

The Company reserves the right to request any other requirements it deems necessary for the study of the file at any time.

| Status/Category of Employee | Product | Eligibility | Special requirements |
|---|--|---|---|
| Permanent Resident: | | | |
| | Life Critical Illness Disability Rider | As soon as they arrive in Canada | <ul style="list-style-type: none"> If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B & C markers) are required. (Adults only) |
| Temporary resident: | | | |
| Work permit for occupations classified TEER 2 and above. (e.g. technician, clerk, plumber etc.) : Employer-specific permit or Open Permit or Post graduate permit | Life Critical Illness Disability Rider | <ul style="list-style-type: none"> As soon as they arrive in Canada Maximum amount: <ul style="list-style-type: none"> - Life: \$500,000, possibility of \$1,000,000 subject to an acknowledgement of permanent residency application - CI: \$100,000, possibility of \$250,000 subject to an acknowledgement of permanent residency application Disability rider: \$1000 with a 2-year indemnity period with the option without guarantee only subject to an acknowledgement of permanent residency application. | <ul style="list-style-type: none"> If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B & C markers) are required. (Adults only) Copy of a valid work permit (at least 3 months) Copy of acknowledgement of permanent residency application For the disability rider and critical illness insurance, the country of origin must be acceptable according to our guidelines, including rating and exclusion. |
| Provincial Nominee Program (PNP) or Certificat de sélection du Québec (CSQ) or Work permit: for occupations classified TEER 0 and 1 (e.g. manager, doctor, lawyer, engineer, pharmacist, etc.) | Life Critical Illness Disability Rider | <ul style="list-style-type: none"> As soon as they arrive in Canada Maximum amount: <ul style="list-style-type: none"> - Life: \$2,000,000 - CI: \$500,000 - Disability rider*: \$3,500 | <ul style="list-style-type: none"> If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B & C markers) are required. (Adults only) Copy of the approval letter to a Provincial Nominee Program or to the "<i>Certificat de sélection du Québec</i>" For the disability rider and critical illness insurance, the country of origin must be acceptable according to our guidelines, including rating and exclusion. * For work permit holders for occupation classified TEER 0 and 1, the Disability Rider will be limited to \$1000 with a 2-year indemnity period with the option without guarantee only subject to an acknowledgement of permanent residency application. |

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| Dependent spouse and children of temporary or permanent residents | Life Critical Illness | <ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: (Subject to acknowledgement of permanent residency application) Dependent spouses: 100% of the spouse's amount up to a maximum of \$500,000 Dependent children: 100% of the parent's amount up to a maximum of \$250,000 Individual consideration depending on parent's status for higher amount - CI: \$100,000 • No benefits allowed except for the Critical Illness rider | <ul style="list-style-type: none"> • If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B & C markers) are required. (Adults only) • Copy of acknowledgement of permanent residency application. • For critical illness, the country of origin must be acceptable according to our guidelines, including rating and exclusion. |
| | Disability Rider | Not eligible | |
| Caregiver / Nanny | Life Critical Illness | <ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$500,000 - CI: \$100,000 • No benefits allowed except for the Critical Illness rider | <ul style="list-style-type: none"> • If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B & C markers) are required. (Adults only) • Copy of a valid work permit (at least 3 months). • For critical illness insurance, the country of origin must be acceptable according to our guidelines, including rating and exclusion. • The insured must own the policy. |
| | Disability Rider | Non-insurable occupation | |

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|-----------------------------|---------------------------------------|--|---|
| Study Permit | Life | <ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$250,000 • No benefits allowed | <ul style="list-style-type: none"> • If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B & C markers) are required. (Adults only) • Copy of study permit. |
| | Critical Illness and Disability Rider | Not eligible | |
| Refugee | Life Critical Illness | <ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$250,000 - CI: \$100,000 • No benefits allowed except for the Critical Illness rider | <ul style="list-style-type: none"> • If the applicant has lived in Canada for less than a year, a paramedical and a blood profile (including hepatitis B & C markers) are required. (Adults only) • Copy of the letter of acceptance as a protected person in Canada. • For critical illness insurance, the country of origin must be acceptable according to our guidelines, including rating and exclusion. • Copy of acknowledgement of permanent residency application. |
| | Disability | Not eligible | |
| Foreign Citizen: | | | |
| | Any product | Not eligible | |