

# Worldwide Individual or Group Term Life Insurance Including War Zones

John K Arnold October 07, 2013



International Insurance

**US citizen working, living and traveling extensively out of the US have found it difficult to impossible to protect their family and assets with life and disability insurance. A new worldwide international life plan is now available.**

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**US citizens work, live and travel all over the world.**

US citizens are living, working and traveling anywhere and everywhere throughout the world. Their US life insurance and/or disability income plans typically have limitations and exclusions while traveling outside the US. Most US carriers will not issue a policy if the person spends much time outside the US or is in war zones or political hotspots. Now there is an individual or group international term life insurance and disability income insurance plan without these limitations.

**U.S. business interests have expanded to all corners of the planet and American work forces have followed.**

These people have life and disability income protection needs that are equal to or more than their colleagues in the US. Insurance agents that specialize in international insurance have found it difficult if not impossible to provide their clients the needed coverage. Individuals and groups need coverage without exclusions or limitations on international travel or international residence.

**Some common situations where US domestic life insurance does not work.**

- US citizens employed by Foreign National Firms
- US citizens working US companies overseas
- That travel overseas often or extensively
- That travel or work in war zones
- That travel or work in political hotspots
- That need to cover their international assets
- That have short term life insurance needs outside the US
- That are sent on special assignments
- Individuals or groups serving as missionaries
- Private yacht and ships officers and personal that travel internationally
- Unexpected complications can occur not covered by other insurance

**An example:**

An engineer is working in the Middle East for the next three years. The engineer is looking for \$750,000 of coverage for their family for loss of future income. A term policy could be provided for the number of years the professional engineer would need it. The engineer may find his next job is also overseas and continue the plan.

This new international term life coverage is for US citizens living in any country anywhere in the world including international political hotspots and war zones. The plan can be for up to 10 years. It is comprehensive term life insurance. Policies are available for individuals or as a guaranteed issue group plans.

**International life and disability insurance is a specialty in the insurance industry.**

John K Arnold has over 30 years health insurance experience both domestically in the US and internationally. Please call or email for quotes, details and information.

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