Guidelines for the Middle Market Foreign Resident Program

Eligible Product and Benefits

Accident Insurance

- Available riders: Accident-Only Disability Income Rider and Preventive Care Rider
- Issue ages: 18 to 70 years; under 18 if the juvenile is a U.S. citizen or the policyowner is a foreign resident parent

Quick Issue Critical Illness Insurance

- Maximum benefit amount $50,000
- Available riders: None
- Issue ages: 18 to 64 years

Who is eligible?

Proposed insureds **who have been living in the U.S. for at least 1 year** and are:

- Non-U.S. Citizens with a valid Visa: H-1B, H-1C, H-4, E-1, E-2, E-3, E-B5, F-1, F-2, L-1A, L-1B, L-2, K-1, K-2, K-3, K-4, V-1, V-2, V-3
- Non-U.S. Citizens with a valid ITIN or SSN

Those not eligible:

A proposed insured engaged in one of the following occupations: political figures, judges, military, politicians, union leaders, missionaries, government leaders, journalists, sports figures, police force, public figures/celebrities or other high-profile occupations.

Program Requirements

- The application and requirements must be completed in the U.S. in the state in which the proposed policyowner is residing, and the agent is licensed and appointed with Assurity
- All solicitation and communication activity, including electronic and telephonic communications, must take place in the U.S. while the proposed insured and proposed policyowner are present in the U.S.
- All post-issue communications regarding the policy will be mailed to an address of record in the U.S. and may not be the address of an agent or any affiliate. A post office box address is not an acceptable address of record.
- All initial and subsequent premium payments must be paid in U.S. dollars from a U.S. bank account
- Policy delivery receipts will be required for all policies, regardless of state
- Policy ownership must be based in the U.S. with a U.S. mailing address (no P.O. boxes).
- Proposed insured and policyowner must have a basic understanding of the English language

Documentation

The following additional documentation may be requested showing that the proposed insured has established **proof of residency in the U.S. for a minimum of 1 year:**

- I-94
- Federal tax return
- Visa

Please send all documentation to appsubmit@assurity.com

IMPORTANT NOTE: We reserve the right to decline/reject any applications which do not meet our risk tolerance standards for any reason.