

# Guidelines for Foreign Travel

MassMutual’s robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad - refer to [LI7547 Guidelines for Foreign Nationals Living Abroad](#) for more information.
- Foreign citizens living in the U.S. - refer to [LI7552 Guidelines for Foreign Citizens Living in the U.S.](#) for more information.
- Foreign travel

The following information focuses on how foreign travel is underwritten at MassMutual®.

MassMutual classifies a country’s risk on a scale ranging from A to D and U (unacceptable). A and B countries are considered less risky than C, D and U countries.

<p><b>A Countries</b></p>	<ul style="list-style-type: none"> <li>• Travel up to 6 months annually is generally not a concern.</li> <li>• Waiver of Premium may be available.</li> <li>• LTC Rider may be available.</li> <li>• For travel over 90 days but less than 6 months, MassMutual cannot consider proposed insureds over age 70 or over Table D.</li> </ul>
<p><b>B Countries</b></p>	<ul style="list-style-type: none"> <li>• Travel up to 12 weeks annually is generally not a concern.</li> <li>• Waiver of Premium may be available.</li> <li>• LTC Rider may be available.</li> <li>• All underwriting classes are available.</li> </ul>
<p><b>C &amp; D Countries</b></p>	<ul style="list-style-type: none"> <li>• Travel to C countries for up to 12 weeks annually to major cities for business or pleasure is generally not a concern.</li> <li>• Travel to D countries for up to 4 weeks annually to major cities for business or pleasure is generally not a concern.</li> <li>• Waiver of Premium and LTC Rider may be available.</li> <li>• Standard or better classes are available.</li> <li>• Medically impaired individuals are considered on a case-by-case basis. Generally, individuals rated over a Table D, after applying RACs, will be declined.</li> <li>• Travel for any duration for missionaries (i.e. preaching, etc.) will result in the offer being postponed or declined.</li> <li>• Travel for mission trips (i.e. working at an orphanage, building homes or schools, providing medical care, etc.) is generally acceptable.</li> <li>• Travel by a U.S. citizen who is a governmental employee, journalist, politician, security consultant, humanitarian aid worker, judiciary, police, field engineer, archaeologist, geologist on business, etc. is considered on a case-by-case basis.</li> <li>• TLIR and term applications are not available for imminent travel or travel that will continue for the foreseeable future.</li> </ul>

## U Countries

- Travel to U countries for any duration or purpose will be postponed until travel is complete, or declined if travel will continue for the foreseeable future.

## Considerations for Travel to Any Country

- For A countries, travel over 6 months annually will be considered foreign residence and guidelines for foreign nationals and U.S. citizens living abroad will apply.
- For B, C and D countries, travel over 12 weeks annually will be considered foreign residence and guidelines for foreign nationals living abroad will apply.
- Travel to remote areas is considered on a case-by-case basis.
- Avocations, such as mountain and rock climbers, big game guides and hunters, spelunkers, explorers, etc., are considered on a case-by-case basis.

## Country Code Classifications

Afghanistan	U	Botswana	C	Croatia (2)	A
Albania	B	Brazil (6)	B	Cuba (5)	C
Algeria	C	Brunei	A	Curacao	A
American Samoa	A	Bulgaria	A	Cyprus (2)	A
Andorra	A	Burkina Faso	U	Czech Republic (2)	A
Angola	D	Burma/Myanmar (7)	U	Denmark	A
Anguilla	A	Burundi	U	Djibouti	D
Antarctica	D	Cambodia	C	Dominica	A
Antigua, Barbuda	A	Cameroon	D	Dominican Republic	B
Argentina (1,2)	A	Canada (7)	A	East Timor	D
Armenia (4)	B	Canary Islands	A	Ecuador	B
Aruba	A	Cape Verde	B	Egypt (5)	D
Australia	A	Cayman Islands	A	El Salvador	C
Austria (2)	A	Central African Republic	U	Equatorial Guinea	D
Azerbaijan (4)	B	Chad	U	Eritrea	D
Bahamas	B	Chile	A	Estonia (2)	A
Bahrain	A	China (2,4) Shanghai, Beijing, Tianjin, Shenzhen, Guangzhou, Chengdu, Chongqing, Shenyang, and Nanjing	A	Ethiopia	U
Bangladesh	C	China (2,4) - all other cities	B	Falkland Islands	A
Barbados	A	Colombia	C	Federated States of Micronesia	B
Belarus (aka Byelorussia) (5)	U	Comoros	C	Fiji	B
Belgium (2)	A	Congo, Democratic Republic of	D	Finland (2)	A
Belize	C	Cook Islands (4)	A	France (5)	A
Benin	D	Costa Rica	A	French Guiana	B
Bermuda	A			French Polynesia	A
Bhutan	B			Gabon	D
Bolivia	C			Gambia	D
Bosnia-Herzegovina	A				

Country Code Classifications continued...

Georgia	B	Kenya	D	Nauru (5)	C
Germany (2)	A	Kiribati	C	Nepal	C
Ghana	D	Korea, North (5)	U	Netherlands (aka Holland) (2)	A
Greece (2)	A	Korea, South	A	Netherland Antilles	A
Greenland	A	Kosovo (4)	A	New Caledonia	A
Grenada	A	Kuwait (4)	A	New Zealand	A
Guadeloupe	A	Kyrgyzstan	C	Nicaragua	D
Guatemala (5)	C	Laos	C	Niger	U
Guinea	D	Latvia (2)	A	Nigeria (5)	U
Guinea Bissau	D	Lebanon	U	Niue	C
Guyana	C	Lesotho	D	Northern Ireland	A
Haiti	U	Liberia (5)	D	N. Mariana Islands (Saipan)	A
Holland (aka Netherlands)	A	Libya	U	Norway	A
Honduras	D	Liechtenstein	A	Oman (4)	A
Hong Kong	A	Lithuania (2,3)	A	Pakistan	U
Hungary (2)	A	Luxembourg (2)	A	Palau	A
Iceland	A	Macau	A	Panama (1,2)	A
India - Mumbai, Delhi, Chennai, Bangalore, Mangalore, Calcutta/Kolkata and Surat	B	Macedonia (4)	A	Papua New Guinea (4)	D
India - all other cities	C	Madagascar	D	Paraguay	B
Indonesia (5)	C	Malawi	D	Peru	B
Iran (5)	U	Malaysia	A	Philippines - Metro Manila (4)	B
Iraq (5)	U	Maldives	B	Philippines - all other cities (4)	C
Ireland (2)	A	Malta (2)	A	Poland (2)	A
Israel (not Gaza or West Bank)	A	Marshall Islands	A	Portugal (incl Azores & Madeira) (2)	A
Israel - Gaza or West Bank	U	Martinique	A	Qatar	A
Italy (2)	A	Mauritania (5)	D	Romania (2)	A
Ivory Coast (5)	D	Mauritius	A	Russia (3,4)	U
Jamaica	B	Mexico (4)	B	Rwanda	D
Japan - only U.S. Citizens residing in Japan on short-term (3 years or less) work assignments	A	Moldova (4)	B	Saipan	A
Jordan	B	Monaco	A	Samoa	B
Kampuchea (aka Cambodia)	C	Mongolia	B	San Marino	A
Kazakhstan	B	Montenegro (Serbia) (4)	A	Sao Tome & Principe	C
		Montserrat	A	Saudi Arabia	C
		Morocco	B	Senegal	D
		Mozambique	D	Serbia (aka Montenegro) (4)	A
		Myanmar (aka Burma)	U	Seychelles	B
		Namibia	C		

## Country Code Classifications continued...

Sierra Leone	D	Suriname	B	Turks/Caicos	A
Singapore	A	Swaziland	D	Tuvalu	C
Slovakia (2)	A	Sweden (2)	A	Uganda	D
Slovenia (2)	A	Switzerland	A	Ukraine (5)	U
Solomon Islands	B	Syria	U	United Arab Emirates	B
Somalia	U	Taiwan	A	United Kingdom (2)	A
South Africa	C	Tajikistan	C	Uruguay	A
Spain (incl Gibraltar) (5)	A	Tanzania	D	Uzbekistan	B
Sri Lanka	B	Thailand	B	Vanuatu	C
St. Kitts & Nevis	A	Togo	D	Venezuela	U
St. Lucia	A	Tonga	B	Vietnam	B
St. Martin	A	Trinidad/Tobago	B	Virgin Islands	A
St. Thomas	A	Tunisia	B	Yemen	U
St. Vincent/Grenadines (5)	A	Turkey	D	Zambia	D
Sudan (5)	U	Turkmenistan	C	Zimbabwe (5)	D

1. Must submit disclosure form U1011
2. Policy must be owned by a U.S. resident individual or entity
3. Requires evidence of source of funds
4. Restrictions exist, contact Underwriting
5. Laws in this country and/or U.S. law prevent us from issuing policies to residents of this country.
6. Money for all premiums must be held in an account outside of Brazil
7. Must have a need for U.S. based coverage

Underwriting guidelines and requirements are subject to change without notice as world conditions change.

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.**

