

Non-Medical Information

SBLI takes into consideration many aspects when underwriting an application. Medical histories are only one element of the decision making process. Below are the guidelines we utilize for some of the non-medical portions of our process.

Armed Services Personnel

Military Personnel information has been moved to a separate document, also found in the underwriting area.

Foreign Residency

SBLI will consider only applicants that possess: US Citizenships, permanent resident cards, or green cards.

SBLI will not accept temporary visas of any sort at this time.

All others are subject to SBLI underwriting discretion.

Travel

SBLI will consider travel to foreign lands deemed safe by the United States government, depending upon reason for travel, length of stay and subject to the discretion of SBLI underwriting. Various state laws may have an impact on this issue.

SCUBA Diving

SBLI typically accepts diving to depths of 100 feet at standard rates. However, SBLI reserves the right to offer coverage at a higher rate.

This information is provided as an aid only in evaluating proper risk classification and premium estimates at the point of sale. Any application submitted to SBLI is subject to full underwriting. Final risk determination will be presented by the SBLI underwriting department.