

Additional requirements may be requested at the underwriter's discretion.

Status / occupation	Product	Eligibility	Requirements
Permanent Resident:			
	Life Critical Illness Disability	As soon as they arrive in Canada	If insured has lived in Canada for less than 1 year, a paramedical and a blood profile (including Hepatitis B & C screen) will be required
Non Permanent Resident:			
Caregiver / Nanny	Life Critical Illness	<ul style="list-style-type: none"> As soon as they arrive in Canada Maximum amount across all companies: Life \$250,000 CI \$100,000 No benefits allowed except for Critical Illness rider Preferred rates available Must be the Policy owner Must be part of an approved government program (otherwise please refer to work permit section below) 	<ul style="list-style-type: none"> If insured has lived in Canada for less than 1 year, a paramedical and a blood profile (including Hepatitis B & C screen) will be required Document confirming acceptance in the Program
	Disability	Non Eligible	
Skilled workers (examples: doctors, engineers, corporate upper management, etc.)	Life Critical Illness	<ul style="list-style-type: none"> As soon as they arrive in Canada Maximum amount: Life \$2,000,000 CI \$500,000 Preferred rates available Must be part of a Governmental Skilled Worker Program 	<ul style="list-style-type: none"> If insured has lived in Canada for less than 1 year, a paramedical and a blood profile (including Hepatitis B & C screen) will be required Copy of valid work permit Copy of provincial nominee acceptance letter or Quebec selection certificate
	Disability	Non Eligible	
Spouse / child of a Permanent Resident or Canadian Citizen	Life Critical Illness	<ul style="list-style-type: none"> As soon as they arrive in Canada Maximum amount for Life & CI: 50% of in force coverage on the spouse or parent's life Preferred rates available 	<ul style="list-style-type: none"> If insured has lived in Canada for less than 1 year, a paramedical and a blood profile (including Hepatitis B & C screen) will be required Copy of visa or confirmation of current temporary residency status Acknowledgement of permanent residency application
	Disability	Non Eligible	

Status / occupation	Product	Eligibility	Requirements
Convention Refugees / Work Permit / Student Visa	Life	<ul style="list-style-type: none"> • Must have applied for Permanent Residency • Applicant with work permit or student visa: Must have resided in Canada for at least 6 months • Refugee : Must have resided in Canada for at least 1 year and have a full-time occupation • Maximum amount : \$250,000 • No preferred rates 	<ul style="list-style-type: none"> • Acknowledgement of permanent residency application • Depending on current status: document confirming refugee status OR copy of work permit OR student visa • If insured has lived in Canada for less than 1 year, a paramedical and a blood profile (including Hepatitis B & C screen) will be required
	Critical Illness & Disability	Non Eligible	
Foreign Citizen:			
	All products	Non Eligible	
Canadian living abroad:			
	Life	<ul style="list-style-type: none"> • Whole Life or T100 • Maximum amount: \$1,000,000 • Must remain a Canadian resident for tax purposes during entire length of trip and have an established return date • Visited country must be acceptable at standard rates according to our guidelines 	<ul style="list-style-type: none"> • Requirements must be completed in Canada and policy must be placed before departure • To confirm the eligibility of a specific country, please consult our Underwriting department • Foreign Travel Questionnaire is required
	Critical Illness	<ul style="list-style-type: none"> • Trip must not exceed 3 years • Maximum amount: \$500,000 • Applicant's rating must not be higher than 200% • Visited country must be acceptable at standard rates according to our guidelines 	
	Disability	Non Eligible	