

Country Classifications for Foreign Travel and Non-U.S. Residents^{1,2}

A COUNTRIES

Andorra	China	Iceland	Macau	Singapore
Anguilla	Cyprus	Ireland	Malta	Slovak Republic (Slovakia)
Australia	Czech Republic	Israel – excluding West Bank, Gaza and Golan Heights	Martinique	Slovenia
Austria	Denmark		Monaco	South Korea
Belgium	Estonia		Netherlands	Spain
Bermuda	Finland	Italy	New Zealand	Sweden
British Virgin Islands	France	Japan	Norway	Switzerland
Brunei Darussalam	Germany	Latvia	Poland	Taiwan
Canada	Greece	Liechtenstein	Portugal	Turks and Caicos
Canary Islands	Hong Kong	Lithuania	Qatar	United Arab Emirates
Cayman Islands	Hungary	Luxembourg	San Marino	United Kingdom

B COUNTRIES

Antigua & Barbuda	Chile	Jamaica	New Caledonia	Seychelles
Argentina	Costa Rica	Kazakhstan	Northern Mariana Islands	South Africa
Armenia	Croatia	Kuwait	Oman	St. Kitts and Nevis
Aruba	Curacao	Macedonia	Palau	St. Lucia
Bahamas	Dominica	Malaysia	Panama	St. Martin
Barbados	Dominican Republic	Maldives	Romania	St. Vincent & The Grenadines
Belarus	Ecuador	Mauritius	Russian Federation	Suriname
Bosnia and Herzegovina	French Polynesia	Mexico	Saudi Arabia	Trinidad & Tobago
Botswana	Grenada	Montenegro	Serbia	Uruguay
Brazil	Guadeloupe	Netherlands Antilles		
Bulgaria				

C COUNTRIES³

Albania	Cook Islands	India	Montserrat	Samoa
Belize	El Salvador	Indonesia	Morocco	Sri Lanka
Bhutan	Fiji	Jordan	Myanmar	Thailand
Bolivia	French Guyana	Kenya	Namibia	Tonga
Cambodia	Gabon	Micronesia	Paraguay	Turkey
Cape Verde Islands	Ghana	Moldova	Peru	Vietnam
Colombia	Guatemala	Mongolia	Philippines	

E COUNTRIES

Afghanistan	Cuba	Kiribati	Nigeria	Tibet
Algeria	Djibouti	Kyrgyzstan	Niue	Timor-Leste
Angola	Egypt	Laos	North Korea	Togo
Azerbaijan	Equatorial Guinea	Lebanon	Pakistan	Tunisia
Bahrain	Eritrea	Lesotho	Palestine	Turkmenistan
Bangladesh	Ethiopia	Liberia	Papua New Guinea	Tuvalu
Benin	Gaza	Lybia	Rwanda	Uganda
Burkina Faso	Gambia	Madagascar	Sao Tomé & Principe	Ukraine
Burundi	Georgia	Malawi	Senegal	Uzbekistan
Cameroon	Golan Heights	Mali	Sierra Leone	Vanuatu
Central African Republic	Guinea	Marshall Islands	Solomon Islands	Venezuela
Chad	Guinea Bissau	Mauritania	Somalia	West Bank
Comoros	Guyana	Mozambique	Sudan	Western Sahara
Congo	Haiti	Nauru	Swaziland	Yemen
Congo, Dem People's Rep (formerly Zaire)	Honduras	Nepal	Syria	Zambia
Côte d'Ivoire (Ivory Coast)	Iran	Nicaragua	Tajikistan	Zimbabwe
	Iraq	Niger	Tanzania	

1. Country classifications and rates are subject to change at any time. For confirmation, please contact a John Hancock Underwriter or check via our interactive Field Underwriting Guide on John Hancock's producer website.

2. High-risk areas within some countries may be uninsurable. Contact your underwriter for details.

3. For foreign residents, a residency extra of \$1 applies for non-HNW countries.

Note: We are not able to offer coverage to residents of Japan due to Japanese Government rules and regulations.