# .... MassMutual

# **Guidelines for Foreign Travel**

MassMutual's robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad refer to LI7547 Guidelines for Foreign Nationals Living Abroad for more information.
- Foreign citizens living in the U.S. refer to LI7552 Guidelines for Foreign Citizens Living in the U.S. for more information.
- Foreign travel

The following information focuses on how foreign travel is underwritten at MassMutual<sup>®</sup>.

MassMutual classifies a country's risk on a scale ranging from A to D and U (unacceptable). A and B countries are considered less risky than C, D and U countries.

A Countries	<ul> <li>Travel up to 6 months annually is generally not a concern.</li> <li>Waiver of Premium may be available.</li> <li>LTC Rider may be available.</li> <li>For travel over 90 days but less than 6 months, MassMutual cannot consider proposed insureds over age 70 or over Table D.</li> </ul>
B Countries	<ul> <li>Travel up to 12 weeks annually is generally not a concern.</li> <li>Waiver of Premium may be available.</li> <li>LTC Rider may be available.</li> <li>All underwriting classes are available.</li> </ul>
C & D Countries	<ul> <li>Travel to C countries for up to 12 weeks annually to major cities for business or pleasure is generally not a concern.</li> <li>Travel to D countries for up to 4 weeks annually to major cities for business or pleasure is generally not a concern.</li> <li>Waiver of Premium and LTC Rider may be available.</li> <li>Standard or better classes are available.</li> <li>Medically impaired individuals are considered on a case-by-case basis. Generally, individuals rated over a Table D, after applying RACs, will be declined.</li> <li>Travel for any duration for missionaries (i.e. preaching, etc.) will result in the offer being postponed or declined.</li> <li>Travel for mission trips (i.e. working at an orphanage, building homes or schools, providing medical care, etc.) is generally acceptable.</li> <li>Travel by a U.S. citizen who is a governmental employee, journalist, politician, security consultant, humanitarian aid worker, judiciary, police, field engineer, archaeologist, geologist on business, etc. is considered on a case-by-case basis.</li> <li>TLIR and term applications are not available for imminent travel or travel that will continue for the foreseeable future.</li> </ul>

U Countries	• Travel to U countries for any duration or purpose will be postponed until travel is complete, or declined if travel will continue for the foreseeable future.
Considerations for Travel to Any	• For A countries, travel over 6 months annually will be considered foreign residence and guidelines for foreign nationals and U.S. citizens living abroad will apply.
Country	• For B, C and D countries, travel over 12 weeks annually will be considered foreign residence and guidelines for foreign nationals living abroad will apply.
	<ul> <li>Travel to remote areas is considered on a case-by-case basis.</li> </ul>
	• Avocations, such as mountain and rock climbers, big game guides and hunters, spelunkers, explorers, etc., are considered on a case-by-case basis.

C B A U U U C D A A B A

U U A

А

B C C

D

A A

## **Country Code Classifications**

Afghanistan	U	Botswana
Albania	В	Brazil (6)
Algeria	С	Brunei
American Samoa	Α	Bulgaria
Andorra	Α	Burkina Faso
Angola	D	Burma/Myanmar (7)
Anguilla	Α	Burundi
Antarctica	D	Cambodia
Antigua, Barbuda	Α	Cameroon
Argentina (1,2)	Α	Canada (7)
Armenia (4)	В	Canary Islands
Aruba	Α	Cape Verde
Australia	Α	Cayman Islands
Austria (2)	Α	Central African Republic
Azerbaijan (4)	В	Chad
Bahamas	В	Chile
Bahrain	Α	China (2,4)
Bangladesh	С	Shanghai, Beijing, Tianjin,
Barbados	Α	Shenzhen, Guangzhou, Chengdu, Chongqing,
Belarus (aka Byelorussia) (5)	U	Shenyang, and Nanjing
Belgium (2)	Α	China (2,4) - all other cities
Belize	С	Colombia
Benin	D	Comoros
Bermuda	Α	Congo, Democratic Republic
Bhutan	В	of
Bolivia	С	Cook Islands (4)
Bosnia-Herzegovina	А	Costa Rica

Croatia (2)	A
Cuba (5)	С
Curacao	A
Cyprus (2)	A
Czech Republic (2)	A
Denmark	A
Djibouti	D
Dominica	A
Dominican Republic	В
East Timor	D
Ecuador	В
Egypt (5)	D
El Salvador	С
Equatorial Guinea	D
Eritrea	D
Estonia (2)	A
Ethiopia	U
Falkland Islands	A
Federated States of Micronesia	В
Fiji	В
Finland (2)	Α
France (5)	A
French Guiana	В
French Polynesia	Α
Gabon	D
Gabon	

# **Country Code Classifications continued...**

Georgia	В
Germany (2)	А
Ghana	D
Greece (2)	А
Greenland	Α
Grenada	Α
Guadeloupe	Α
Guatemala (5)	С
Guinea	D
Guinea Bissau	D
Guyana	С
Haiti	U
Holland (aka Netherlands)	А
Honduras	D
Hong Kong	А
Hungary (2)	А
Iceland	А
India - Mumbai, Delhi, Chennai, Bangalore, Mangalore, Calcutta/Kolkata and Surat	В
India - all other cities	С
Indonesia (5)	С
Iran (5)	U
Iraq (5)	U
Ireland (2)	А
Israel (not Gaza or West Bank)	А
Israel - Gaza or West Bank	U
Italy (2)	А
Ivory Coast (5)	D
Jamaica	В
Japan - only U.S. Citizens residing in Japan on short-term (3 years or less) work assignments	A
Jordan	В
Kampuchea (aka Cambodia)	С
Kazakhstan	В

Kenya	D
Kiribati	С
Korea, North (5)	U
Korea, South	Α
Kosovo (4)	Α
Kuwait (4)	Α
Kyrgyzstan	С
Laos	С
Latvia (2)	Α
Lebanon	U
Lesotho	D
Liberia (5)	D
Libya	U
Liechtenstein	Α
Lithuania (2,3)	Α
Luxembourg (2)	Α
Macau	Α
Macedonia (4)	Α
Madagascar	D
Malawi	D
Malaysia	A
Maldives	В
Malta (2)	Α
Marshall Islands	A
Martinique	Α
Mauritania (5)	D
Mauritius	A
Mexico (4)	В
Moldova (4)	В
Monaco	Α
Mongolia	В
Montenegro (Serbia) (4)	Α
Montserrat	Α
Morocco	В
Mozambique	D
Myanmar (aka Burma)	U
Namibia	С

Nauru (5)	С
Nepal	С
Netherlands (aka Holland) (2)	А
Netherland Antilles	А
New Caledonia	А
New Zealand	А
Nicaragua	D
Niger	U
Nigeria (5)	U
Niue	С
Northern Ireland	А
N. Mariana Islands (Saipan)	А
Norway	А
Oman (4)	А
Pakistan	U
Palau	А
Panama (1,2)	А
Papua New Guinea (4)	D
Paraguay	В
Peru	В
Philippines - Metro Manila (4)	В
Philippines - all other cities (4)	С
Poland (2)	А
Portugal (incl Azores & Madeira) (2)	А
Qatar	А
Romania (2)	А
Russia (3,4)	U
Rwanda	D
Saipan	А
Samoa	В
San Marino	А
Sao Tome & Principe	С
Saudi Arabia	С
Senegal	D
Serbia (aka Montenegro) (4)	А
Seychelles	В

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### Country Code Classifications continued...

Sierra Leone	D	Suriname	В	Turks/Caicos	Α
Singapore	Α	Swaziland	D	Tuvalu	С
Slovakia (2)	Α	Sweden (2)	Α	Uganda	D
Slovenia (2)	Α	Switzerland	Α	Ukraine (5)	U
Solomon Islands	В	Syria	U	United Arab Emirates	В
Somalia	U	Taiwan	Α	United Kingdom (2)	Α
South Africa	С	Tajikistan	С	Uruguay	Α
Spain (incl Gibraltar) (5)	Α	Tanzania	D	Uzbekistan	В
Sri Lanka	В	Thailand	В	Vanuatu	С
St. Kitts & Nevis	Α	Togo	D	Venezuela	U
St. Lucia	Α	Tonga	В	Vietnam	В
St. Martin	Α	Trinidad/Tobago	В	Virgin Islands	Α
St. Thomas	Α	Tunisia	В	Yemen	U
St. Vincent/Grenadines (5)	Α	Turkey	D	Zambia	D
Sudan (5)	U	Turkmenistan	С	Zimbabwe (5)	D

1. Must submit disclosure form U1011

2. Policy must be owned by a U.S. resident individual or entity

- 3. Requires evidence of source of funds
- 4. Restrictions exist, contact Underwriting
- 5. Laws in this country and/or U.S. law prevent us from issuing policies to residents of this country.
- 6. Money for all premiums must be held in an account outside of Brazil
- 7. Must have a need for U.S. based coverage

Underwriting guidelines and requirements are subject to change without notice as world conditions change.

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