

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	French Antilles	Norway
Argentina	French Polynesia	Qatar
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	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 Grenadines
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	Nicaragua	Virgin Islands UK
Finland	Northern Ireland	Wales
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)		●

* Permissible Provinces: Ontario, Quebec, Saskatchewan.

* With underwriting & compliance prior approval: Newfoundland, Nunavut, Northwest Territories.

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