

Underwriting guidelines for individuals new to Canada

Updated August 30, 2019



Medical underwriting guidelines for individuals new to Canada (including permanent residents and temporary residents)

Description	Insurance type	Maximum coverage amount and available benefits	Requirements
Individuals living in Canada for under 1 year	Life	Up to \$250,000	<ul style="list-style-type: none"> • Regular new business underwriting requirement rules
		Over \$250,000 (age 18 and up)	<ul style="list-style-type: none"> • Blood profile with hepatitis B and C screen • Paramedical
	Critical illness	Any amount	<ul style="list-style-type: none"> • Proposed insured is over age 18 • Blood profile with hepatitis B and C screen • Paramedical
	Disability	Not available	<ul style="list-style-type: none"> • Not applicable
Individuals living in Canada for more than 1 year	All available	Regular new business underwriting requirement rules	

- If the insured doesn't have a medical record with a Canadian doctor, a paramedical and blood profile may be needed, regardless of time in Canada.
- Depending on the proposed insured's medical history, if they don't have a medical record with a Canadian doctor, then application approval may be postponed.

Recent immigrants and temporary residents (who have a temporary social insurance number (SIN)) and currently live in Canada:

Description	Insurance type	Maximum coverage amount and available benefits	Requirements
Individuals (including students currently studying in Canada) who have applied for permanent residency status and are not in Canada under a government-sponsored program	Life	\$250,000	Copy of the proposed insured's visa and Copy of acknowledgement of permanent residency
	Critical illness	\$100,000	
	Disability	Not available	
		Benefits/riders: not available Preferred rates: available	

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Recent immigrants and temporary residents (who have a temporary social insurance number (SIN)) and currently live in Canada:

Description	Insurance type	Maximum coverage amount and available benefits	Requirements
Individuals holding a work permit, currently working in Canada who have applied for a permanent residency status and are not in Canada under a government-sponsored program	Life	\$500,000	Benefits/riders: We'll consider each case on an individual basis. Preferred rates: available Copy of valid work permit or the employment contract and Copy of acknowledgement of permanent residency application
	Critical illness	\$100,000	
	Disability	Not available	
Qualified foreign trained doctors or other professionals ¹ (for instance, nurses, lawyers, pharmacists or engineers) currently working in Canada under provincial program.	Life	\$5,000,000 (depending on their Canadian income and net worth) We'll consider coverage for higher amounts on an individual basis.	Benefits/riders: We'll consider each case on an individual basis. Preferred rates: available Copy of valid work permit or employment contract or Copy of acknowledgement of permanent residency application
	Critical illness	\$2,000,000	
	Disability	Variable, subject to financial underwriting	
Dependent spouses and children of qualified foreign trained doctors or other professionals ¹ (for instance, nurses, lawyers, pharmacists or engineers) who have applied for permanent residency status	Life	\$2,500,000 (50% of amount available for spouse or parent) Benefits/riders: not available	Benefits/riders: We'll consider each case on an individual basis. Preferred rates: available Copy of the proposed insured's visa or Copy of acknowledgement of permanent residency application
	Critical illness	\$500,000 for spouse and \$100,000 for children	
	Disability	Variable, subject to financial underwriting	

¹ Professional occupations usually require a university degree and examples are scientists, architects, accountants, mathematicians/actuaries or software/web developers.

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Recent immigrants and temporary residents (who have a temporary social insurance number (SIN)) and currently live in Canada:

Description	Insurance type	Maximum coverage amount and available benefits	Requirements
<p>Individuals approved under a provincial nominee program (PNP) – business immigration</p> <p>The individual must have been declared eligible to the program. A copy of the acknowledgement of the application is not sufficient.</p>	Life	\$2,000,000	<p>Benefits/riders: We'll consider each case on an individual basis.</p> <p>Preferred rates: available</p> <p>Copy of provincial nominee acceptance letter or Quebec selection certificate</p>
	Critical illness	\$1,000,000	
	Disability	Variable, subject to financial underwriting	
<p>Skilled workers who are currently employed and who have applied for permanent residency status</p> <p>For critical illness insurance: The individual must have been declared eligible to a provincial nominee program (PNP).</p>	Life	\$2,000,000	<p>Benefits/riders: We'll consider each case on an individual basis.</p> <p>Preferred rates: available</p> <p>Copy of provincial nominee acceptance letter or Quebec selection certificate</p> <p>or</p> <p>Copy of valid work permit and acknowledgement of permanent residency application</p>
	Critical illness	We'll consider applicants who are not approved under the provincial nominee program on an individual basis, otherwise \$500,000.	
	Disability	Variable, subject to financial underwriting	
Live-in caregivers	Life	\$250,000 (individual consideration for higher amounts)	<p>Benefits/riders: We'll consider each case on an individual basis.</p> <p>Preferred rates: available</p> <p>Temporary SIN</p> <p>and</p> <p>Copy of a valid work permit</p>
	Critical illness	\$100,000	
	Disability	Not available	

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Recent immigrants and temporary residents (who have a temporary social insurance number (SIN)) and currently live in Canada:

Description	Insurance type	Maximum coverage amount and available benefits	Requirements
Individuals under a post-graduation work permit program (PGWPP) who intend to apply for permanent residency status	Life	\$1,000,000	Benefits/riders: not available Preferred rates: available Copy of work permit under PGWPP (12 months and longer) and Signed and dated statement stating intention to remain in Canada
	Critical illness	\$250,000	
	Disability	Variable, subject to financial underwriting	
Dependent parents, spouse and children of a permanent resident or Canadian citizen who have applied for permanent residency status (usually through the family sponsorship program)	Life	50% of amount available for spouse/parent	Benefits/riders: not available Preferred rates: available Copy of the proposed insured's visa or Copy of acknowledgement of permanent residency application
	Critical illness	\$100,000	
	Disability	Individual consideration may be given with proof of full-time employment	
Refugees accepted by the Immigration and Refugee Board of Canada who have applied for permanent resident status	Life	\$250,000 Benefits: not available	Benefits/riders: not available Preferred rates: available Copy of refugee status confirmation document and Copy of acknowledgement of permanent residency application
	Critical illness	Not available	
	Disability	Not available	
All other temporary residents (including individuals under student visa, visitor visa or super visa in Canada, who have not applied for permanent residency status)	Life	Not available	Benefits/riders: not available Copy of the proposed insured's visa
	Critical illness	We may consider professionals or executives with an employment contract in place for a minimum of 2 years.	
	Disability	Not available	