

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

Status/Type of permit	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 urinalysis and hepatitis B & C markers are required. (Adults only)
Temporary resident:			
Open work permit or employer-specific permit for occupations classified TEER 0 and 1	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: \$5,000,000 CI: \$500,000 Disability rider: \$3,500 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 urinalysis and 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 required for disability rider.
Open work permit or employer-specific permit for occupations classified TEER 2 and 3 Provincial Nominee Program (PNP) Certificat de sélection du Québec (CSQ)	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: \$250,000 Disability rider*: \$1,000 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 urinalysis and 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>” (if applicable) Copy of a valid work permit (at least 3 months) Copy of acknowledgement of permanent residency application required for disability rider. * For holders of a CSQ or PNP, you are eligible for a maximum of \$3,500 with a 2-year indemnity period with the option without guarantee only subject to an acknowledgement of permanent residency application.
Open work permit or employer-specific permit for occupations classified TEER 4 and 5 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: \$1,000,000 CI: \$100,000 Disability rider*: \$1,000 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 urinalysis and 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 required for disability rider.

Status/Type of permit	Product	Eligibility	Special requirements
Dependent spouse of temporary or permanent residents	Life	<ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$1,000,000 (100% of the spouse's amount up to a maximum of \$1,000,000) 	<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 urinalysis and hepatitis B & C markers are required. (Adults only)
	Critical Illness	<ul style="list-style-type: none"> - CI: \$100,000 (100% of the spouse's amount up to a maximum of \$100,000) • No benefits allowed except for the Critical Illness rider 	
	Disability Rider	Not eligible	
Dependent children of temporary or permanent residents	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 (100% of the parent's amount up to a maximum of \$250,000) - Individual consideration depending on the parent's status for higher amount 	
	Critical Illness	<ul style="list-style-type: none"> - CI: \$100,000 	
Caregiver / Nanny	Life	<ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$500,000 	<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 urinalysis and hepatitis B & C markers are required. (Adults only) • Copy of a valid work permit (at least 3 months). • The insured must own the policy.
	Critical Illness	<ul style="list-style-type: none"> - CI: \$100,000 • No benefits allowed except for the Critical Illness rider 	
	Disability Rider	Non-insurable occupation	
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	<ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$250,000 	<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.
	Critical Illness	<ul style="list-style-type: none"> - CI: \$100,000 • No benefits allowed except for the Critical Illness rider 	
	Disability	Not eligible	
Foreign Citizen:			
	Any product	Not eligible	