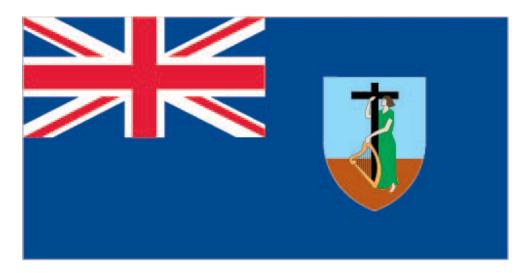
## The World Factbook

Central America and Caribbean :: Montserrat (overseas territory of the UK)



blue, with the flag of the UK in the upper hoist-side quadrant and the Montserratian coat of arms centered in the outer half of the flag; the arms feature a woman in green dress, Erin, the female personification of Ireland, standing beside a yellow harp and embracing a large dark cross with her right arm; Erin and the harp are symbols of Ireland reflecting the territory's Irish ancestry; blue represents awareness, trustworthiness, determination, and righteousness