

Temporary Resident Guidelines

Status	Life Coverage	Critical Illness Coverage	Documentation Requirements
Open Work Permit or Employer-Specific Work Permit	<2 years in Canada: \$500,000 >2 years in Canada: \$1,000,000	\$100,000	Copy of the Work Permit to be valid 3 months after the application date. If the validity of the Work Permit is less than 3 months after the application date, the Letter of Acknowledgement of PR application is required at underwriter's discretion
Caregiver/Nanny	<2 years in Canada: \$500,000 >2 years in Canada: \$1,000,000	\$250,000	At underwriter's discretion
Post-Graduate Work Permit (PGWP)	\$1,000,000	\$250,000	Copy of the PGWP – needs to be valid 3 months after the application date
Provincial Nominee cat A – Skilled Worker (MDs, lawyers, pharmacists, engineers etc.)	No restriction	\$500,000	Copy of Work Permit (to be valid 3 months after the application date) and Provincial Nominee Acceptance Letter OR letter of acknowledgement of PR application (if the validity of the Work Permit is less than 6 months after the application date)
Provincial Nominee cat B (to include all not listed in category A)	\$1,000,000	\$250,000	Copy of Work Permit (to be valid 3 months after the application date) and Provincial Nominee Acceptance Letter OR letter of acknowledgement of PR application
Refugees accepted by the Immigration & Refugee Board (IRB)	\$250,000 *wait period of 1 year in Canada	Not available	Copy of refugee status document – convention refugees only OR copy of acknowledgment of approval letter for PR status
Student Visa	\$250,000	Not available	Copy of Student Visa to be valid for minimum 3 months after the application date AND parent's confirmation of intent to apply for PR
Student Visa - post secondary programs	\$500,000	Not available	Copy of Student Visa to be valid for minimum 3 months after the application date AND proposed insured's confirmation of intent to apply for Permanent Residence

Above amounts represent the total Canadian insurance coverage available per insured

Notes:

- Permanent Residents: no restrictions (financial guidelines apply)
- Applicants must have a permanent Canadian address
- Foreign income & net worth not considered for financial assessment purposes (except for Permanent Residents)
- Where applicable, preferred rates available for all the above
- Minimum 3-month wait period after arrival to Canada (except for Permanent Residents: none, and refugees: see above)

- Certain benefits and riders are not available for non-permanent residents. The following are available: Excelsior Deposit Option (EDO) – life, and Return of Premium on Expiry (ROPE)/Return of Premium on Death (ROPD), Return of Premium on Surrender/Expiry (ROPS/E) – critical illness. Consult AAR Table (form 1343) for what medical requirements are required based on face amount
- Blood, urine, hep screen, para required for applicants of attained age 17 or over, if in Canada for less than 1 year
- Family doctor in Canada required if history of medical conditions requires follow-ups
- Temporary residents not listed above are not eligible for coverage (e.g. Visitor's Visa, Minister's Permit, Seasonal Workers)
- Dependents (spouse/children) of Provincial Nominees on Student Visas are eligible for coverage, subject to receipt of the copy of the Provincial Nominee Acceptance Letter

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