

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

Status / occupation	Product	Eligibility	Requirements
<b>Permanent resident:</b>			
	Life, critical illness and disability	As soon as they arrive in Canada	If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required
<b>Non-permanent resident:</b>			
<b>Caregiver / Nanny</b>	Life and critical illness	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>Life: \$250,000</li> <li>CI: \$100,000</li> </ul> </li> <li>No benefits allowed except for critical illness rider</li> <li>Must be the policy owner</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B &amp; C screen) will be required</li> <li>Copy of the work permit</li> <li>For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion</li> </ul>
	Disability	Non eligible	
<b>Employer-specific work permit</b>	Life and critical illness	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount:               <ul style="list-style-type: none"> <li>Life: \$500,000</li> <li>CI: \$100,000</li> </ul> </li> <li>No benefits allowed except for critical illness rider</li> <li>Preferred rates available</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B &amp; C screen) will be required</li> <li>Copy of the work permit</li> <li>For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion</li> </ul>
	Disability	Non eligible	

Status / occupation	Product	Eligibility	Requirements
Open work permit	Life and critical illness	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount for the spouse or the dependent child: <ul style="list-style-type: none"> <li>Life and CI: up to 100% of the amount on spouse , subject to the financial underwriting</li> </ul> </li> <li>Maximum amount for the other open work permit holders: <ul style="list-style-type: none"> <li>Life: \$250,000</li> <li>CI: \$100,000</li> </ul> </li> <li>No benefits allowed except for critical illness rider</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B &amp; C screen) will be required</li> <li>Copy of the work permit</li> <li>For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion</li> </ul>
	Disability	Non eligible	
Post graduate work permit	Life and critical illness	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount: <ul style="list-style-type: none"> <li>Life: \$500,000</li> <li>CI: \$100,000</li> </ul> </li> <li>Benefits available</li> <li>Preferred rates available</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B &amp; C screen) will be required</li> <li>Copy of the work permit</li> <li>For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion</li> </ul>
	Disability	Non eligible	
Provincial Nominee Program (PNP) or Certificat de Sélection du Québec (CSQ)	Life, critical illness and disability	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount: <ul style="list-style-type: none"> <li>Life: \$2,000,000</li> <li>CI: \$500,000</li> <li>DI: \$3,500</li> </ul> </li> <li>Benefits available</li> <li>Preferred rates available</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B &amp; C screen) will be required</li> <li>Approval letter to a Provincial Nominee Program or to the Certificat de Sélection du Québec</li> <li>For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion</li> </ul>
Study permit	Life	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount: <ul style="list-style-type: none"> <li>Life: \$250,000</li> </ul> </li> <li>No benefits allowed</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B &amp; C screen) will be required</li> <li>Copy of the study permit</li> </ul>
	Critical illness and disability	Non eligible	

Status / occupation	Product	Eligibility	Requirements
Refugee	Life and critical illness	<ul style="list-style-type: none"> <li>As soon as they arrive in Canada</li> <li>Maximum amount: <ul style="list-style-type: none"> <li>Life: \$250,000</li> <li>CI: \$100,000</li> </ul> </li> <li>No benefits allowed except for critical illness rider</li> </ul>	<ul style="list-style-type: none"> <li>If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B &amp; C screen) will be required</li> <li>Approval letter as a protected person in Canada</li> <li>For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion</li> </ul>
	Disability	Non eligible	

#### Foreign Citizen:

	All products	Non eligible	
--	--------------	--------------	--

#### Canadian living abroad:

	Life	<ul style="list-style-type: none"> <li>Whole Life or T100 only</li> <li>Maximum amount: \$1,000,000</li> <li>Must remain a Canadian resident for tax purposes for the entire length of trip and have an established return date</li> <li>Visited country must be acceptable at standard rates according to our guidelines</li> </ul>	<ul style="list-style-type: none"> <li>Requirements must be completed in Canada and policy must be placed before departure</li> <li>To confirm the eligibility of a specific country, please consult our underwriting department</li> </ul>
	Critical illness	<ul style="list-style-type: none"> <li>Trip must not exceed 3 years</li> <li>Maximum amount: \$500,000</li> <li>Applicant's rating must not be higher than 200%</li> <li>Visited country must be acceptable at standard rates according to our guidelines</li> </ul>	
	Disability	Non eligible	