

## Tobacco use definitions

Please refer to the preferred criteria, product feature cards, and plan description for rate classes available.

### Non-tobacco

Must not have used tobacco or nicotine-based products (including cigarettes, e-cigarettes, vapor products, pipe, snuff, chewing tobacco, nicotine gum or patches) in any form within the last 12 months. Occasional cigar (up to 24 per year) is allowed if admitted on the application and the urine test contains no nicotine by-products.

### Tobacco

Any admitted or non-admitted tobacco or nicotine-based products (including cigarettes, e-cigarettes, vapor products, pipe, snuff, chewing tobacco, nicotine gum or patches) in any form within the last 12 months or any nicotine by-products in the urine test.

## Marijuana users

Users qualify for non-tobacco rates.

- Preferred is available if using marijuana two times per month or less and they otherwise qualify.
- Preferred Plus is available if using marijuana two times per year or less and they otherwise qualify.
- Coverage is typically not available for applicants younger than age 21 using recreational marijuana.
- Personal or business coverage is not available to applicants involved in administrative duties, growing, distribution, or sales associated with the marijuana industry. However, we will consider applicants involved or associated with hemp, hemp oil, and CBD oil businesses.
- Hemp oil and CBD oil users will be underwritten based on the medical condition.

## Foreign nationals, employment authorization document, and visa holders

U.S. residence for at least the past two years with intent to remain in the U.S. permanently is typically required in order to be considered for coverage.

We require that the proposed insured have a green card or one of the following visa types:

- E1, E2, E2C, E3, EB5
- G1, G2, G3, G4, G5
- H1B, H1C, H4
- J1, J2
- K1, K3
- L1, L2
- M1, M2
- O1, O2, O3
- P1, P2, P3, P4
- R1, R2
- T1, T2, T4, and TN-1/NAFTA
- U1, U2, U4
- V1

**We require a copy of the visa which includes the number, type and expiration date; a valid U.S. bank account; valid social security number due to the U.S. Patriot Act and U.S. income or assets.** The final underwriting decision will depend on the frequency and location of the travels (depending on the state regulations).

Contact Underwriting if the proposed insured is:

- Under age 18
- Residing in U.S. less than 2 years
- Making longer trips
- Traveling to Afghanistan, Burundi, Central African Republic, Chad, Iraq, North Korea, Libya, Mali, Niger, Nigeria, Somalia, South Sudan, Sudan, Syria, and Yemen.

If traveling to hazardous areas, facultative reinsurance may be required.

### Expired visa

Considered on a case by case basis. Contact your MGA for assistance.

### Employment Authorization Document (EAD)

Considered on a case by case basis. Contact your MGA for assistance.

## Foreign residence and travel

U.S. citizens ages 18 and older who are making short trips out of the country for business, pleasure, or educational purposes to non-hazardous areas are usually acceptable risks.

Contact Underwriting if the proposed insured is:

- Under age 18
- Making longer trips
- Traveling to Afghanistan, Burundi, Central African Republic, Chad, Iraq, North Korea, Libya, Mali, Niger, Nigeria, Somalia, South Sudan, Sudan, Syria, and Yemen.

If traveling to hazardous areas, facultative reinsurance may be required. No coverage is typically available for occupations involving politicians, public figures/celebrities, missionaries, government leaders, journalists, judicial personnel, police, military, security personnel/bodyguards, trade union officials, aviation, arms dealers, diplomats, foreign aid/relief workers who participate in foreign travel. May vary by state.