

# Foreign Travel Guidelines



Effective January 30, 2015. Replaces previous version dated November 1, 2014



The following charts define how American General Life Insurance Company and The United States Life Insurance Company in the City of New York assess travel to various countries around the world.

Country Code	To 8 Weeks	8 Weeks to 6 Months <sup>1</sup>
A	Best Class	Best Class
B	Best Class	Standard Plus (or Standard Tobacco)
C	Best Class	Std. Plus (or Std. Tob.) and \$2 per 1,000
D	Best Class	Std. Plus (or Std. Tob.) and \$3 per 1,000
E	Decline	Decline
IC	Individual Consideration	Individual Consideration
E*	Postpone until 30 days after travel is complete	

<sup>1</sup> Except where noted, extended travel (greater than 6 months) will be considered on a case-by-case basis and may be underwritten as a residency case under our Foreign National guidelines. In addition, extended travel (greater than 6 months) outside of the U.S. or Canada will require facultative reinsurance if over our internal retention.

## PRODUCT AND COVERAGE AMOUNTS

- All plans of insurance are available.
- Autbind up to \$41 million on Term and \$60 million on Permanent
- Jumbo Limit to \$65 million
- Individual Consideration for long-term travel (greater than 1 year)
- Individual Consideration for amounts over \$20 million, age greater than 70, rating greater than Table D.

### Important Notes:

- For quoting purposes only. Each case will be individually underwritten and assessed.
- Country list and/or ratings will change as world conditions change.
- Individuals residing or traveling in countries or jurisdictions under a current U.S. State Department Travel Warning will be considered individually (IC) and may be declined. Certain states prohibit Travel Warnings as the sole basis for an underwriting decision.
- Diplomats, embassy employees or missionaries assigned to a C, D or E country generally will not be considered for coverage. Missionaries assigned to A and B countries, and individuals taking short mission trips (21 days or less) to A, B, C, D countries will be considered.
- Florida and Georgia prohibit action based on foreign travel.

COUNTRY	CODE
Afghanistan	E
Albania	B
Algeria	C
American Samoa	A
Andorra	A
Angola (Except Cabinda)	C
Anguilla	B
Antarctica	IC
Antigua & Barbuda	B
Argentina (Decline for Travel > 6 months)	A
Armenia (Nagorno-Karabakh regions: Decline)	B
Aruba	B
Australia	A
Austria	A
Azerbaijan (Western Border region: Decline)	B
Bahamas	B
Bahrain	IC
Bangladesh	D
Barbados	B
Belarus (Decline for Travel > 6 months)	B
Belgium	A
Belize	B
Benin	B
Bermuda	A
Bhutan	B
Bolivia	B
Bonaire	B
Bosnia & Herzegovina	B
Botswana	B
Brazil	A
British Virgin Islands	A
Brunei	B
Bulgaria	B
Burkina Faso	E
Burma/Myanmar	E
Burundi	E
Cambodia	B
Cameroon	E
Canada	A
Canary Islands	A
Cape Verde	B
Cayman Islands	B
Central African Republic	E
Chad	E
Chile	A

COUNTRY	CODE
China	B
Colombia (Ecuador/Venezuela border regions: Decline)	D
Comoros	B
Congo (Brazzaville)	D
Congo (Zaire)	E
Cook Islands	A
Costa Rica	A
Cote d'Ivoire (Ivory Coast)	E
Croatia	B
Cuba	E
Curacao	B
Cyprus	A
Czech Republic	A
Democratic Republic of Congo (formerly Zaire)	E
Denmark	A
Djibouti	C
Dominica	B
Dominican Republic	B
Dubai (United Arab Emirates)	A
East Timor (Gili or Indonesian border regions: Decline)	B
Ecuador (Colombian border region: Decline)	A
Egypt	E
El Salvador	B
England	A
Equatorial Guinea	B
Eritrea	D
Estonia	A
Ethiopia	D
Falkland Islands	A
Federated States of Micronesia	B
Fiji	B
Finland	A
France (Decline for Travel > 6 months)	A
French Guyana	B
French Polynesia	B
Gabon	B
Gambia	B
Gaza	E
Georgia (Ossetia or Abkhazia regions: Decline)	B
Germany	A
Ghana	B
Greece	A
Greenland	A

COUNTRY	CODE
Grenada	B
Guadeloupe	B
Guam	A
Guatemala	C
Guernsey	A
Guinea	E
Guinea Bissau	C
Guyana	B
Haiti	E
Honduras	C
Hong Kong	A
Hungary	A
Iceland	A
India (Kashmir or Jammu regions: Decline) (Decline for Travel > 6 months)	B
Indonesia (Aceh, Papua, Central Sulawesi, Maluku regions: Decline)	B
Iran	E
Iraq	E
Ireland	A
Israel (Over age 70 requires Facultative Reinsurance if over our retention) (West Bank or Gaza: Decline)	B
Italy	A
Ivory Coast (Cote d'Ivoire)	E
Jamaica	B
Japan (Decline for Travel > 6 months; Decline if travel within the Fukushima Nuclear Power Plant 50-mile precautionary zone)	A
Jordan	B
Kazakhstan	B
Kenya (Lamu County, and provinces bordering Somalia: decline)	D
Kiribati	B
Kosovo	B
Kuwait	IC
Kyrgyzstan	E
Laos	B
Latvia	A
Lebanon	D
Lesotho	B
Liberia	E*
Libya	E
Liechtenstein	A
Lithuania	A
Luxembourg	A

COUNTRY	CODE
Macau	A
Macedonia	B
Madagascar	B
Malawi	B
Malaysia	B
Maldives	B
Mali	E
Malta	A
Marshall Islands	B
Martinique	B
Mauritania (Algeria or Mali border regions: Decline)	C
Mauritius	B
Mexico (Travel to or through any region bordering the United States may be declined)	B
Micronesia	B
Moldova	B
Monaco	A
Mongolia	B
Montenegro (U.K. Territory)	A
Morocco (Western Sahara region: Decline)	B
Mozambique	B
Nambia	B
Nauru	B
Nepal	D
Netherlands	A
New Caledonia	B
New Zealand	A
Nicaragua	B
Niger	D
Nigeria	E
Niue	C
North Korea	E
North Mariana Islands (Commonwealth of U.S.)	A
Northern Ireland	A
Norway	A
Oman	IC
Pakistan	E
Palau	B
Palestine	E
Panama (Decline for travel by Panamanian citizens > 6 months)	A
Papua New Guinea	D
Paraguay	B
Peru (Ayacucho & Huallaga regions: Decline)	A

COUNTRY	CODE
Philippines (Mindanao, Zamboanga Peninsula, and Sulu Archipelago regions: Decline)	B
Poland	A
Portugal	A
Puerto Rico	A
Qatar	C
Republic of the Congo (Capital: Brazzaville)	D
Romania	A
Russia (Chechnya, Dagestan, Ingushetia, North Ossetia regions: Decline)	B
Rwanda (Congo border region: Decline)	C
Saba	B
Samoa	B
San Marino	A
Sao Tome and Principe	B
Saudi Arabia	C
Scotland	A
Senegal	B
Serbia & Montenegro	B
Seychelles	B
Sierra Leone	E*
Singapore	A
Slovakia	A
Slovenia	A
Soloman Islands	B
Somalia	E
South Africa	B
South Korea	A
Spain	A
Sri Lanka (Northern Provinces: Decline)	D
St. Barthelemy	A
St Eustatius	B
St. Kitts and Nevis	B
St. Lucia	B
St. Maarten	B
St. Vincent and the Grenadines	B
Sudan	E
South Sudan	E

COUNTRY	CODE
Suriname	B
Swaziland	B
Sweden	A
Switzerland	A
Syria	E
Taiwan	A
Tajikistan (Afghanistan, Kyrgyzstan, Uzbekistan border region: Decline)	D
Tanzania	B
Thailand (Pattani, Yala, Narathiwat, and Songkhla regions: Decline)	IC
Tibet (part of China)	B
Togo	C
Tonga	B
Trinidad and Tobago	B
Tunisia	IC
Turkey (Regions bordering Syria and Iraq: Decline)	B
Turkmenistan	B
Turks/Caicos	B
Tuvalu	B
U.S. Virgin Islands	A
Uganda (North/Congo border region: Decline)	B
Ukraine (Crimea: decline)	IC
United Arab Emirates (Dubai)	A
United Kingdom	A
Uruguay	A
Uzbekistan (Afghanistan, Tajikistan, Kyrgyzstan border regions: Decline)	D
Vanuatu	B
Vatican City	A
Venezuela	C
Vietnam	C
Wales	A
West Bank	E
Western Sahara	E
Yemen	E
Zambia	B
Zimbabwe	E



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