

Other citizenship categories

- **Dual Citizens**
 - Individuals having citizenship with the U.S. and another country (dual citizens) will be insured as U.S. citizens, subject to full underwriting.
 - If dual citizenship does not include citizenship with the U.S., the country code of the most restrictive country will be applied.
- **Asylum or Refugee Status**
 - Individuals residing in the U.S. on asylum or refugee

status from an approved country will be considered for coverage upon receipt of paperwork that documents an approved asylum or refugee status. An application for asylum or refuge is not sufficient.

- **Temporary Protected Status (TPS)**
 - Individuals residing in the U.S. on TPS from an approved country will be considered for coverage upon receipt of paperwork that documents an approved TPS. An application for TPS is not sufficient.

Approved Countries

- Subject to all other requirements being met, we can only accept applications on citizens of the countries listed below.
- Some countries' laws prevent the purchase of a policy or contract outside of the customer's country of origin, even if all aspects of the transaction occur within the United States.

American Samoa	A	Jamaica	B
Argentina (Decline if residing in Argentina)	A	Malaysia	B
Australia	A	Marshall Islands	B
Bahamas	B	Mexico*	B
Belgium	A	The Netherlands (Not including Aruba, Curacao, and Sint Maarten)	A
Bermuda	A	New Zealand	A
Bolivia	B	Nicaragua	B
Canada (Due to provincial law, we must decline visa holders from or residents of Alberta, BC or Manitoba)	A	Northern Mariana Islands	A
Cayman Islands	B	Palau	B
Chile	A	Panama (Panamanian citizens must reside outside of Panama more than 6 months per year)	B
China*	B	Peru	A
Colombia (Decline borders with Ecuador and Venezuela)	D	Philippines (Decline if residing in Mindanao, Zamboanga Peninsula and Sulu Archipelago)	B
Costa Rica	A	Poland	A
Dominican Republic	B	Puerto Rico	A
Ecuador (Decline border with Colombia)	A	Singapore	A
El Salvador	B	South Africa	B
Federated States of Micronesia	B	South Korea	A
France - including French Antilles, Guadeloupe (French citizens must reside outside of France more than 6 months per year)	A	Spain (Spanish citizens must reside outside of Spain more than 6 months per year)	A
Germany (German citizens must reside outside of Germany more than 6 months per year)	A	Switzerland	A
Guam	A	Taiwan	A
Holland (Not including Aruba, Curacao, and Sint Maarten)	A	Turkey (Decline borders with Syria, Iraq and Iran)	B
Honduras	C	United Arab Emirates (UAE) (Dubai)	A
Hong Kong	A	UK (England, Scotland, Wales, Northern Ireland)	A
India (Indian citizens must reside outside of India more than 6 months per year)	B	U.S. Virgin Islands	A
Ireland	A	Uruguay	A
Israel (Decline if residing in West Bank or Gaza)	A	Vietnam	B
Italy	A		

* May qualify for PNT.



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