

PRODUCER CHECKLIST FOR FOREIGN NATIONAL BUSINESS

APPLICATION PROCESS AND POLICY DELIVERY

1. Verify that Transamerica can offer coverage. **The Foreign National Underwriting Risk Classes by Country** chart explains where Transamerica can cover non-resident risks. *Some otherwise-insurable A/B/C countries may be ineligible due to in-country insurance laws.* In the event that you have a foreign national residing in a country that is not on this chart, contact **International Underwriting** before proceeding with the application.
2. Confirm that the applicant is eligible for coverage under Transamerica's **Foreign Nationals Underwriting Guidelines**.
3. The application must be completed and signed by both the proposed owner and insured in a state or territory of the U.S. where the producer is properly licensed and appointed. While underwriting can, at times, independently obtain I-94 status, the agent should proactively provide copies of the visa and/or passport stamp and/or I-94 whenever possible.
4. In addition to the above steps, regular New Business Underwriting Requirements apply. Inspections can be ordered through Transamerica's approved centralized inspection centers (Equifax, EMSI, or Portamedic). Note that where any requirement involves a phone interview, the proposed insured must be in the United States when completing that requirement(s).
5. Complete all exams in the U.S. using Transamerica-branded forms. Underwriting will reject any Transamerica exam performed outside of the U.S. unless the exam was pre-authorized in writing by the Director of International Underwriting.
6. Complete the **Producer Statement** ("PS") form. The PS form needs to be used in every sale involving an individual who is not a resident of the U.S. It will not be required where the foreign national is a permanent legal resident of the U.S.
7. Complete a **Travel and Residency Questionnaire**. This form is required for all persons who are not resident in the United States.
8. The proposed insured (and policy owner, if different) needs to complete the **Notice and Consent for Transfer of Health Information and/or Personal Information** ("Notice and Consent Form").

9. Complete a **Verification of Trust Agreement** (“VTA”) if the proposed owner of the policy is a trust, regardless of trust form (revocable or irrevocable) or situs. Complete an **Entity Certification Form** for the business entity if the proposed owner of the policy is a non-natural person other than a trust.
10. For all policies sold that insure a non-resident foreign national or U.S. expatriate, a delivery receipt is required to confirm that delivery occurs in the U.S.
11. All communications and premium payments made by or directed to the policy owner must be directed from or to an address within the U.S. That address cannot belong to the producer(s) involved in the sale of the coverage; however, the producer may receive secondary notices on request.
12. If the proposed owner/proposed insured would like to designate an Attorney-in-Fact to sign the delivery receipt and/or any non-medical delivery requirements and accept delivery of insurance documents in the U.S. on his/her behalf, a **Transamerica Power of Attorney** (“POA”) delegating such authority can be signed by both the proposed owner and proposed insured. The POA must be notarized. Because a U.S. address is required for the proposed owner for mailing post issuance correspondence, the POA can also designate an Attorney-in-Fact to receive such documents on his or her behalf.
 - When used, the Power of Attorney document must be submitted with all the other underwriting requirements — it is not allowed as a delivery requirement
 - No individual licensed and/or appointed by Transamerica can be designated as the Attorney-in-Fact under the POA
 - The owner’s current address is still required on the application; the Attorney-in-Fact’s information must be set forth in the Remarks section of the application, along with the notation that a POA is attached
 - The producer can be identified as the secondary notification party
 - Delivery requirements that pertain directly to the medical insurability of the proposed insured cannot be signed by the Attorney-in-Fact
13. Premiums must be paid from a U.S. financial account.

UNDERWRITING AND COVERAGE REQUIREMENTS

MEDICAL EXAMS

Generally, all medical examinations must be completed in the U.S. Any exception must be approved prior to solicitation and is at the sole discretion of the Director of International Underwriting.

TRANSLATIONS NECESSARY

All medical declarations on applications must be completed in English. All medical records must be in English or translated into English. Any translations must be done by an individual who is not a party to the application.

RESTRICTIONS ON COVERAGE

Coverage availability is subject to change without notice.

SPECIAL RULES OR RESTRICTIONS

- Older age (age 76+) risks require individual consideration
- Riders generally are not available to foreign nationals — U.S. residents with certain eligible visa statuses can be eligible for some riders (please refer to the “Eligibility By Visa Type” chart)
- No aviation coverage is available; aviation exclusion is available only to private pilots


Medical risks above Table D (or its flat extra equivalent) usually will not be considered on international risk cases. Risks accepted above Table D are limited to risks deemed by underwriting at its sole discretion, not to be volatile or co-morbid, and capacity will be limited to Transamerica’s available retention based on established limits for the rating and country in question. If a producer suspects that a risk may exceed Table D, s/he should **contact International Underwriting before submitting the application.**

- Inspection reports may be required at certain amounts or at the Underwriter’s discretion
 - Any portion of an inspection requiring phone contact must be completed while the proposed insured is in the United States
- Regular New Business Underwriting Requirements apply
 - Transamerica follows normal age and amount guidelines in determining underwriting requirements — all pertinent underwriting data must be available, including Attending Physician Statements (“APS”)
- A conditional receipt cannot be issued; an agent cannot conditionally bind the application and no cash should be taken with any application
- Only English policy forms and applications should be used



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