

Updates to our excluded and restricted countries list

We have recently made changes to our excluded countries list for health, life and income protection. Please read below to see how this may affect your client's renewals or writing new business with us.

At present, the excluded and restricted list are the same for health and protection plans other than the USA which is an excluded country on our medical plans but a restricted country on our protection plans. Medical cover for temporary trips to the USA will continue to be an additional benefit on our global health plans.

Health cover:

Excluded countries:

Iran, North Korea, Libya, South Sudan, Syria, Switzerland and Yemen or USA.

We are unable to provide any cover for clients living in, or planning to move to, an Excluded country. If you have an existing client who moves to one of these countries we would cease to cover them.

Restricted countries:

Benin, Burkina Faso, Cameroon, Central African Republic, Comoros, Chad, Cote d'Ivoire (Ivory Coast), Equatorial Guinea, Gabon, Guinea, Mali, Niger, Senegal or Togo.

We are unable to provide plans to clients where the policyholder is resident in a Restricted country. We can however cover members who are resident in one of these Restricted countries provided the policyholder is a resident in a country which is not an excluded or a Restricted country.

For example, we could cover a dependant in Cameroon if the policyholder was resident in Nigeria.

Existing clients who move to a Restricted country will be able to continue to renew their policy.

Life and Income protection:

Excluded countries:

Iran, North Korea, Libya, South Sudan, Syria, Switzerland and Yemen.

We are unable to provide any cover for clients living in, or planning to move to, an Excluded country. If you have an existing client who moves to one of these countries we would cease to cover them.

Restricted countries:

Benin, Burkina Faso, Cameroon, Central African Republic, Comoros, Chad, Cote d'Ivoire (Ivory Coast), Equatorial Guinea, Gabon, Guinea, Mali, Niger, Senegal, Togo and USA.

We are unable to provide plans to clients where the policyholder is resident in a Restricted country. We can however cover members who are resident in one of these Restricted countries provided the plan policyholder is resident in a country which is not an excluded or a restricted country.

For example, if an employee on a group plan is resident in a Restricted country like Benin, but the company & therefore policyholder is in a country like China, which is not an Excluded or Restricted country we can still provide cover.

Existing clients who move to a Restricted country (this excludes the USA) will be able to continue to renew their policy.