

Foreign Travel Guidelines

Effective November 1, 2024. Replaces previous version dated November 1, 2022.



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	Up to 8 weeks	8 weeks to 6 months ¹
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
F	Individual Consideration	Individual Consideration

¹ Except where noted, extended travel (greater than 6 months) will be considered on a case-by-case basis and will be underwritten as a residency case under our [Foreign National Guidelines](#).

Product and coverage amounts

- All life insurance plans 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 6 months)
- 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 or D countries will be considered.
- Florida and Georgia prohibit action based on foreign travel.

COUNTRY	CODE	COUNTRY	CODE
Afghanistan	E	Cameroon (Bakassi Peninsula, Bamenda-Bafoussam-Douala triangle, border with CAR, and northwest border areas: Decline)	C
Albania	B	Canada	A
Algeria	C	Canary Islands	A
American Samoa	A	Cape Verde	B
Andorra	A	Cayman Islands	B
Angola (Lunda Norte / Lunda Sul Provinces, and Cabinda: Decline)	C	Central African Republic	E
Anguilla	B	Chad	E
Antarctica	IC	Chile	A
Antigua & Barbuda	B	China	B*
Argentina (Decline for Travel > 6 months)	A	Colombia (Ecuador/Venezuela border regions: Decline)	D
Armenia (Nagorno-Karabakh regions: Decline)	B	Comoros	B
Aruba	B	Congo/Republic of Congo/Zaire	E
Australia	A	Cook Islands	A
Austria	A	Costa Rica	A
Azerbaijan (Nagorno-Karabakh regions: Decline)	B	Cote d'Ivoire (Ivory Coast)	E
Bahamas	B	Croatia	A
Bahrain	B	Cuba (Though limited diplomatic relations have been established, coverage is not available)	E
Bangladesh (Border regions with India and Burma, including Northern Dhaka, Sylhet and eastern Chittagong: Decline)	D	Curacao	B
Barbados	B	Cyprus	A
Belarus	E	Czech Republic	A
Belgium	A	Denmark	A
Belize	B	Djibouti (Bab el Mandep Strait, Gulf of Aden, Red Sea: Decline)	C
Benin	B	Dominica	B
Bermuda	A	Dominican Republic	B
Bhutan	B	Dubai (United Arab Emirates)	A
Bolivia	B	East Timor (Indonesian border regions: Decline)	B
Bonaire	B	Ecuador (Colombian border region: Decline)	A
Bosnia & Herzegovina	B	Egypt	E
Botswana	B	El Salvador	B
Brazil	A	England	A
British Virgin Islands	A	Equatorial Guinea	C
Brunei	B	Eritrea (Border with Ethiopia and Sudan, Bab al Mandab Strait, Northeast of Tio: Decline)	D
Bulgaria	A	Estonia	A
Burkina Faso	E	Ethiopia (Ogaden, Oromia, Border with Eritrea, Somalia, Sudan, Gambela National Park, Babile Elephant Sanctuary: Usually Decline)	D
Burma/Myanmar (Border with Mali, including Kenedougou, Kossi, Oudalan, Soum, Sourou and Yetanga: Decline)	IC	Falkland Islands	A
Burundi	E	Federated States of Micronesia	B
Cambodia	B	Fiji	B

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

COUNTRY	CODE	COUNTRY	CODE
Finland	A	Kiribati	B
France (Decline for Travel > 6 months)	A	Kosovo	B
French Guyana	B	Kuwait	IC
French Polynesia	B	Kyrgyzstan	E
Gabon	B	Laos	B
Gambia	B	Latvia	A
Gaza	E	Lebanon	E
Georgia (Ossetia or Abkhazia regions: Decline)	B	Lesotho	B
Germany	A	Liberia	E
Ghana	B	Libya	E
Greece	A	Liechtenstein	A
Greenland	A	Lithuania	A
Grenada	B	Luxembourg	A
Guadeloupe	B	Macau	A
Guam	A	Macedonia	B
Guatemala	C	Madagascar	B
Guernsey	A	Malawi	B
Guinea	E	Malaysia	B
Guinea Bissau (Border region with Senegal: Decline)	C	Maldives	B
Guyana	B	Mali	E
Haiti	E	Malta	A
Honduras (Northwest Sea border: IC)	C	Marshall Islands	B
Hong Kong	A	Martinique	B
Hungary	A	Mauritania (Algeria or Mali border regions: Decline)	C
Iceland	A	Mauritius	B
India (Kashmir/Jammu regions: Decline) (Travel > 6 months: Decline)	B	Mexico	B
Indonesia (Aceh, Papua, Central Sulawesi, Maluku regions, Border with East Timor: Decline)	B	Micronesia	B
Iran	E	Moldova	B
Iraq	E	Monaco	A
Ireland	A	Mongolia	B
Israel (Over age 70 requires Facultative Reinsurance if over our retention) (West Bank or Gaza: Decline)	A	Montenegro (U.K. Territory)	A
Italy	A	Morocco (Western Sahara region, Algerian border: Decline)	B
Ivory Coast (Cote d'Ivoire)	E	Mozambique (Nampula, Manica and Sofala: IC)	B
Jamaica	B	Nambria	B
Japan (Decline for Travel > 6 months; Travel within the Fukushima Nuclear Power Plant 50 km precautionary zone: IC)	A	Nauru	B
Jordan	B	Nepal (Southern Terai region, Southeast border with India: Decline)	D
Kazakhstan (Border with China, region south of Kurachatov and Semipalatinsk: IC)	B	Netherlands	A
Kenya (Lamu County, and provinces bordering Somalia: decline)	D	New Caledonia	B

COUNTRY	CODE	COUNTRY	CODE
New Zealand	A	Solomon Islands	B
Nicaragua	B	Somalia	E
Niger	D	South Africa	B
Nigeria	E	South Korea	A
Niue	C	Spain	A
North Korea	E	Sri Lanka (Kuzey province including Gulf of Mannar, Palk Strait, Nanthi Kadal Lagoon: Decline)	B
North Mariana Islands (Commonwealth of U.S.)	A	St. Barthelemy	A
Northern Ireland	A	St Eustatius	B
Norway	A	St. Kitts and Nevis	B
Oman	A	St. Lucia	B
Pakistan	E	St. Maarten	B
Palau	B	St. Vincent and the Grenadines	B
Palestine	E	Sudan	E
Panama (Decline for travel by Panamanian citizens > 6 months)	B	South Sudan	E
Papua New Guinea (Southern Highlands Province: Decline)	C	Suriname	B
Paraguay	B	Swaziland	B
Peru (Ayacucho & Huallaga regions: Decline)	A	Sweden	A
Philippines (Mindanao, Zamboanga Peninsula, and Sulu Archipelago regions: Decline)	B*	Switzerland	A
Poland	A	Syria	E
Portugal	A	Taiwan	A
Puerto Rico	A	Tajikistan (Afghanistan, Kyrgyzstan, Uzbekistan border region: Decline)	D
Qatar	A	Tanzania	B
Romania	A	Thailand (Pattani, Yala, Narathiwat, Sisaket and Songkhla regions: Decline)	B
Russia	E	Tibet (part of China)	B
Rwanda (Congo border region: Decline)	C	Togo (Lome port and coastal waters, borders with Ghana and Benin: Decline)	C
Saba	B	Tonga	B
Samoa	B	Trinidad and Tobago	B
San Marino	A	Tunisia	IC
Sao Tome and Principe	B	Turkey	B
Saudi Arabia	E	Turkmenistan	B
Scotland	A	Turks/Caicos	B
Senegal (Casamance: Decline)	B	Tuvalu	B
Serbia & Montenegro	B	U.S. Virgin Islands	A
Seychelles	B	Uganda (Border with Democratic Republic of the Congo, including Nile, Western and Southern regions: Decline)	B
Sierra Leone (Border regions with Liberia and Guinea: Decline)	B	Ukraine	E
Singapore	A	United Arab Emirates (Dubai)	A
Slovakia	A	United Kingdom	A
Slovenia	A	Uruguay	A

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COUNTRY	CODE	COUNTRY	CODE
Uzbekistan (Ferghana Valley, Afghanistan, Tajikistan, Kyrgyzstan border regions: Decline)	D	West Bank	E
Vanuatu	B	Western Sahara	E
Vatican City	A	Yemen	E
Venezuela	E	Zambia	B
Vietnam	B	Zimbabwe	E
Wales	A		

For additional information and resources, see our [Field Underwriting Guide](#) and [Foreign National Guidelines](#).



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