



## FOREIGN NATIONALS, FOREIGN RESIDENCE & FOREIGN TRAVEL

Country Category	I	II	III	IV
<b>Face Amount Maximum</b>	<ul style="list-style-type: none"> <li>\$25m</li> <li>Japan- no sales allowed for Japanese residents</li> </ul>	\$10m	\$5m	No Coverage
<b>Product Limit</b>	<ul style="list-style-type: none"> <li>WL products allowed up to max. UL for no more than half the max amount for this category.</li> <li>Canada – all products/riders available ≤\$25m</li> </ul>	<ul style="list-style-type: none"> <li>WL products allowed up to max. UL for no more than half the max amount for this category.</li> <li>Mexico-allow term products and riders ≤ \$2m</li> </ul>	<ul style="list-style-type: none"> <li>WL products allowed up to max. UL for no more than half the max amount for this category.</li> </ul>	
<b>Riders/Benefits</b>	<ul style="list-style-type: none"> <li>No riders/benefits</li> <li>Allow one-time DOT if total base + DOT ≤\$25M</li> </ul>	<ul style="list-style-type: none"> <li>No riders/benefits</li> <li>Allow one-time DOT if total base + DOT ≤\$10M</li> </ul>	<ul style="list-style-type: none"> <li>No riders/benefits</li> <li>Allow one-time DOT if total base + DOT ≤\$5M</li> </ul>	
<b>Best Risk Class</b>	Select Preferred and Preferred at UW discretion	Preferred II	Nonsmoker	
<b>Rating Limit</b>	No limit	Class 6	Class 4	
<b>Enhanced Verification Criteria:</b> All cases that require the consideration of foreign assets to justify the face amount will require enhanced verification regardless of country category, premium or face amount.	<ul style="list-style-type: none"> <li>Foreign Nationals, Foreign Residents, and Resident Aliens from Cat 1 jurisdictions regardless of time in the US enhanced review conducted on \$1,000,000 or more in premium.</li> <li>Japan prohibits offshore insurance companies from insuring a Japanese resident national. Special underwriting rules apply.</li> </ul>	<ul style="list-style-type: none"> <li>Foreign Nationals, Foreign Residents, and Resident Aliens from Cat 2 jurisdictions (except Argentina and Brazil) regardless of time in the US enhanced review conducted on \$1,000,000 or more in premium.</li> <li>Foreign Nationals and Foreign Residents in Brazil and Argentina enhanced review conducted regardless of face amount or premium amount.</li> <li>Foreign Nationals from Argentina and Brazil, the owner must be a US Trust or LLC.</li> </ul>	<ul style="list-style-type: none"> <li>Foreign Nationals and Foreign Residents in that jurisdiction enhanced review conducted regardless of face amount or premium amount.</li> <li>Resident Aliens with citizenship from Cat 3 jurisdiction in the US 2 years or less enhanced review conducted on \$100,000 or more in premium</li> <li>Resident Aliens with citizenship from Cat 3 jurisdiction in the US more than 2 years conducted on \$500,000 or more in premium</li> </ul>	<ul style="list-style-type: none"> <li>Resident Aliens with citizenship from Cat 4 jurisdiction in the US 5 years or less enhanced review conducted on \$50,000 or more in premium</li> <li>Resident Aliens with citizenship from Cat 4 jurisdiction in the US more than 5 years enhanced review conducted on \$500,000 or more in premium</li> </ul>
<b>Reinsurance</b>	• If auto reinsurance applies, choose "Foreign Residence/Travel" under "Reinsurance Type."			

<b>COUNTRY</b>	<b>FOREIGN RESIDENT / NATIONAL CATEGORY</b>	<b>TRAVEL ACCEPTABLE? (&lt; 90 days)</b>	<b>COMMENTS</b>
<b>AFGANISTAN</b>	IV	NO	Armed conflict, no embassy.
<b>ALBANIA</b>	III	YES	
<b>ALGERIA</b>	IV	YES	
<b>ANDORRA</b>	I	YES	
<b>ANGOLA</b>	IV	YES	
<b>ANTARCTICA</b>	IV	NO	No embassy
<b>ANTIGUA &amp; BARBUDA</b>	I	YES	
<b>ARGENTINA</b>	II	YES	
<b>ARMENIA</b>	IV	YES	
<b>AUSTRALIA</b>	I	YES	
<b>AUSTRIA</b>	I	YES	
<b>AZERBAIJAN</b>	IV	YES	
<b>BAHAMAS</b>	II	YES	
<b>BAHRAIN</b>	III	YES	
<b>BANGLADESH</b>	IV	YES	
<b>BARBADOS</b>	I	YES	
<b>BELARUS</b>	IV	YES	
<b>BELGIUM</b>	I	YES	
<b>BELIZE</b>	II	YES	
<b>BENIN</b>	IV	YES	
<b>BERMUDA</b>	I	YES	
<b>BHUTAN</b>	IV	YES	
<b>BOLIVIA</b>	IV	YES	
<b>BOSNIA &amp; HERZEGOVINA</b>	III	YES	
<b>BOTSWANA</b>	IV	YES	
<b>BRAZIL</b>	II	YES	
<b>BRUNEI</b>	III	YES	
<b>BULGARIA</b>	III	YES	
<b>BURKINA FASO</b>	IV	YES	
<b>BURMA/MYANMAR</b>	IV	NO	Civil unrest
<b>BURUNDI</b>	IV	NO	Armed conflict
<b>CAMBODIA</b>	IV	YES	
<b>CAMEROON</b>	IV	YES	

<b>COUNTRY</b>	<b>FOREIGN RESIDENT / NATIONAL CATEGORY</b>	<b>TRAVEL ACCEPTABLE? (&lt; 90 days)</b>	<b>COMMENTS</b>
CANADA	I	YES	
CAPE VERDE	II	YES	
CAYMAN ISLANDS	II	YES	
CENTRAL AFRICAN REPUBLIC	IV	NO	UN has peacekeeping forces
CHAD	IV	NO	Embassy restrictions
CHILE	II	YES	
CHINA	III	YES	
COLOMBIA	III	YES	
COMOROS	III	YES	
CONGO, REPUBLIC OF	IV	NO	Political instability, corruption, high HIV and infectious disease rates.
CONGO, DEMOCRATIC REPUBLIC OF	IV	NO	Armed conflict, endemic/pandemic concerns in Kasai Occidental
COSTA RICA	II	YES	
COTE D'IVOIRE (IVORY COAST)	IV	NO	Armed conflict, embassy restrictions
CROATIA	II	YES	
CUBA	III	YES	
CYPRUS	III	YES	
CZECH REPUBLIC	I	YES	
DENMARK	I	YES	
DJIBOUTI	IV	YES	
DOMINICA	III	YES	
DOMINICAN REPUBLIC	III	YES	
ECUADOR	II	YES	
EGYPT	IV	YES	
EL SALVADOR	IV	YES	
EQUATORIAL GUINEA	IV	YES	
ERITREA	IV	NO	Armed conflict
ESTONIA	II	YES	
ETHIOPIA	IV	NO	Armed conflict
FIJI	II	YES	
FINLAND	I	YES	

<b>COUNTRY</b>	<b>FOREIGN RESIDENT / NATIONAL CATEGORY</b>	<b>TRAVEL ACCEPTABLE? (&lt; 90 days)</b>	<b>COMMENTS</b>
FRANCE	I	YES	
FRENCH ANTILLES	II	YES	
GABON	IV	YES	
GAMBIA	IV	YES	
GEORGIA	IV	YES	
GERMANY	I	YES	
GHANA	III	YES	
GREECE	I	YES	
GRENADA	II	YES	
GUATEMALA	IV	YES	
GUINEA	IV	NO	Embassy restrictions. Serious health issues.
GUINEA-BISSAU	IV	YES	
GUYANA	IV	YES	
HAITI	IV	YES	
HONDURAS	IV	YES	
HONG KONG	II	YES	
HUNGARY	II	YES	
ICELAND	I	YES	
INDIA	III	YES	
INDONESIA	IV	YES	
IRAN	IV	NO	No embassy
IRAQ	IV	NO	Armed conflict
IRELAND	I	YES	
ISRAEL	III	YES	
ITALY	I	YES	
JAMAICA	II	YES	
JAPAN	I	YES	
JORDAN	IV	YES	
KAZAKSTAN	IV	YES	
KENYA	IV	YES	
KIRIBATI	IV	NO	No embassy
KOREA, NORTH	IV	NO	No embassy

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<b>KOREA, SOUTH</b>	I	YES	
<b>KOSOVO</b>	IV	YES	
<b>KUWAIT</b>	IV	YES	
<b>KYRGYZSTAN</b>	IV	YES	
<b>LAOS</b>	IV	YES	
<b>LATVIA</b>	II	YES	
<b>LEBANON</b>	IV	YES	
<b>LESOTHO</b>	IV	YES	
<b>LIBERIA</b>	IV	NO	High crime rate, serious health issues.
<b>LIBYA</b>	IV	NO	Armed conflict
<b>LIECHTENSTEIN</b>	I	YES	
<b>LITHUANIA</b>	II	YES	
<b>LUXEMBOURG</b>	I	YES	
<b>MACAO</b>	II	YES	
<b>MACEDONIA</b>	III	YES	
<b>MADAGASCAR</b>	IV	YES	
<b>MALAWI</b>	IV	YES	
<b>MALAYSIA</b>	IV	YES	
<b>MALDIVES</b>	III	YES	
<b>MALI</b>	IV	YES	
<b>MALTA</b>	I	YES	
<b>MARSHALL ISLANDS</b>	II	YES	
<b>MAURITANIA</b>	IV	YES	
<b>MAURITIUS</b>	IV	YES	
<b>MEXICO</b>	II	YES	
<b>MICRONESIA</b>	II	YES	
<b>MOLDOVA</b>	III	YES	
<b>MONACO</b>	I	YES	
<b>MONGOLIA</b>	IV	YES	
<b>MONTENEGRO</b>	III	YES	
<b>MOROCCO</b>	III	YES	
<b>MOZAMBIQUE</b>	IV	NO	UN continues to have peacekeeping forces
<b>NAMIBIA</b>	IV	YES	
<b>NAURU</b>	IV	YES	
<b>NEPAL</b>	IV	YES	

<b>COUNTRY</b>	<b>FOREIGN RESIDENT / NATIONAL CATEGORY</b>	<b>TRAVEL ACCEPTABLE? (&lt; 90 days)</b>	<b>COMMENTS</b>
<b>NETHERLANDS</b>	I	YES	
<b>NEW ZEALAND</b>	I	YES	
<b>NICARAGUA</b>	IV	YES	
<b>NIGER</b>	IV	NO	Violent crime
<b>NIGERIA</b>	IV	NO	Violent crime, serious health issues.
<b>NORWAY</b>	I	YES	
<b>OMAN</b>	IV	YES	
<b>PAKISTAN</b>	IV	YES	
<b>PALAU</b>	IV	YES	
<b>PALESTINE (WEST BANK &amp; GAZA)</b>	IV	YES	
<b>PANAMA</b>	IV	YES	
<b>PAPUA NEW GUINEA</b>	IV	YES	
<b>PARAGUAY</b>	III	YES	
<b>PERU</b>	III	YES	
<b>PHILIPPINES</b>	IV	YES	
<b>POLAND</b>	I	YES	
<b>PORTUGAL</b>	I	YES	
<b>QATAR</b>	III	YES	
<b>ROMANIA</b>	III	YES	
<b>RUSSIAN FEDERATION</b>	IV	NO	Armed Conflict
<b>RWANDA</b>	IV	YES	
<b>SAINT KITTS &amp; NEVIS</b>	I	YES	
<b>SAINT LUCIA</b>	I	YES	
<b>SAINT VINCENT &amp; THE GRENADINES</b>	II	YES	
<b>SAMOA</b>	II	YES	
<b>SAN MARINO</b>	I	YES	
<b>SAO TOME &amp; PRINCIPE</b>	IV	YES	
<b>SAUDI ARABIA</b>	IV	YES	
<b>SENEGAL</b>	IV	YES	
<b>SERBIA</b>	III	YES	
<b>SEYCHELLES</b>	III	YES	
<b>SIERRA LEONE</b>	IV	NO	Serious health issues.
<b>SINGAPORE</b>	I	YES	

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<b>SLOVAKIA</b>	I	YES	
<b>SLOVENIA</b>	III	YES	
<b>SOLOMON ISLANDS</b>	II	YES	
<b>SOMALIA</b>	IV	NO	Armed conflict, no embassy
<b>SOUTH AFRICA</b>	III	YES	
<b>SOUTH SUDAN</b>	IV	NO	Armed conflict
<b>SPAIN</b>	I	YES	
<b>SRI LANKA</b>	IV	YES	
<b>SUDAN</b>	IV	NO	Armed conflict
<b>SURINAME</b>	IV	YES	
<b>SWAZILAND</b>	IV	YES	
<b>SWEDEN</b>	I	YES	
<b>SWITZERLAND</b>	I	YES	
<b>SYRIA</b>	IV	NO	Armed conflict, embassy restrictions
<b>TAJIKISTAN</b>	IV	YES	
<b>TAIWAN</b>	II	YES	
<b>TANZANIA</b>	IV	YES	
<b>THAILAND</b>	IV	YES	
<b>TIMOR-LESTE</b>	IV	YES	
<b>TOGO</b>	IV	YES	
<b>TONGA</b>	IV	YES	
<b>TRINIDAD &amp; TOBAGO</b>	II	YES	
<b>TUNISIA</b>	IV	YES	
<b>TURKEY</b>	III	YES	
<b>TURKMENISTAN</b>	IV	YES	
<b>TUVALU</b>	II	YES	
<b>UGANDA</b>	IV	YES	
<b>UKRAINE</b>	IV	NO	Armed Conflict
<b>UNITED ARAB EMIRATES</b>	III	YES	
<b>UNITED KINGDOM</b>	I	YES	
<b>URUGUAY</b>	II	YES	
<b>UZBEKISTAN</b>	IV	YES	
<b>VANUATU</b>	II	YES	

<b>COUNTRY</b>	<b>FOREIGN RESIDENT / NATIONAL CATEGORY</b>	<b>TRAVEL ACCEPTABLE? (&lt; 90 days)</b>	<b>COMMENTS</b>
<b>VENEZUELA</b>	IV	NO	Violent crime, serious health issues.
<b>VIETNAM</b>	III	YES	
<b>YEMEN</b>	IV	YES	
<b>ZAMBIA</b>	IV	YES	
<b>ZIMBABWE</b>	IV	YES	