



UNDERWRITING

Foreign Travel Guidelines

Effective July 2020



The chart below indicates whether a life insurance application will be accepted for applicants who travel to the countries listed. These guidelines are based on analysis of government, travel services, and industry data, and may change depending on current conditions in the country. Guidelines may also vary depending on the application state. For countries not shown below, contact Underwriting.

Y Acceptable for Travel — Preferred Best available

Y Acceptable for Travel — Preferred Best available

N Unacceptable for Travel

Note: Travel of three to six months to yellow countries is limited to face amounts of no more than \$5,000,000.

N Afghanistan	Y Burundi	Y Ethiopia	Y Italy	Y Micronesia, Federated States of	Y Qatar	Y Switzerland
Y Albania	Y Cambodia	Y Falkland Islands	Y Ivory Coast (Cote d'Ivoire)	Y Moldova	Y Romania	N Syria
Y Algeria ¹	Y Cameroon	Y Fiji	Y Jamaica	Y Monaco	Y Russia	Y Taiwan
Y American Samoa	Y Canada	Y Finland	Y Japan	Y Mongolia	Y Rwanda	Y Tajikistan
Y Andorra	Y Canary Islands	Y France	Y Jersey	Y Montenegro	Y Samoa	Y Tanzania
Y Angola	Y Cape Verde	Y French Guiana	Y Jordan	Y Montserrat	Y Saipan	Y Thailand
Y Anguilla	Y Cayman Islands	Y French Polynesia	Y Kazakhstan	Y Morocco	Y San Marino	Y Togo
Y Antigua & Barbuda	Y Central African Republic	Y Gabon	Y Kenya	Y Mozambique	Y Sao Tome and Principe	Y Tonga
Y Argentina	N Chad	N Gaza Strip (Palestine) ³	Y Kiribati	Y Myanmar (Burma)	Y Saudi Arabia	Y Trinidad and Tobago
Y Armenia	Y Chile	Y Georgia	Y Kosovo (Serbia)	Y Namibia	Y Scotland ⁴	Y Tunisia
Y Aruba	Y China	Y Germany	Y Kyrgyzstan (Kyrgyz Republic)	Y Nauru	Y Senegal	Y Turkey
Y Australia	Y Colombia	Y Ghana	Y Kuwait	Y Nepal	Y Serbia	Y Turkmenistan
Y Austria	Y Comoros	Y Greece	Y Laos	Y Netherlands	Y Seychelles	Y Turkish Republic of Northern Cyprus (aka TRNC)
Y Azerbaijan	Y Congo	Y Greenland	Y Latvia	Y New Caledonia	Y Sierra Leone	Y Turks and Caicos Islands
Y Bahamas	N Congo, Democratic Republic of the	Y Grenada	Y Lebanon	Y New Zealand	Y Singapore	Y Tuvalu
Y Bahrain	Y Cook Islands	Y Guadeloupe	Y Lesotho	Y Nicaragua	Y Slovakia	Y U.S. Virgin Islands
Y Bangladesh	Y Costa Rica	Y Guam	Y Liberia	Y Niger	Y Slovenia	Y Uganda
Y Barbados	Y Croatia	Y Guatemala	N Libya	Y Nigeria ¹	Y Solomon Islands	Y Ukraine ¹
Y Belarus (Beylorussia)	N Cuba	Y Guernsey	Y Liechtenstein	Y Niue	N Somalia	Y United Arab Emirates
Y Belgium	Y Curacao	Y Guinea	Y Lithuania	N North Korea	Y South Africa	Y United Arab Emirates
Y Belize	Y Cyprus	Y Guinea-Bissau	Y Luxembourg	Y Northern Ireland ⁴	Y South Korea	Y United Kingdom ⁴
Y Benin	Y Czech Republic	Y Guyana	Y Macau	Y Northern Marianas Islands	Y Spain	Y Uruguay
Y Bermuda	Y Denmark	Y Haiti	Y Macedonia	Y Norway	Y Sri Lanka	Y Uzbekistan
Y Bhutan	Y Djibouti	Y Honduras	Y Madagascar	Y Oman	Y St. Kitts and Nevis	Y Vanuatu
Y Bolivia	Y Dominica	Y Hong Kong	Y Malawi	N Pakistan	Y St. Lucia	Y Vatican City
Y Bonaire, St. Eustatius, Saba	Y Dominican Republic	Y Hungary	Y Malaysia	Y Palau	Y St. Maarten	Y Venezuela
Y Bosnia and Herzegovina	Y East Timor	Y Iceland	Y Maldives	Y Panama	Y St. Martin (Guadeloupe)	Y Vietnam
Y Botswana	Y Ecuador	Y India	Y Mali	Y Papua New Guinea	Y St. Vincent and the Grenadines	Y Wales ⁴
Y Brazil	N Egypt	Y Indonesia	Y Malta	Y Paraguay	Y Peru	Y West Bank (Palestinian territories) ³
Y British Virgin Islands	Y El Salvador	Y Iran	Y Marshall Islands	Y Philippines ¹	Y Poland	Y Western Sahara
Y Brunei	Y England ⁴	N Iraq	Y Martinique	Y Portugal	Y Suriname	N Yemen
Y Bulgaria	Y Equatorial Guinea	Y Ireland	N Mauritania	Y Puerto Rico	Y Swaziland	Y Zambia
N Burkina Faso	Y Eritrea	Y Isle of Man	Y Mauritius		Y Sweden	Y Zimbabwe
Y Burma (Myanmar)	Y Estonia	Y Israel ²	Y Mexico			

¹Specified regions in the following countries are considered “Unacceptable”:

- Algeria** Southeast Algeria (Sahara Desert regions—examples of cities in this region are Ouargla and Tamanrasset)
- Nigeria** The Niger Delta region, consisting of the Delta and Rivers states
- Philippines** Mindanao and Sulu Archipelago
- Ukraine** Eastern Ukrainian regions of Donetsk and Luhansk and the Crimean peninsula

²See also Gaza Strip, West Bank.

³All areas of the Gaza Strip are considered “Unacceptable”. The West Bank is considered “Acceptable”. The major city in the Gaza Strip is Gaza City. Major cities in the West Bank are Bethlehem, Hebron, Jericho, and Nablus. The West Bank and the Gaza Strip may also be called the Palestinian Authority.

⁴United Kingdom consists of England, Wales, Scotland, and Northern Ireland. Northern Ireland includes the counties of Tyrone, Fermanagh, Armagh, Dacon, Antrim, and Londonderry (also referred to as Derry), with the two principal cities of Belfast and Londonderry (Derry).

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Availability of insurance and rates will vary based on the satisfaction of underwriting criteria. Underwriting rules are subject to change at our discretion.

Automatic and jumbo limits are graded down by age, rating, and special risks (e.g., foreign residence and travel, entertainers, professional athletes, etc.).

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