Foreign Travel & Foreign National Guidelines

Foreign Travel Guidelines

The Swiss Re Life Guide will be our primary resource for underwriting risks related to foreign travel. These guidelines address the country(ies) being visited, as well as other risk factors such as the specific region with the country, purpose of the travel, occupation, frequency and total duration. After consideration of all risk factors, short duration travel may be eligible for more favorable rate classes. In addition to the information provided on the application, a foreign travel questionnaire may also be required.

Additional Considerations Include:

- Purpose for and specific location of the travel.
- Short term travel is defined as 8 weeks or less annually.
 Durations of up to 6 months annually will be considered
 as "travel" under these guidelines. For our purposes, travel
 durations of more than 6 months annually will be considered
 as foreign "residence."
- All benefits and riders will be individually underwritten.

Foreign National Guidelines

Category 1

Non-U.S. citizen with a Permanent Visa (Green Card) who is legally residing in the U.S. on a permanent basis.

Requirements	Insured	Owner
Applications, medical exams, labs and tests must be completed in the U.S.	•	
Must comprehend the English language (Spanish speaking applicants must go through the TeleLife Interview Process.)	•	•
Tax ID: SSN	•	•
Tax ID: Required for business ownership and U.S. trust ownership		•
Copy of Green Card	•	•

Category 2

Non-U.S citizen in the U.S. on an acceptable temporary visa.

Requirements	Insured	Owner
Issue ages: 18 – 70	•	
All solicitation & delivery must occur in the U.S.	•	•
Foreign National Questionnaire	•	•
Must be legally residing in the U.S. for a continuous period of 1 year	•	•
Applications, medical exams, labs and tests must be completed in the U.S.	•	
Required APS — Medical records must be available in English. (Protective will not pay for translation)	•	
Tax ID: SSN ¹	•	•
Tax ID: Required for business ownership and U.S. trust ownership		•
Cover letter from writing agent explaining need and purpose of coverage		•
Premiums must be paid in U.S. dollars and billed to a U.S. bank (Bank account must be opened for more than 6 months)		•
Must have significant, legitimate interests in the U.S., including property or business ownership as well as an established U.S. bank account		•
Must comprehend the English language (Spanish speaking applicant must go through the TeleLife Interview Process)	•	•
Must hold a visa from the specified list of visa types: E – Treaty/Traders/Investors H1 (B or C) – Temporary workers with special merit/ability I – Information media representative K – Family member or fiancé of U.S. citizen L – Intra-company transfer O – Worker with extraordinary ability TN – Mexican professionals under NAFTA TD – Mexican professionals under NAFTA	•	•
Copy of Visa	•	•
Copy of Passport	•	•
Complete copy of U.S. Trust (if applicable)		•

¹ For VISA Types: K, L2 and O2, an ITIN may be acceptable

Foreign Travel & Foreign National Guidelines (CONTINUED)

Must be a citizen of a country in the country listing table:

Antilles, Netherlands Argentina French Polynesia Qatar Aruba Germany Panama Australia Gibraltar Paraguay Austria Greece Peru Azores Islands Greada Poland Bahrain Grenadines Portugal Barbados Gaudeloupe Barbuda Guatemala Belize Holland Belize Holland Bermuda Honduras Britain Bri			•
Aruba Germany Panama Australia Gibraltar Paraguay Austria Greece Peru Azores Islands Greenland Philippines (Manila only) Bahamas Grenada Poland Bahrain Grenadines Portugal Barbados Guadeloupe Samoa Barbuda Guatemala San Marino Belgium Guernsey Island Sardinia Belize Holland Scotland Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Japan St. Lucia Cayman Islands Luxembourg St. Martin Chile Macau St. Pierre and Miquelon China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Corsica Malta Switzerland Croatia Mexico Taismania Croatia Mexico Taismania Cyprus (Greek part) Monaco Trinidad and Tobago Cycch Republic Montserrat Turkey (Major cities) El Salvador Nevis England New Zealand Vatican City Falklands Islands Uruguay Estonia New Zealand Virgin Islands UK	Antilles, Netherlands	French Antilles	Norway
Australia Gibraltar Paraguay Austria Greece Peru Azores Islands Greecland Philippines (Manila only) Bahamas Grenada Poland Bahrain Grenadines Portugal Barbados Guadeloupe Samoa Barbuda Guatemala San Marino Belgium Guernsey Island Sardinia Bellize Holland Scotland Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Luxembourg St. Martin Chile Macau St. Pierre and Miquelon China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Corsica Malta Switzerland Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Tirinidad and Tobago Czech Republic Montserrat Turkey (Major cities) El Salvador Nevis England New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Argentina	French Polynesia	Qatar
Austria Greece Peru Azores Islands Greenland Philippines (Manila only) Bahamas Grenada Poland Bahrain Grenadines Portugal Barbados Guadeloupe Samoa Barbuda Guatemala San Marino Belgium Guernsey Island Sardinia Belize Holland Scottand Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Luxembourg St. Martin Channel Islands Luxembourg St. Martin Chile Macau St. Pierre and Miquelon China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Corsica Malta Switzerland Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Menterlands Antilles United Arab Emirates El Salvador Nevis England New Zealand Vatican City Falklands Islands IKearagua Virgin Islands UK	Aruba	Germany	Panama
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Bahamas Grenada Poland Bahrain Grenadines Portugal Barbados Guadeloupe Samoa Barbuda Guatemala San Marino Belgium Guernsey Island Sardinia Belize Holland Scotland Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Luxembourg St. Martin China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Corsica Malta Switzerland Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic More Seland New Zealand Vatican City Falklands Islands Uruguay Estonia New Zealand Virgin Islands UK	Austria	Greece	Peru
Bahrain Grenadines Portugal Barbados Guadeloupe Samoa Barbuda Guatemala San Marino Belgium Guernsey Island Sardinia Bellize Holland Scotland Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Luxembourg St. Martin China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Sweden Corsica Malta Switzerland Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netwis Zealand Vatican City Estonia New Zealand Vatican City Falklands Islands Uraguay Virgin Islands UK	Azores Islands	Greenland	Philippines (Manila only)
Barbados Guadeloupe Samoa Barbuda Guatemala San Marino Belgium Guernsey Island Sardinia Belize Holland Scotland Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Luxembourg St. Martin China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Corsica Malta Switzerland Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic More Sel Salvador El Salvador Nevis El Salvador Nevis Zealand Vatican City Falklands Islands Uruguay Estonia New Zealand Virgin Islands UK	Bahamas	Grenada	Poland
Barbuda Guatemala San Marino Belgium Guernsey Island Sardinia Belize Holland Scotland Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Luxembourg St. Maarten Channel Islands Luxembourg St. Martin China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Sweden Corsica Malta Switzerland Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands El Salvador Nevis United Kingdom England New Zealand Vatican City Falklands Islands UKaragua Virgin Islands UK	Bahrain	Grenadines	Portugal
Belgium Guernsey Island Sardinia Belize Holland Scotland Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Jersey Island St. Maarten Channel Islands Luxembourg St. Martin Chille Macau St. Pierre and Miquelon China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Corsica Malta Switzerland Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Barbados	Guadeloupe	Samoa
Belize Holland Scotland Bermuda Honduras Sicily Bonaire Hong Kong Singapore Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Jersey Island St. Maarten Channel Islands Luxembourg St. Martin Chile Macau St. Pierre and Miquelon China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Sweden Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Barbuda	Guatemala	San Marino
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Brazil Hungary Slovakia Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Luxembourg St. Maarten Channel Islands Luxembourg St. Martin Chile Macau St. Pierre and Miquelon China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Sweden Corsica Malta Switzerland Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands UK	Bermuda	Honduras	Sicily
Britain Iceland Slovenia British Virgin Islands India (Major cities) South Korea Brunei Ireland Spain Bulgaria Italy St. Christopher Canary Islands Jamaica St. Kitts and Nevis Canada Japan St. Lucia Cayman Islands Jersey Island St. Maarten Channel Islands Luxembourg St. Martin Chile Macau St. Pierre and Miquelon China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Sweden Corsica Malta Switzerland Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands UK	Bonaire	Hong Kong	Singapore
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China (Major cities) Madeira St. Vincent & the Grenadine China (Taiwan) Malaysia (Kuala Lumpur only) Sweden Corsica Malta Switzerland Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands	Channel Islands	Luxembourg	St. Martin
China (Taiwan) Malaysia (Kuala Lumpur only) Sweden Corsica Malta Switzerland Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands	Chile	Macau	St. Pierre and Miquelon
Corsica Malta Switzerland Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	China (Major cities)	Madeira	St. Vincent & the Grenadines
Costa Rica Martinique Taiwan Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Micaragua Virgin Islands UK	China (Taiwan)	Malaysia (Kuala Lumpur only)	Sweden
Croatia Mexico Tasmania Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Corsica	Malta	Switzerland
Curacao Miquelon Thailand (Bangkok) Cyprus (Greek part) Monaco Trinidad and Tobago Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Costa Rica	Martinique	Taiwan
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Czech Republic Montserrat Turkey (Major cities) Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Curacao	Miquelon	Thailand (Bangkok)
Dutch Antilles Netherlands Turks and Caicos Islands Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Cyprus (Greek part)	Monaco	Trinidad and Tobago
Ecuador Netherlands Antilles United Arab Emirates El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Czech Republic	Montserrat	Turkey (Major cities)
El Salvador Nevis United Kingdom England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Dutch Antilles	Netherlands	Turks and Caicos Islands
England New Caledonia Uruguay Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	Ecuador	Netherlands Antilles	United Arab Emirates
Estonia New Zealand Vatican City Falklands Islands Nicaragua Virgin Islands UK	El Salvador	Nevis	United Kingdom
Falklands Islands Nicaragua Virgin Islands UK	England	New Caledonia	Uruguay
	Estonia	New Zealand	Vatican City
Finland Northern Ireland Wales	Falklands Islands	Nicaragua	Virgin Islands UK
	Finland	Northern Ireland	Wales
France Northern Mariana Islands	France	Northern Mariana Islands	

Category 3

Canadian citizens who do not have temporary or permanent U.S. visas and reside permanently in Canada*.

Requirements	Insured	Owner
All solicitation & delivery must occur in the U.S.	•	•
Foreign National Questionnaire	•	•
Issue ages 18 – 70	•	
Minimum face amount — \$500,000	•	•
Applications, medical exams, labs and tests must be completed in the U.S.	•	
Inspection Report and Motor Vehicle Report through First Financial will be required (Note: Canadian Public Record checks are not currently available)	•	
Required APS — Medical records must be available in English (Protective will not pay for translation)	•	
Tax ID: Canadian SSN	•	•
Tax ID: Required for business ownership and U.S. trust ownership		•
Cover letter from writing agent explaining the need and purpose of coverage required		•
Premiums must be paid in U.S. dollars and billed to a U.S. bank (Bank account must be opened for more than 6 months)		•
Must have significant, legitimate interests in the U.S. including property or business ownership as well as an established U.S. bank account		•
Must comprehend English language (Spanish speaking applicants must go through the TeleLife interview process)	•	•
Must be a citizen of Canada and currently reside in Canada	•	•
Copy of Passport	•	•
Copy of Driver's License	•	•
Complete copy of U.S. trust (if applicable)		•

 $^{^{\}star}$ Permissible Provinces: Ontario, Quebec, Saskatchewan.

Non-permissible Provinces: Alberta, British Columbia, Manitoba, New Brunswick, Nova Scotia, Prince Edward Island, Yukon.

 $^{^{\}star}$ With underwriting & compliance prior approval: Newfoundland, Nunavut, Northwest Territories.