

# Foreign Travel Guidelines



Effective March 24, 2017. Replaces previous version dated November 10, 2016.



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

<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.
- Autobind 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. Quotes are not considered bound: our final decision at time of underwriting review may change if/when world conditions change. Each case will be individually underwritten and assessed.
- Country list and/or ratings will change quickly as world conditions change, and this publication may not reflect sudden changes in the world situation.
- 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 (Lunda Norte and Lunda Sil Provinces, and Cabinda: Decline)	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 (Nagorno-Karabakh regions: Decline)	B
Bahamas	B
Bahrain	B
Bangladesh (Border regions with India and Burma, including Northern Dhaka, Sylhet and eastern Chittagong: Decline)	D
Barbados	B
Belarus	E
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	A
Burkina Faso	E
Burma/Myanmar (Border with Mali, including Kenedougou, Kossi, Oudalan, Soum, Sourou and Yetanga: Decline)	IC
Burundi	E
Cambodia	B
Cameroon (Bakassi Peninsula, Bamenda-Bafoussam-Douala triangle, border with CAR, and northwest border areas: Decline)	C
Canada	A
Canary Islands	A
Cape Verde	B
Cayman Islands	B
Central African Republic	E

COUNTRY	CODE
Chad	E
Chile	A
China	B*
Colombia (Ecuador/Venezuela border regions: Decline)	D
Comoros	B
Congo (Brazzaville) (Pool region, border with Cabinda, Pointe-Noire coastline: Decline)	C
Congo (Zaire)	E
Cook Islands	A
Costa Rica	A
Cote d'Ivoire (Ivory Coast)	E
Croatia	A
Cuba (Though limited diplomatic relations have been established, coverage is not available)	E
Curacao	B
Cyprus	A
Czech Republic	A
Democratic Republic of Congo (formerly Zaire)	E
Denmark	A
Djibouti (Bab el Mandep Strait, Gulf of Aden, Red Sea: Decline)	C
Dominica	B
Dominican Republic	B
Dubai (United Arab Emirates)	A
East Timor (Indonesian border regions: Decline)	B
Ecuador (Colombian border region: Decline)	A
Egypt	E
El Salvador	B
England	A
Equatorial Guinea	C
Eritrea (Border with Ethiopia and Sudan, Bab al Mandab Strait, Northeast of Tio: Decline)	D
Estonia	A
Ethiopia (Ogaden, Oromia, Border with Eritrea, Somalia, Sudan, Gambela National Park, Babile Elephant Sanctuary: Usually Decline)	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

COUNTRY	CODE
Ghana	B
Greece	A
Greenland	A
Grenada	B
Guadeloupe	B
Guam	A
Guatemala	C
Guernsey	A
Guinea	E
Guinea Bissau (Border region with Senegal: Decline)	C
Guyana	B
Haiti	E
Honduras (Northwest Sea border: IC)	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, Border with East Timor: Decline)	B
Iran	E
Iraq	E
Ireland	A
Israel (Over age 70 requires Facultative Reinsurance if over our retention) (West Bank or Gaza: Decline)	A
Italy	A
Ivory Coast (Cote d'Ivoire)	E
Jamaica	B
Japan (Decline for Travel > 6 months; Travel within the Fukushima Nuclear Power Plant 50 km precautionary zone: IC)	A
Jordan	B
Kazakhstan (Border with China, region south of Kurachatov and Semipalatinsk: IC)	B
Kenya (Lamu County, and provinces bordering Somalia: decline)	D
Kiribati	B
Kosovo	B
Kuwait	IC
Kyrgyzstan	E
Laos	B
Latvia	A
Lebanon	E
Lesotho	B
Liberia	E
Libya	E
Liechtenstein	A
Lithuania	A

COUNTRY	CODE
Luxembourg	A
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	B
Micronesia	B
Moldova	B
Monaco	A
Mongolia	B
Montenegro (U.K. Territory)	A
Morocco (Western Sahara region, Algerian border: Decline)	B
Mozambique (Nampula, Manica and Sofala: IC)	B
Nambia	B
Nauru	B
Nepal (Southern Terai region, Southeast border with India: Decline)	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	A
Pakistan	E
Palau	B
Palestine	E
Panama (Decline for travel by Panamanian citizens > 6 months)	B
Papua New Guinea (Southern Highlands Province: Decline)	C
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	A
Republic of the Congo (Capital: Brazzaville)	D
Romania	A
Russia (Chechnya, Ksabardino-Balkaria, Karachay-Cherkessia, 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	E
Scotland	A
Senegal (Casamance: Decline)	B
Serbia & Montenegro	B
Seychelles	B
Sierra Leone (Border regions with Liberia and Guinea: Decline)	B
Singapore	A
Slovakia	A
Slovenia	A
Soloman Islands	B
Somalia	E
South Africa	B
South Korea	A
Spain	A
Sri Lanka (Kuzey province including Gulf of Mannar, Palk Strait, Nanthi Kadal Lagoon: Decline)	B
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, Sisaket and Songkhla regions: Decline)	B
Tibet (part of China)	B
Togo (Lome port and coastal waters, borders with Ghana and Benin: Decline)	C
Tonga	B
Trinidad and Tobago	B
Tunisia	IC
Turkey	B
Turkmenistan	B
Turks/Caicos	B
Tuvalu	B
U.S. Virgin Islands	A
Uganda (Border with Democratic Republic of the Congo, including Nile, Western and Southern regions: Decline)	B
Ukraine (Crimea: decline)	IC
United Arab Emirates (Dubai)	A
United Kingdom	A
Uruguay	A
Uzbekistan (Ferghana Valley, Afghanistan, Tajikistan, Kyrgyzstan border regions: Decline)	D
Vanuatu	B
Vatican City	A
Venezuela	E
Vietnam	B
Wales	A
West Bank	E
Western Sahara	E
Yemen	E
Zambia	B
Zimbabwe	E

B\* PNT available for travelers to China and The Philippines for durations over 8 weeks



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