

American Modern Home Insurance Company
Travel Insurance Program - Underwriting Guidelines
Restricted Countries
Effective: July 2015



1. Travel to countries where the US State Department has a Current Travel Alert or Warning.
http://travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html
2. Travel to countries where the US Office of Foreign Assets Control (OFAC) of the US Dept. of the Treasury currently enforces economic & trade sanctions & embargoes.
<http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>

1. US State Dept. Travel Alerts & Warnings

Ineligible

Afghanistan
Burundi
Central African Republic
Chad
Congo
Eritrea
Guinea
Iran
Iraq
Lebanon
Libya
Mali
Niger
North Korea
Pakistan
Sierra Leone
Somalia
South Sudan
Sudan
Syria
Yemen

Cautionary (No Eligibility Exceptions)

Algeria
Cameroon
Colombia
Cuba - See Page 2
Djibouti
El Salvador
Ethiopia
Haiti
Honduras
Israel, the West Bank & Gaza
Kenya
Mauritania
Mexico
Nigeria
Philippines
Saudi Arabia
Ukraine
Venezuela

2. US OFAC Sanctions & Embargoes

Ineligible

Central African Republic
Iran
Iraq
Lebanon
Liberia
Libya
North Korea
Somalia
South Sudan
Syria
Yemen

Topic: Cuba, Relaxation of OFAC Travel Restrictions

Version: 1.0

Effective: July 2015

BACKGROUND:

The U.S. Department of the Treasury, Office of Foreign Assets Control (“OFAC”) recently amended the Cuban Assets Control Regulations (“CACR”) to relax prior restrictions governing travel of Americans to Cuba. “Persons subject to U.S. jurisdiction” previously required a specific license from OFAC to travel there. This change removes that requirement provided the traveler maintains a full-time schedule of activity in either of the 12 eligible activities while in Cuba.

UNDERWRITING GUIDELINE:

Subject to all other American Modern Home Insurance Company's Travel insurance underwriting guidelines, policies may be sold for travel to Cuba, provided the traveler(s) are visiting Cuba for either of these activities:

1. Family visits to close relatives such as Cuban nationals, persons ordinarily resident in Cuba, students or faculty members engaged in authorized educational activities, or persons there on official government business.
2. Educational activities which include educational exchanges by Cuban or U.S. secondary schools, educational exchange programs that are sponsored, organized, and led by an organization and promote people-to-people contact.
3. Professional research and professional meetings related to the traveler's profession, professional background, or area of expertise.
4. Official business of the U.S. government, foreign governments, and certain intergovernmental organizations.
5. Journalistic activity including full-time journalists and supporting broadcast or technical personnel, freelance journalists (as long as they have a prior record of freelance journalistic activity).
6. Religious activities.
7. Public performances, clinics, workshops, athletic and other competitions, and exhibitions.
8. Support for the Cuban people.
9. Humanitarian projects.
10. Activities of private foundations or research or educational institutes
11. Arranging exportation, importation, or transmission of information or informational materials.
12. Arranging certain export transactions (e.g. marketing, sales negotiation, accompanied delivery, or servicing in Cuba) of items eligible for export licensing by the Commerce Department.

GENERAL TOURISM (leisure or pleasure travel) TO CUBA IS PROHIBITED.

REQUIRMENTS:

- The burden is on the individual travelers to affirm that their travel to Cuba is eligible.
- American Modern will no longer require documentation from the traveler to validate their eligibility.
- Airlines and other travel suppliers must obtain a certification from each traveler identifying the applicable regulation that authorizes his or her travel and maintain these records for five years.