10 kms from the border with Cote d'Ivoire, Liberia and Sierra Leone. Nzérékoré region.
Haiti	War Zone	Whole country.
India	Risk Area	Jammu and Kashmir state (Ladakh region excluded).
Iran	War Zone	Whole country.
Iraq	War Zone	Whole country.
Israel	War Zone	Whole country.
Japan	Risk Area	The exclusion zones around the Fukushima Dai-ichi nuclear facility identified by the Japanese authorities.
Jordan	Risk Area	Within 3 km from the border with Syria.
Kenya	Risk Area	Within 60 kms from the border with Somalia. Garissa and Mandera counties. Lamu county (excluding Lamu Island and Manda Island).
Korea (the Democratic People's Republic)	Risk Area	Whole country
Lao People's Democratic Republic	Risk Area	Xaisomboun province.
Lebanon	War Zone	Whole country.
Libyan Arab Jamahiriya	War Zone	Whole Country
Mali	War Zone	Tombouctou, Kidal, Gao and Mopti region. Area north of the Niger river in the Ségou region. Area north of the town of Banamba in the Koulikoro region. Area north of the towns of Kayes and Bafoulab, the Kayes region.
Mali	Risk Area	Remaining areas of Mali.
Mauritania	Risk Area	Whole country.
Mexico	Risk Area	Michoacán state (Morelia excluded), Guerrero state, Tamaulipas state, Zacatecas state.
Moldova	Risk Area	Transnistria.
Mozambique	Risk Area	Whole country.
Myanmar	War Zone	Whole country.
New Caledonia	Risk Area	Whole country
Niger	War Zone	Whole country.
Nigeria	Risk Area	Abia, Adamawa, Akwa Ibom, Anambra, Bauchi, Bayelsa, Borno, Delta, Gombe, Imo, Jigawa, Kaduna, Kano, Katsina, Kogi, Plateau, Rivers, Sokoto, Taraba, Yobe and Zamfara states. Within 20 kms of the border with Niger in Kebbi state. Riverine areas of Cross River state.
Pakistan	War Zone	The Federally Administered Tribal Areas (FATA). Northern and western Balochistan. Khyber Pakhtunkhwa (Nowshera, Swabi, Haripur, Abbottabad, Mansehra, Naran, Battagram, Kohistan, Shangla, Chitral and eastern parts of Dir excluded).
Pakistan	Risk Area	Balochistan. Khyber Pakhtunkhwa. Within 10 kms of the border with Afghanistan. Within 10 kms of the border with India.
Palestinian Territory	War Zone	Whole country.

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Papua New Guinea	Risk Area	City of Mendi and Village of Nipa, Southern Highlands province, city of Tara, Hela province.
Philippines	Risk Area	Sulu archipelago. Western Mindanao, including the Zamboanga Peninsula.
Republic of Kosovo	Risk Area	Leposavić, North Mitrovica, Zvečan and Zubin Potok municipalities.
Russia - Asian part	War Zone	Whole country.
Russia – European part	War Zone	Whole country.
Rwanda	Risk Area	Rubavu District
Saudi Arabia	Risk Area	Areas within 80 kms of the border with Yemen.
Somalia	Risk Area	Whole country. As part of the corporate insurance BusinessTravel, we cannot provide security assistance throughout the country.
South Sudan	War Zone	Whole country
Sudan	War Zone	Whole country.
Syria	War Zone	Whole country
Tanzania	Risk Area	Mtwara region.
Thailand	Risk Area	Pattani, Narathiwat, Songkhla and Yala Provinces - Within 50 kms of the Cambodia border.
Togo	Risk Area	Within 5 kms of the border with Burkina Faso.
Tunisia	Risk Area	Within 10 kms of the borders with Algeria (not including area 40 kms from the coast). Remaining area within 30 kms from the border with Algeria in Jendouba, El Kef and Kasserine governorates. Chambi National Park. Military operations zones of Mount Salloum, Mount Sammamma and Mount Mghila in Kasserine governorate. Area within 75 kms from the border with Libya.
Turkey	Risk Area	Within 10 km of the border with Syria, remaining areas of Sirnak province and Hakkâri province.
Uganda	Risk Area	Queen Elizabeth National Park, Kesese District
Ukraine	War Zone	Whole country.
Venezuela	Risk Area	Whole country. As part of the corporate insurance BusinessTravel, we cannot provide security assistance throughout the country.
Western Sahara	Risk Area	Areas of Western Sahara within 30 kms north/west of the Berm. Areas of Western Sahara south/east of the Berm.
Yemen	War Zone	Whole country