

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
Bermuda	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	Poland	Portugal
Reunion	Romania	Saint Barthelemey	Saint Martin
Slovakia	Slovenia	Spain	St. Vincent
Sweden	United Kingdom	Vanuatu	Zimbabwe