

Critical Illness Insurance – Family History Table

FDR = First-Degree Relative (Father, Mother, Brothers, Sisters)

Factors to consider:

- 1) Number of affected FDR and their age(s) at diagnosis
- 2) The actual age of the insured
- 3) In some cases, the sex of the insured

NOTE: This table is for reference purposes only.	FDR diagnosed before age 50	FDR diagnosed from age 50 to 59	FDR diagnosed from age 60 to 70	FDR diagnosed after age 70
Cardiovascular, Cerebrovascular				
1 FDR affected	Substandard	Substandard	Standard	Standard
2 FDR affected	Substandard	Substandard	Standard	Standard
3 FDR affected or more	Decline	Decline	Standard	Standard
Neurological Disorders				
1 FDR affected:				
Alzheimer's Disease	Decline or Exclusion	Decline or Exclusion	Substandard or Exclusion	Standard
Parkinson's Disease	Decline or Exclusion	Decline or Exclusion	Standard	Standard
Multiple Sclerosis (insured age < 45)	Substandard	Substandard	Substandard	Substandard
Multiple Sclerosis (insured age 45 +)	Standard	Standard	Standard	Standard
Amyotrophic Lateral Sclerosis	Substandard or Exclusion	Substandard or Exclusion	Substandard or Exclusion	Substandard or Exclusion
2 FDR affected:				
Alzheimer's Disease	Decline or Exclusion	Decline or Exclusion	Decline or Exclusion	Standard
Parkinson's Disease	Decline or Exclusion	Decline or Exclusion	Standard	Standard
Multiple Sclerosis (insured age < 45)	Decline or Exclusion	Decline or Exclusion	Decline or Exclusion	Decline or Exclusion
Multiple Sclerosis (insured age 45 +)	Substandard or Exclusion	Substandard or Exclusion	Substandard or Exclusion	Substandard or Exclusion
Amyotrophic Lateral Sclerosis	Decline	Decline	Decline	Decline
Breast / Ovarian Cancer				
1 FDR affected	Male = Standard		Standard	Standard
	Female = Substandard or Exclusion			
2 FDR affected	Exclusion	Exclusion	Standard	Standard
3 FDR affected	Exclusion	Exclusion	Standard	Standard
Colorectal Cancer (no personal history of colon polyps)				
1 FDR affected	Permanent exclusion	Substandard or exclusion	Standard	Standard
2 FDR affected	Permanent exclusion	Permanent exclusion	Standard	Standard
3 FDR affected	Permanent exclusion	Permanent exclusion	Permanent exclusion	Permanent exclusion
Cancers Other Than Breast, Ovarian, Colon, Prostate & Melanoma				
1 FDR affected	Standard	Standard	Standard	Standard
2 FDR affected	Exclusion	Exclusion	Standard	Standard
3 FDR affected	Substandard or Exclusion	Substandard or Exclusion	Standard	Standard
Diabetes Type I				
1 FDR affected (insured age < 18)	Substandard	Substandard	Standard	Standard
1 FDR affected (insured age 18 +)	Standard	Standard	Standard	Standard
2 FDR affected or more (insured age ≤ 24)	Substandard	Substandard	Standard	Standard
2 FDR affected or more (insured age 25 +)	Standard	Standard	Standard	Standard
Diabetes Type II				
1 FDR affected	Standard	Standard	Standard	Standard
2 FDR affected or more	Substandard	Substandard	Standard	Standard
Combination of Diabetes Type1 and Type II.				
1 FDR affected or more of Type I and 1 FDR affected or more of Type II (insured age < 18)	Decline	Decline	Standard	Standard
1 FDR affected or more of Type I and 1 FDR affected or more of Type II (insured age > 18)	Substandard	Substandard	Standard	Standard