

Think about this: **Your client is in great shape, has applied for insurance and expects a preferred plus classification. You get a call from the case manager informing you that the client would be standard at best with a flat extra applied due to travel!**

You are wondering “what has his travel plans got to do with his insurance policy?” The fact is a lot as travel plans are considered as one of the risk factors. The country of travel is of great significance to assess a client’s rating.

Periodically, the US Department of State recommends Americans avoid a certain country due to health conditions, crime, political unrest, etc. Client/s visiting any of the countries on the list might not be insurable. Current countries in the list are

Nigeria 02/17/2006
Algeria 02/15/2006
Sudan 02/06/2006
Pakistan 01/27/2006
Congo, Democratic Republic of the 01/20/2006
Colombia 01/18/2006
Afghanistan 01/09/2006
Kenya 12/30/2005
Iran 12/29/2005
Iraq 12/29/2005
Saudi Arabia 12/23/2005
Nepal 12/15/2005
Haiti 11/22/2005
Indonesia 11/18/2005
Zimbabwe 11/14/2005
Lebanon 11/07/2005
Liberia 11/04/2005
Yemen 10/28/2005
Burundi 10/19/2005
Côte d'Ivoire 08/25/2005
Bosnia-Herzegovina 08/01/2005
Somalia 07/21/2005
Uzbekistan 07/01/2005
Israel, the West Bank and Gaza 06/20/2005
Central African Republic 04/19/2005
Philippines 03/23/2005

Travel to most European countries is not considered a risk. Agents are advised to get a travel questionnaire filled out completely and send in the questionnaire for a preliminary evaluation if client is traveling to other countries not in the list. This is important so that underwriters can know the actual purpose of travel, duration and frequency of travel, occupation of person, etc. This detailed information helps the underwriter make an informed offer and saves time for you as an agent and the client.

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