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Connect with licensed Canadian insurance advisors who help you understand your insurance needs, get the best quotes, and submit your application when you are ready

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Calculate your life insurance needs in seconds.

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Life Insurance that never expires

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- [How much does life insurance cost?](#)

- [How much life insurance do I need?](#)
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- [When to buy critical illness insurance](#)
- [What is covered under critical illness insurance?](#)

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- [What is an Attending Physician Statement \(APS\)?](#)

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Compare & Buy Canada's Best No Medical Life Insurance

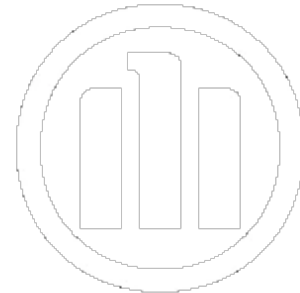
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Get instant life insurance quotes from 30 of Canada's Top Insurers



Allianz



Global Assistance





Trusted by Canadians

5/5 Rating

100% of customers recommend us
The Best Canadian Insurance Advisor

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The Gold Standard

They are the Gold Standard of Client Experience. The whole process was simple, hassle-free, uber transparent and all of this at no cost. Our advisor's knowledge and attitude reeled us in from the first call. We felt as if we were premium clients."

Lipika

Knowledgeable and helpful

Very knowledgeable and helpful in determining the best plans for my son and I and he took the stress out of the process. Fully explained all of the options available to me, and answered all of my questions. I know that I made an informed decision about my health coverage."

Franz T

Skeptical to believer

First I was skeptical about high reviews but anyways PolicyAdvisor. I could see that they are trying to give best details they have and guide us to choose policy rather than selling it. Rarely I type in reviews. I can say that PolicyAdvisor is worth getting these high reviews and I would highly recommend them."

Meenakshi N

Excellent service

Thank you for the excellent customer service. You've been very supportive in all our questions. After the video call, he didn't really push to sell. We appreciate your time, and support in giving us updates and follow-ups and phone calls until we got approved. "

Jessa Y

Genuinely Cared

My advisor genuinely cared about making sure I was comfortable and informed throughout the process, and patiently answered my many questions. He also always followed up to make sure I was up to date on my application process."

Jessica F

Simpler than expected

Answer all our questions in a timely manner, and the process was much more simple than I was expecting. We had our life insurance sorted and approved within a few days. I really like that they did the comparisons of policies for us. "

Joanne V

Life Insurance made easy

Was looking for a life insurance policy and the search was exhausting by conventional means, until I found PolicyAdvisor. My representative was excellent, and explained all my options and preferred quotes. Life Insurance made easy, thank you all at PolicyAdvisor."

Pedro

Unbiased advice

If you're looking for best rate and an advisor, I would highly recommend PolicyAdvisor. They are expert in finding the best insurance provider. They are reliable and give unbiased advise. I'm glad I came across Policy Advisor online as they helped get my insurance approved."

Zeny D

A walk in the park

I was able to derive a personalized quote within a minute. From there on it was as smooth as taking a walk in the park. I did not have to wait in long lines, could chart my progress, and had full control of my application."

Mayank

Super easy

I'd previously reached out to one of the big insurance companies directly but found them so unresponsive and uninterested. I'm glad we found PolicyAdvisor. They made comparing options easy so we found something that worked for our needs.\n"

Lindsay

The Gold Standard

They are the Gold Standard of Client Experience. The whole process was simple, hassle-free, uber transparent and all of this at no cost. Our advisor's knowledge and attitude reeled us in from the first call. We felt as if we were premium clients."

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Franz T

What is a no medical life insurance policy?

A No-medical life insurance policy (or simplified issue life insurance) only requires passing a short, standardized medical questionnaire to get insurance coverage.

If you meet the criteria after answering the medical questions, you instantly qualify for life insurance without the need for medical underwriting. Pricing is higher than medically underwritten policies: the insurance provider takes on more risk offering you a policy without the underwriting review or asking more stringent questions about your health.

What does simplified underwriting mean?

Simplified issue life insurance offers a straightforward coverage option for those who wish to avoid full medical underwriting, which includes exams, bloodwork, needles, or invasive questions about their health and lifestyle.

Simplified underwriting generally means you do not need to participate in the medical examination and instead answer a simple questionnaire (containing basic health questions)..

A simplified issue policy also provides the option for quicker coverage without the need for more stringent qualifications. For example, Canadians looking for a quick and easy insurance application with little chance for hiccups or delays should consider simplified issue life insurance.

However, they should keep in mind this type of coverage involves a higher monthly premium and does not offer as flexible terms, coverage, and options like other traditional insurance policies.

What does no medical life insurance mean?

No medical life insurance means you do not have to do a medical exam or produce bloodwork to qualify for your policy. No medical life insurance is another term for simplified life insurance.

Simplified or no medical life insurance offers coverage to those in unique circumstances. They can include:

- **Health Problems:** Those with past health problems, previously declined by standard life insurance policies, in poor health, or hard to insure.
- **Hazardous Job:** Those working in dangerous jobs and professions like roofing or logging.
- **Medical Testing:** Those who don't like needles, medical exams, or sharing their medical records.
- **Time Restraints:** Those wishing to get coverage quickly.

Should I buy a simplified term life insurance policy?

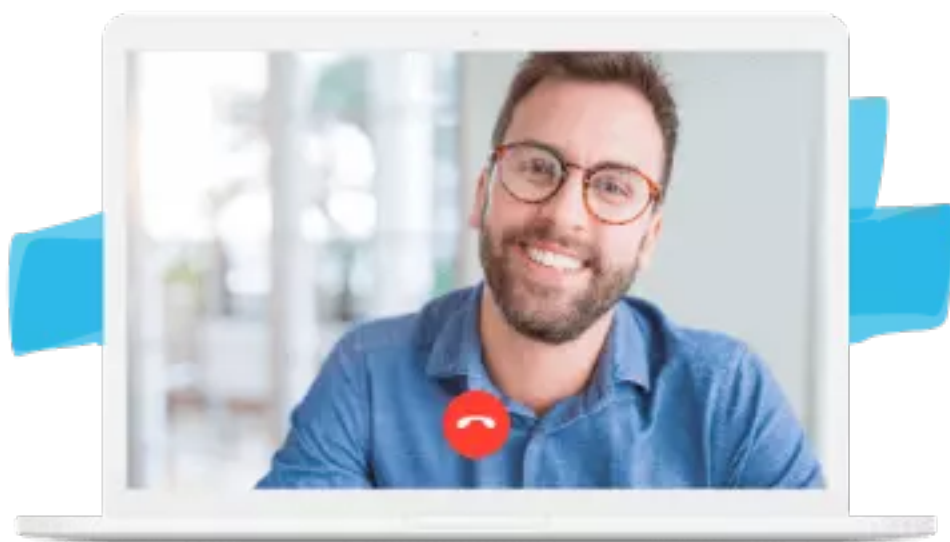
No-medical term life policies serve a very specific purpose and are priced accordingly. Consider each type of life insurance based on your circumstances.

Term Life Insurance	VS	Simplified Term Life Insurance
Medical underwriting may involve an exam depending on insured's age, health condition, or coverage amount		No medical exam, bloodwork, or needles
Policy issue can take 2-4 weeks		Quick issue; issued usually within a week
Generally lower premiums		Generally higher premiums
Best suited for those in good health, price conscious, and willing to wait for approval		Best suited for those with existing health issues, want immediate coverage, or want to avoid blood work
Higher coverage amounts up to \$5 million and more		Limitations on maximum coverage, usually up to \$500,000
More choice in insurance providers and product benefits		Policies primarily offered by specialized providers and have limited optional benefits

You should get simplified issue life insurance if you have an underlying health condition or medical issue, your occupation is considered hazardous, you have hobbies or pastimes that are considered dangerous (like sky-diving), or if you need to get coverage incredibly quickly. It offers life insurance with no medical exam and no waiting period.

In most other circumstances you can save money and obtain more coverage with a traditionally underwritten life insurance policy.

Speak with a licensed insurance advisor if you're unsure which type of coverage is right for you at this time.



Need insurance answers now?

Call 1-888-601-9980 to speak to our licensed advisors right away, or book some time with them.

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Is no medical life insurance worth it?

No medical life insurance is definitely worth it if any of the following applies to you:

- **Easy Eligibility:** Coverage available for those with health issues, dangerous occupations, and who are previously declined by traditional life insurance underwriting.
- **No Medical Exam:** No medical examinations, blood work, needles, or health records required.
- **Quick Issue:** Policy issued within 24 hours. Coverage begins from the day you apply. No waiting period.
- **Simple Questionnaire:** Answer 1 to 25 simple health questions to apply for a policy.

What is underwriting?

Underwriting is the process a life insurance provider goes through to determine the financial risk involved by insuring your life. This process allows the insurer to price life insurance premiums accordingly or outright deny your coverage altogether depending on your level of risk.

No-medical life insurance policies go through simplified underwriting, which means they usually only require the applicant to answer simple health questions.

What is fully underwritten life insurance?

Fully underwritten life insurance means an insurance provider goes through a more stringent underwriting process. This process usually includes an extensive medical interview, a medical examination, and lab work where they collect samples of your blood and urine.

Because full medical underwriting is so involved and gathers more information about the applicant, the life insurance company can better evaluate the risk of insuring them. High risk of paying out a death benefit means a higher premium, lower risk of payout (for someone in excellent health) means a lower premium.

What is accelerated underwriting?

Accelerated underwriting uses your answers to a medical questionnaire to determine if you need to through further medical underwriting. In some cases, for healthy applicants, coverage as much as \$5 million can be offered without a medical exam using insurance companies' accelerated underwriting processes. Always remember to use a [life insurance calculator](#) to figure out exactly how much you need.

[Learn more about underwriting](#)

Can I get life insurance without a medical exam?

Yes, you can get life insurance without a medical exam. Simplified issue life insurance, guaranteed issue life insurance, and accelerated issue life insurance all offer coverage without a medical exam.

How much life insurance can I get without a medical exam?

Simplified issue life insurance policies can offer a death benefit from \$25,000 all the way up to \$500,000. Accelerated issue life insurance can offer up to \$5 million.

Do insurance companies check your medical records?

As part of a fully underwritten insurance policy, an insurance company would request to see your medical records to accurately assess the risk of insuring you. For a no-medical life insurance policy, they may not require it.

What is the difference between Simplified Issue and Guaranteed Issue policies?

Simplified issue life insurance requires you answer a FEW questions about your medical history for the life insurance application, rather than undergoing a full physical medical exam and interview process.

Guaranteed issue life insurance requires NO medical questions or medical underwriting. You qualify for coverage, regardless of your health.

Simplified issue and guaranteed issue life insurance make applying for a policy both quick and easy. However, if you're in excellent health, you'll get a much better rate on your monthly insurance premium by going through a standard application process, which generally includes a life insurance medical exam.

Who should consider a non-medical life insurance policy?

You should consider non-medical life insurance options if you:

- Previously been declined, rated, or postponed for coverage
- Dislike medical exams or needles
- Are on a deadline and can't wait for a medical/doctors report
- Have existing or previous medical conditions or concerns
- Have weight issues
- Have alcohol or drug abuse issues
- Have a criminal record or traffic violations
- Have bad credit or declared bankruptcy
- Participate in hazardous hobbies or occupations

Can I get No Medical Whole Life insurance?

Yes, you can get simplified permanent life insurance (also known as whole life insurance) without a full medical exam – just like term life insurance. Keep in mind that permanent life insurance policies are generally more expensive than term life insurance as the insurance provider grants you coverage for life instead of a defined term.

Many of Canada's biggest life insurance companies (like [SSQ](#) and [Canada Protection Plan](#)) offer simplified issue policies for permanent life insurance.

What are the Pros and Cons of a No Medical life insurance policy?

There are many **benefits** to a simplified issue life insurance policy:

- They offer insurance options to those who may have previously been unable to obtain coverage
- They offer coverage to those unable or unwilling to go through a traditional life insurance policy's medical underwriting
- They offer quick coverage for those that need an in-force coverage policy as quickly as possible

There are some **drawbacks** to a simplified issue life insurance policy you should be aware of:

- They are generally priced higher than traditionally underwritten insurance policies
- They don't offer the same monetary amount of death benefit as standard policies

- They don't have the same robust options for riders and add-ons as traditional life insurance policies.

Which company offers the best simplified issue life insurance policy?

The [best life insurance companies](#) in Canada offer many options for simplified coverage. Choosing which provider is right for you depends on many individual circumstances and specific details about your life and health. Speak with a licensed Canadian insurance broker to find out which company is best suited to your needs.

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Frequently asked questions

Can you get life insurance if you have health problems?

Yes, you can get life insurance [if you have health problems](#). Depending on the type and severity of your specific circumstance you have options including traditional life insurance, simplified, and guaranteed issue policies.

What do I do if I am denied life insurance coverage?

If you are [denied life insurance coverage](#), you still have options. Your best bet is to speak with one of PolicyAdvisor's licensed brokers and explain when and why you were denied coverage in the first place. We'll help you determine your next steps, lay out all your current and future coverage options, and create a plan to help you obtain the coverage you want and need.

Will a no medical policy cover accidental death?

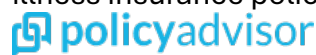
Yes, simplified or no medical policies will provide your beneficiaries with a death benefit for accidental death, just like traditional policies!

Can I get insurance if I have a terminal illness?

If you have a terminal illness, there are types of life insurance geared towards this particular need. Guaranteed life insurance is available for those currently receiving medical treatment, although these products usually have a period of time before you can make a claim on the policy (called a waiting or deferral period). Our experienced life insurance advisors are happy to provide advice about insurance needs for those dealing with a terminal illness.

Can I get no medical critical illness insurance?

Yes, you can get critical illness insurance coverage without a medical exam by either adding an optional rider to your life insurance policy or applying for a separate simplified critical illness insurance policy. Talk to our licensed insurance advisors for more details.



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