

## LIST OF COUNTRIES WITH RESIDENCE RATING

1. Residence Group I will include the following 26 countries and Residence Extra is not charged. A few plans like Limited payment endowment (Table 48), Jeevan Rekha (Table 152), New Jeevan Shree-I (Table 162), Jeevan Pramukh (Table 167), Bima Bachat (Table 175), New Jeevan Dhara & New Jeevan Akshay are allowed

	Countries		Countries
1	Afghanistan	14	Liberia
2	Algeria	15	Macedonia
3	Burundi	16	Niger
4	Central African Republics	17	North Korea
5	Chad	18	Palestine
6	Chechen Republic	19	Rwanda
7	Democratic Republic of the Congo (Zaire)	20	Sierra Leone
8	Ethiopia	21	Somalia
8	Guinea	22	Sudan
10	Haiti	23	Tajikistan
11	Iraq	24	Venezuela - remote areas
12	Israel - West bank, Gaza, Jerusalem	25	Western Sahara
13	Ivory Coast	26	Yemen

2. Residence Group II will include the following 37 countries and Residence Extra is not charged. A few plans like Limited payment endowment (Table 48), Jeevan Rekha (Table 152), New Jeevan Shree-I (Table 162), Jeevan Pramukh (Table 167), Bima Bachat (Table 175), New Jeevan Dhara & New Jeevan Akshay are allowed..

	Countries		Countries
1	Albania	22	Montserrat
2	Angola	23	Nigeria
3	Azerbaijan	24	Panama
4	Belarus	25	Papua New Guinea
5	Bosnia / Herzegovina	26	Russia - other
6	Casamance	27	Senegal
7	Colombia	28	Solomon Island
8	Comoros Island	29	(except Cape Town, Johannesburg, Pretoria, Bloemfontein, Durban)
9	Congo (Brazzaville)	30	Swaziland
10	Egypt - (other than Cairo)	31	Togo
11	El Salvador	32	Tanzania
12	Equatorial Guinea	33	Uganda
13	Eritrea	34	Uzbekistan
14	Georgia	35	Yugoslavia (Serbia, Montenegro, Kosovo)
15	Guatemala	36	Venezuela – Caracas
16	Guinea - Bissau	37	Zambia
17	Indonesia - Other	38	Zimbabwe

18	Iran		
19	Kyrgyzstan		
20	Madagascar		
21	Mali		

3. Residence Group III will include the following 6 countries and Residence Extra of Rs. 5 per thousand Sum Assured would be charged :

	Countries		Countries
1	Ecuador	4	Mongolia
2	Jamaica	5	Myanmar
3	Laos	6	Tibet

4. Residence Group IV will include the following 17 countries and Residence Extra of Rs. 4 per thousand Sum Assured would be charged:

	Countries		Countries
1	Botswana	10	Libya
2	Cambodia	11	Malawi
3	Cameroon	12	Moldova
4	Djibouti	13	Mozambique
5	Gabon	14	Nicaragua
6	Ghana	15	Paraguay - remote areas
7	Honduras	16	Peru
8	Kazakhstan	17	Syria
9	Lesotho		

5. Residence Group V will include the following 7 countries and Residence Extra of Rs. 3 per thousand Sum Assured would be charged:

	Countries		Countries
1	Armenia	5	Philippines
2	Gambia	6	Turkmenistan
3	Israel - Tel Aviv	7	Ukraine
4	Lebanon		

6. Residence Group VI will include the following 8 countries and Residence Extra of Rs. 2 per thousand Sum Assured would be charged:

	Countries		Countries
1	Bolivia	5	Kenya
2	Bulgaria	6	Namibia
3	China (except Beijing & Shanghai)	7	Vietnam
4	Indonesia-Major Cities	8	Venezuela -Caracas

7. Residence Group VII will include the following 18 countries and Residence Extra of Re. 1 per thousand Sum Assured would be charged:

	Countries		Countries
1	Argentina	10	Guyana
2	Benin	11	Mauritania
3	Brazil	12	Micronesia
4	Brunei	13	Paraguay - Ascension
5	Burkina Faso	14	Russia - Major Cities
6	Costa Rica	15	Suriname
7	Croatia	16	Tonga - Nuku'alofa
8	Cuba	17	Tunisia
9	Dominican Republic	18	Turkey

8. Residence Group VIII will include the following 56 countries and no Residence Extra is charged.

	Countries		Countries
1	Australia	29	Luxemburg
2	Austria	30	Malaysia- Kuala,Lumpur
3	Bahamas	31	Maldives
4	Bahrain	32	Mauritius
5	Bangladesh	33	Mexico
6	Barbados	34	Nepal
7	Belgium	35	Netherland
8	Belize	36	New Zealand
9	Bhutan	37	Norway
10	Canada	38	Oman
11	Chile	39	Poland
12	China - Beijing & Shanghai	40	Portugal
13	Cyprus	41	Qatar
14	Denmark	42	Romania
15	Egypt - Cairo only	43	Saudi Arabia
16	Fiji	44	Seychelles
17	Finland	45	Singapore
18	France	46	South Africa (Cape Town, Johannesburg, Pretoria, Bloemfontein, Durban)
19	Germany	47	South Korea
20	Gibraltar	48	Spain
21	Greece	49	Sri Lanka
22	Hong Kong	50	Sweden
23	Hungary	51	Switzerland
24	Ireland	52	Taiwan
25	Italy	53	Thailand - only Bangkok
26	Japan	54	UAE
27	Jordan	55	UK
28	Kuwait	56	USA