

Pre-underwriting checklist for recent immigrants

This questionnaire will help you evaluate whether or not your client should submit an application for life or critical illness insurance.

It's important to understand that "passing" this pre-screening does not guarantee that Manulife can issue this coverage on your client, since the underwriter must carefully review all risk factors before making an offer. To help your underwriter, please include a copy of this completed checklist with the application. For further information about our underwriting, please check Repsource.

	Yes	No
<p>Is the proposed insured a Canadian citizen or permanent resident? If No, please refer to the article "Opening the insurance door for 'soon-to-be' Canadians" included at the end of this Checklist.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Has the proposed insured and policy owner (if different) purchased or signed a lease agreement on a home in Canada and does he or she have a permanent Canadian address? If No, please provide a full explanation of the circumstances, including when a purchase or lease is anticipated and who they are currently residing with.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Has the proposed insured resided in Canada for less than 1 year? If Yes, in addition to routine age and amount requirements, we require:</p> <ul style="list-style-type: none"> – Age 18–49: a paramedical (or medical exam* – see question 5 below), blood profile with Hepatitis B and C screens and urine. – Age 50 and over: a medical exam, blood profile with Hepatitis B and C screens, urine and an EKG. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Does the proposed insured and policy owner (if different) speak English or French?</p> <ul style="list-style-type: none"> ■ If No, we will generally accept an application translated by the advisor or an independent third party (i.e., not the beneficiary or a relative). ■ If a paramedical/medical exam is required, it should be completed in the client's language and our suppliers are usually able to accommodate this. ■ If our suppliers are unable to complete it in the client's language, we may consider translation by an independent third party at no cost to Manulife provided we are able to obtain medical records from a doctor in Canada. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Does the proposed insured have a doctor in Canada? If No and an APS is a normal age and amount requirement, a medical exam* should be obtained in lieu of an APS. This applies to children as well. *Amounts over \$500,000 (life) and \$25,000 (critical illness) on children are generally postponed until the applicant is receiving regular checkups by a doctor in Canada.</p>	<input type="checkbox"/>	<input type="checkbox"/>

Yes No

Does the proposed insured have a chronic medical condition such as diabetes, heart disease, liver disease, lung disease, etc., which is NOT being followed by a doctor in Canada?

If Yes, generally, we will postpone a decision until he or she is receiving ongoing care in Canada.

Has the proposed insured had previous or ongoing medical testing outside of Canada other than for their immigration medical?

If Yes, we may need to postpone a decision until the medical records have been transferred to their doctor in Canada, depending on the medical history and type of testing done.

Please note: If the medical records are not in English or French, we reserve the right to have them translated by a translator of our choice, at the cost of the advisor.

Does the proposed insured and policy owner (if different) have sufficient Canadian income and Canadian net worth to qualify for both the face amount and premium amount under our Financial Underwriting Guidelines?

- If Yes, please clearly indicate Canadian income and net worth on the application.
- If No, in addition to Canadian income and assets, we will consider up to 30% of foreign assets without financial statements or third party verification within the following parameters: The maximum amount of foreign assets we will consider is \$5 million. The maximum total face amount of all inforce and applied for with all companies is \$5 million. At least 50% of the face amount and premium must be supported using Canadian income and assets only. We will consider up to 50% of foreign assets if they are with an international financial institution and we receive copies of the account statements in English or French. We will also consider foreign business assets if financial statements are provided by a well-known international accounting firm. To consider foreign assets, a Financial Questionnaire (#NN0781) confirming Canadian and foreign financial information is required.

Is the proposed policy owner a student?

If Yes, please provide source of income and source of premium. Refer to question 8 above.

Is the proposed insured a business owner?

If Yes, please provide the name and address of the company, position, type of business, where the business operates from (annual income reported in Canada if business address is outside of Canada) and percent ownership.

Does the proposed insured travel frequently or own a business outside of Canada or the United States?

If Yes, please complete a Travel Questionnaire form (NN0964E).

WE'RE OPENING THE INSURANCE DOOR FOR "SOON-TO-BE" CANADIANS

If you have clients who are not yet Canadian citizens or Permanent Residents, you may be able to offer them insurance under our expanded criteria.

If your clients have been living in Canada for six months and are in the process of applying to become a permanent resident, and are in the following groups, they may now qualify for life and critical illness insurance coverage (not disability insurance or Synergy):

- Married to a Canadian or Permanent Resident
- Domestic Workers

- Skilled Workers (Provincial Nomination)
- Business Immigrants (British Columbia)
- International PhD and Masters graduates (Ontario)

Foreign-Trained Physicians may also qualify for all products, including disability insurance and Synergy.

Coverage Available*

- **Life insurance:** up to \$2 million – maximum rating 250%
- **Critical illness insurance:** up to \$250,000 – maximum rating 200% (travel exclusion on a case-by-case basis)
- **Disability insurance:** Foreign-Trained Physicians only – up to \$4,500 a month with \$3,000 Additional Insurance Rider (exclusion – must in Canada or the U.S. for a disability insurance claim to be payable)
- **Domestic Workers:** up to \$250,000 in life insurance and \$50,000 in critical illness insurance

Details

Married to a Canadian or Permanent Resident

Your clients can apply if they are married to a Canadian or Permanent Resident and are here on a temporary visa but have not yet been granted their Permanent Resident status. If they are in Canada and have already applied for their Permanent Resident status, we will consider their application with documentation showing that they have applied for Permanent Resident status (for example, a copy of a letter from Immigration confirming receipt of their application) and confirmation of their spouse's immigration status.

Domestic Workers

Your clients can apply if they came to Canada under a special immigration program to work as “live-in” caregivers or nannies.

Skilled Workers

We can consider two groups of immigrants under the ‘skilled worker’ program before they actually have their Permanent Resident status: workers under either federal immigration or special provincial nominee immigration programs. We will need copies of immigration documentation to confirm their status.

Foreign-Trained Physicians

Foreign-trained physicians can apply for coverage if they are working here under a provincial program, which will ‘fast-track’ them through the federal immigration process. We will need a copy of their employment contract (income must justify coverage requested on all lines.)

Business Immigrants (British Columbia)

Your clients can apply for coverage if they applied under one of the following categories: Entrepreneur, Regional Entrepreneur, Strategic Projects or Regional Business Succession. They must have established and be actively managing the business and have completed the investment and job creation requirements. As well, they must have been in Canada a minimum of six months at the time of application.

International PhD and Masters graduates (Ontario)

Your clients can apply for coverage if they have been in Canada a minimum of six months at the time of application.

* Higher amounts considered on an individual basis

Requirements

All cases require:

- Applicant must have been in Canada a minimum of six months at time of application.
- Ages 18 and up – Paramedical, Insurance Blood Profile with Hepatitis B and C screens, urine.
- Ages 50 and over require an exam by a physician and an ECG.
- If there is substantial medical history present and no established physician in Canada, we may “postpone” the application until a pattern of health care has been established.

Business Immigrants (British Columbia)

- A copy of their work permit and Arrival Report
- A copy of the Nomination Certificate (if they’ve received it)

International PhD and Masters graduates (Ontario)

- A copy of a valid work or study permit
- A copy of their Provincial Nominee Program Certificate

Advisor cover letter

- Details regarding any foreign travel should be obtained. (Foreign Travel Questionnaire).
- Details of their intention to settle in Canada (have they purchased a home?); a copy of their application for permanent residency status and any available documentation on their current immigration status. For Business Immigrants (British Columbia), also include the business category they applied under.

Individuals where coverage is not available

Unfortunately, we are not able to consider individuals applying for refugee status, foreign students on student visas, or people in Canada on a temporary work visa.

