

INTERNATIONAL TERM LIFE INSURANCE

Accommodation Address Explanation Countries from which accommodation addresses are acceptable

As one might expect there are a great deal of politics involved in the international market of term life insurance. Countries try to protect their own insurance industries with trade barriers. As with most laws they are intended to protect the majority. This usually is a good thing, but for a minority of people who get caught in the gray area of the law, it can be rather trying.

The businessman from the United States who works the majority of the time in Peru, as an example. The U.S. life insurance companies do not want to insure him since he is out of the U.S. so frequently. The Peruvian insurance companies will not consider him since he is a U.S. citizen. Both the U.S. and Peruvian governments prohibit the exportation of insurance.

The only legal way around this frustrating situation is to use a truly international life product. Our international products have certain countries, which recognize this problem and allow a receptive entrance into their country. The accommodation address is used only for the legality of booking the risk. The address has nothing to do with the situs of the risk, or the billing address for the policy. It is purely for the purpose of satisfying the regulators.

In order for us to accept an International Term Life application we must have an address from one of the following countries. This address can be that of a friend, relative, business associate, or a regional office of the employer. The only requirement is that it is a legitimate address.

Countries from which addresses are acceptable *(subject to change without notice)*

Antigua	Austria	Bahamas	Belgium
British Vir. Islands	Bulgaria	Cayman Islands	Czech Republic
Cyprus	Denmark	Estonia	Falkland Islands
Finland	France	French Guiana	French Polynesia
Germany	Gibraltar	Greece	Grenada
Guadeloupe	Guernsey	Hong Kong	Hungary
Iceland	Ireland	Isle of Man	Israel
Italy	Jamaica	Jersey	Latvia
Liechtenstein	Lithuania	Luxembourg	Malawi
Martinique	Mauritius	Monaco	Netherlands
New Caledonia	Norway	Poland	Portugal
Reunion	Romania	Saint Barthelemey	Saint Martin
Slovakia	Slovenia	South Africa	Spain
St. Vincent	Sweden	United Kingdom	US Virgin Islands
Vanuatu	Zimbabwe		