

RESIDENT FOREIGN NATIONAL AND FOREIGN TRAVEL UNDERWRITING GUIDELINES

This guide provides underwriting information for applicants traveling outside the U.S. or living and/or working in the U.S. on a visa.

FOREIGN TRAVEL GUIDELINES

- Each country is rated from A-E. Locate the country (or countries) the applicant is traveling to.
- Use the grid to match the country (or countries) and number of days the applicant travels per year to find the appropriate underwriting class.
- Certain states have laws restricting underwriting for lawful foreign travel, and we comply fully with those laws.

Urban = City with a population of $\geq 1,000,000$. This can include adjacent areas (suburbs).

COUNTRY CODE	FOREIGN TRAVEL DAYS PER YEAR			
	≤ 14	≤ 60	60 - 120	121 - 365
A	Best Class	Best Class	Best Class	Best Class
B	Best Class	Best Class	Best Class	Best Class
C	Best Class	Best Class	\$1.50/M	\$1.50/M
D	IC	Decline	Decline	Decline
E	Decline	Decline	Decline	Decline

COUNTRY CODES: A - E					
E	Afghanistan	C	Bolivia	E	Congo Brazzaville, Rep. Of
D	Albania	A	Bosnia	E	Congo, Dem Rep Of (Zaire)
E	Algeria	D	Botswana	A	Cook Islands
A	Andorra	B	Brazil	A	Costa Rica
D	Angola	A	British Virgin Islands	E	Cote d'Ivoire (Ivory Coast)
A	Anguilla	A	Brunei	A	Croatia
D	Antarctica	B	Bulgaria	C	Cuba
A	Antigua Barbuda	D	Burkina Faso	A	Curaçao
A	Argentina	D	Burundi	A	Cyprus
B	Armenia	D	Cambodia	A	Czech Republic
A	Aruba	D	Cameroon	A	Denmark
A	Australia	A	Canada	D	Djibouti
A	Austria	A	Canary Islands	B	Dominica
B	Azerbaijan	B	Cape Verde	B	Dominican Republic
B	Bahamas	A	Cayman Islands	D	East Timor (Timor-Leste)
A	Bahrain	E	Central African Republic	B	Ecuador
C	Bangladesh	E	Chad	C	Egypt
A	Barbados	A	Chile	C	El Salvador
B	Belarus	C	China-Other	D	Equatorial Guinea
A	Belgium	B	China-Urban	E	Eritrea
B	Belize	D	Christmas Island	A	Estonia
D	Benin	C	Colombia - Other	E	Ethiopia
A	Bermuda	B	Colombia-Urban		
D	Bhutan	D	Comoros Islands		

COUNTRY CODES: F - M

A	Falkland Islands	D	India-Other (Inc. Jammu, Kashmir)	A	Lithuania
B	Fiji	C	India-Urban	A	Luxembourg
A	Finland	D	Indonesia-Other	A	Macao (Macau)
A	France	C	Indonesia (Java Only)	B	Macedonia
A	French Antilles	E	Iran	D	Madagascar
B	French Guiana	E	Iraq	D	Malawi
A	French Polynesia	A	Ireland	C	Malaysia (Non-Peninsular; Rural Borneo)
E	Gabon	B	Israel (Excl. Gaza, West Bank)	B	Malaysia (Peninsular; Borneo: Kuching, Kota Kinabalu, Miri)
D	Gambia	A	Italy	B	Maldives
E	Gaza, West Bank	B	Jamaica	D	Mali
C	Georgia	A	Japan	A	Malta
A	Germany	B	Jordan	B	Marshall Islands
D	Ghana	B	Kazakhstan	A	Martinique
A	Greece	E	Kenya	E	Mauritania
A	Greenland	D	Kiribati	C	Mauritius
A	Grenada	B	Kosovo	B	Mexico*
A	Guadeloupe	A	Kuwait	B	Micronesia
C	Guatemala	D	Kyrgyzstan	C	Moldova
E	Guinea	D	Laos	A	Monaco
E	Guinea-Bissau	A	Latvia	C	Mongolia
C	Guyana	E	Lebanon	B	Montenegro
E	Haiti	E	Lesotho	A	Montserrat
C	Honduras	E	Liberia	C	Morocco
A	Hong Kong	E	Libya	D	Mozambique
A	Hungary	A	Liechtenstein	E	Myanmar (Burma)
A	Iceland				

***Mexico:** Short duration travel to Baja Norte, Colima, Chihuahua, Coahuila, Guerrero, Michoacán, Nuevo Leon (except Monterrey), Sonora, Sinaloa, and Tamaulipas is limited to Standard.

Travel to other locations can be considered up to best class with no intra-country ground travel [car, bus, train] and all travel, to and from U.S., by air only.

COUNTRY CODES: N - Z

C	Namibia	D	Rwanda	E	Syria
C	Nauru	D	Samoa	A	Taiwan
E	Nepal	A	San Marino	C	Tajikistan
A	Netherlands	D	Sao Tome & Principe	D	Tanzania
A	Netherlands Antilles	B	Saudi Arabia	C	Thailand
B	New Caledonia	D	Senegal	D	Tibet
A	New Zealand	B	Serbia	D	Togo
E	Nicaragua	B	Seychelles	C	Tonga
E	Niger	D	Sierra Leone	B	Trinidad & Tobago
E	Nigeria	A	Singapore	B	Tunisia
C	Niue	A	Saint Martin	B	Turkey - Ankara & Istanbul
E	North Korea	A	Sint Maarten	C	Turkey - Other
E	North Sudan	A	Slovakia	C	Turkmenistan
A	Norway	A	Slovenia	A	Turks & Caicos
B	Oman	D	Solomon Islands	C	Tuvalu
E	Pakistan	E	Somalia	D	Uganda
B	Palau	C	South Africa	B	Ukraine*
E	Palestine	A	South Korea	A	United Arab Emirates
B	Panama	E	South Sudan	A	United Kingdom*
E	Papua New Guinea	A	Spain	A	Uruguay
B	Paraguay	D	Sri Lanka	B	Uzbekistan
B	Peru	B	St. Kitts & Nevis	C	Vanuatu
D	Philippines (Other)	A	St. Lucia	A	Vatican City
C	Philippines (Luzon Only)	B	St. Vincent & Grenadines	E	Venezuela
D	Pitcairn Island	D	Suriname	B	Vietnam
A	Poland	D	Svalbard	D	Western Sahara
A	Portugal	D	Swaziland	E	Yemen
B	Qatar	A	Sweden	D	Zambia
B	Romania	A	Switzerland	D	Zimbabwe
B	Russia				

***United Kingdom of Great Britain:** Includes England, Scotland, Wales, and Northern Ireland.
Isle of Man, and the Channel Islands.

***Ukraine:** Excludes Oblasts of Crimea, Donetsk, and Luhansk.

RESIDENT FOREIGN NATIONALS

Use the appropriate chart on the following pages to determine eligibility.