

New Canadians Underwriting *Guidelines*

Your 'soon-to-be' Canadian clients and their dependents who have resided in Canada for 6 months or more may be eligible for insurance coverage if they are relocating through one of these immigration programs.

Coverage considerations

- Applicants who have resided in Canada for fewer than 6 months may be considered on an individual basis
- Higher coverage amounts may be considered on an individual basis with facultative reinsurance
- CPR available on children residing in Canada
- GIO and BVP not available
- Foreign-trained physicians may also qualify for Synergy
- Applicants with no established physician in Canada may have their application approval postponed until a pattern of healthcare is established, depending on their medical history



Underwriting requirements for all applications

- Evidence of application for Permanent Resident status
- Financial Underwriting Guidelines must be met
- Ages 18-49: paramedical, blood profile with Hepatitis B & C screens, urine analysis
- Ages 50 and over: medical exam, blood profile with Hepatitis B & C screens, urine analysis, ECG
- Advisor cover letter providing details about the client's:
 - immigration program applied for and current immigration status
 - intention to settle in Canada (e.g., Have they purchased a home?)
 - details regarding any expected foreign travel

Eligible immigration programs	Maximum coverage available applied for and in force with all companies		Additional underwriting requirements
Married to a Canadian or Permanent Resident	Life	50% of amount available on spouse	<ul style="list-style-type: none"> Married (including common law)
	Critical Illness	50% of amount available on spouse	
Live-In Caregivers	Life	\$250,000	<ul style="list-style-type: none"> Coverage must be owned by the insured Copy of valid work permit
	Critical Illness	\$100,000	
Skilled Workers	Life	\$10,000,000 for professional class occupations \$2,000,000 for all other skilled workers	<ul style="list-style-type: none"> Evidence of acceptance into a Provincial Nominee Program (PNP), the Québec Experience Program (QEP), or the Regular Skilled Worker Program (RSWP) Copy of valid work permit Professional class includes occupations requiring university education such as accountants, dentists, doctors, engineers, lawyers, MBAs, pharmacists, teachers, veterinarians, etc.
	Critical Illness	\$2,000,000 for professional class occupations \$500,000 for all other skilled workers	
Post-Graduate Work Permit Program (PGWPP)	Life	\$1,000,000 250% rating	<ul style="list-style-type: none"> Details of the program from which they graduated (school, year, diploma/degree) Copy of valid work permit
	Critical Illness	\$250,000	
Other Temporary Resident Visas	Life	\$250,000 250% rating	<ul style="list-style-type: none"> Includes refugees admitted under the Canadian Government's Refugee and Humanitarian Resettlement Program and holders of student visas enrolled in a Canadian university, institute of advanced learning (polytechnic college), or CEGEP Copy of valid work permit, student visa, or refugee status confirmation document
	Critical Illness	Not available	



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