



Life Insurance Underwriting Guide

FOR ADVISOR USE ONLY



Insurance

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General Information

If you have a family, life insurance is one of the simplest and most important ways you can help protect their financial future. Life insurance works by providing beneficiaries with a tax-free benefit upon your death. This money can help them:

- Pay off loans and debts
- Maintain their lifestyle and pay day-to-day expenses
- Pay for your children's education
- Cover expenses like funeral costs

It is important to note that some medical conditions and/or non-medical history (such as avocations) may require some additional attention during the underwriting process of a life insurance application.

Introduction

Establishing reasonable expectations with your clients is essential when it comes to successfully selling individual life insurance. Applicants may perceive the underwriting process as complicated and confusing. The purpose of this guide is to provide you with clear, concise and useful information to help you explain our underwriting process and ultimately help you place more business.

This guide is an important tool to help you identify whether your client is eligible for life insurance and, if so, on what basis.

How this guide will help you, the advisor:

- It will help you manage your clients' expectations
- It will help you place more business, faster
- It will help you explain the need for diligence during the application process so that you and your clients will have fewer surprises and concerns

How this guide will help your client:

- They will be better informed about the type of information that is required
- They will understand the potential underwriting outcomes at the time of application

This guide provides a general framework for potential underwriting outcomes. It provides a provisional assessment based on the client's general health condition. It is not a guarantee of the decision. Common medical conditions are discussed in the Medical Conditions section of this guide. **As it is impractical to include every conceivable condition in this guide, please contact your sales support representative or Underwriting for further assistance.**

The final decision on any application depends on the findings of a fully completed and reviewed file and is the decision of the RBC Insurance® underwriter.

Guidelines are subject to change.

Successful Selling

Knowledge of possible underwriting outcomes at the time of application is important to the success of each sale.

The Medical Conditions section of this guide highlights possible modifications that could be necessary to issue coverage to individuals with significant health impairments. Prior knowledge of this is important in order to prepare the client, but the advisor may also be able to avoid adverse action by proposing a rated decision, or decision with an exclusion.

This guide will also identify applicants who may not be eligible for coverage due to certain health conditions or impairments.

Establishing Expectations

Advising clients of potential outcomes and collecting as much information at the time of application increase the likelihood of placing a case that may otherwise take longer in underwriting or be issued on a modified basis.

Some guiding principles:

- The applicant can help make the process quicker by providing complete and accurate information on a timely basis. Stress the importance of full disclosure of the applicant's history and the potential impact on the validity of their insurance contract that non-disclosure or incorrect information can have.
- Some requests for life insurance coverage may lead to additional requirements on top of the fully completed application (refer to our requirement charts). It is important to inform your applicant that they may be contacted in conjunction with their application for the completion of additional underwriting requirements such as a telephone interview, vitals (measured height, weight and blood pressure), blood test or urinalysis.
- When an applicant applies for life insurance, good health is not the only criterion for approval of the amount of insurance that is applied for. "We" the insurance company may also require financial justification and other information relating to the risk we will be assuming. Collecting and reviewing this information with your client is important to ensure they are applying for the appropriate coverage.



Medical Underwriting

Medical underwriting refers to the use of medical or health information in the evaluation of an applicant for coverage. It is important that the applicant understand their obligation to answer the questions accurately and completely. Failure to inform RBC Insurance of a pre-existing condition could result in our denial of their claim or termination of the contract. In a situation where there is doubt as to the insurability of a potential applicant, contact your sales support representative or underwriting case coordinator.

While most applicants will qualify for standard insurance, some applicants will not because of their medical history. For applicants who do not qualify for standard insurance, we will attempt to issue a modified policy that provides coverage at a reasonable cost.

Do's and Don'ts

	DO	DON'T
Underwriting Decision	Inform the applicant that they should not assume the coverage is in force until the underwriter has made a decision.	Advise the client that they are insurable for life insurance based on a disability or critical illness underwriting approval.
Replacements	Provide the date when the in-force coverage is to be paid, and submit the replacement form if required.	Recommend that the applicant cancel any existing coverage until new coverage is approved and in force.
Exclusions	Discuss with an applicant the potential for an exclusion rider when there are significant non-medical factors (e.g. avocation, foreign travel).	
Rating Discussions	Discuss with an applicant the potential for an extra premium rating due to medical or non-medical factors.	

Substandard Underwriting

For life insurance, substandard underwriting means a modification of coverage due to medical findings and history, physical impairments or some non-medical situation that exists or has existed.

Typical Underwriting Decisions and Their Meanings

There are some main types of decisions that RBC Insurance underwriters can make:

- **Standard Rates** – When the premium rates are set, it is assumed that we will experience a certain level of mortality (claims). The underwriter will therefore allow normal premium terms if the risk falls within the level of risk assumed in setting those base premium rates.
- **Rating** – An extra premium is charged where there is an identified extra risk over and above what has been assumed for the base premium rates. A rating can be a percentage or a flat extra premium, for a specified period of time, for a number of years since treatment ended, or a combination of both. Ratings are applied to the base rate.
- **Exclusion** – Exclusions are applied where the underwriter feels the risk is too great to apply a rating, but not that great that the policy will be declined. In essence the risk is acceptable but greater than they can accept with a premium increase alone, so it cannot be priced. In these circumstances an exclusion of a particular non-medical factor is offered.
- **Postponed** – An offer of life insurance may be considered at a future date.
- **Decline** – Decline decisions are made where the underwriter feels the risk and likelihood of a claim is too great and the risk cannot be reasonably priced or covered.

There could be a combination of an exclusion(s) and a rating(s), depending on the client's medical and non-medical history.

Financial Underwriting

Financial underwriting is the analysis of a proposed risk to verify that an insurable interest is present; to prevent anti-selection or speculation; to ensure that the amount of coverage requested is related to the amount of the expected loss and the loss can be quantified (indemnification); to evaluate the potential for an early claim; and to verify whether the risk can be priced so that a profit can occur. The fundamental purpose of life insurance is to make funds available as a result of an individual dying from an unpredictable, premature death. These funds can then be used to replace income no longer forthcoming; pay taxes or indebtedness to avoid the loss of an asset; or facilitate the transfer of an asset from one party to another. All of these purposes have an economic or financial basis, which means financial underwriting occurs every time a risk is reviewed for life coverage. This can be applied to personal or business needs.

Financial underwriting can be very simple or extremely difficult as there are almost infinite types of financial situations. For complex financial scenarios, a cover letter may be submitted with the application.

Insurable Interest

An insurable interest exists when the policy owner is likely to benefit if the insured continues to live and is likely to suffer some loss or detriment if the insured dies. All persons have an insurable interest in their own lives. Legally, a policy owner/insured may name anyone as a beneficiary. However, RBC® requires that the beneficiary also have an insurable interest in the life of the policy owner/insured. The insurable interest must be established before the policy is issued. The insurable interest need not be proven in order for the beneficiary to receive the benefits of a life insurance policy (e.g. at the time of claim). An insurable interest exists between a policy owner/insured and his/her grandparents, parents, siblings, spouse and children. A business has an insurable interest in its employees and/or shareholders.

Anti-Selection

Anti-selection is the withholding or misstatement of information in order to obtain insurance that would not be issued as applied for had the correct information been known.

Speculation

Speculation in insurance is an attempt to purchase a policy that the insured feels could provide a benefit far in excess of any reasonable insurable need.

Indemnification

Indemnification means the replacement of an actual loss. The insurance would protect against a loss that is the result of an untimely or unexpected event. It should not represent a “windfall”.

Reinsurance

Reinsurance is insurance for the insurance company. The insurance company is still liable for insurance benefits to the policyholder; however a portion of its risk is transferred to the reinsurer. The policyholder’s legal rights are not affected by reinsurance in any way.

Financial Underwriting Guidelines – Individual Life Insurance

PERSONAL INSURANCE

Purpose	Guidelines		Notes								
Income replacement	Ages	Multiple of Income	<ul style="list-style-type: none">Sources of income include earned income such as salary, commissions and bonuses.The annual income factor does not include rental income, interest, inheritance or pension/investment income. Higher amounts may be considered based on net worth.For insureds age 70 years or older, a face amount of \$100,000 with all companies can be considered. Individual consideration for higher face amounts.								
	18-30	30 x									
	31-40	25 x									
	41-50	20 x									
	51-60	15 x									
	61-70	10 x									
	70 +	See notes									
Estate preservation	Up to the amount of taxable capital gains.		<ul style="list-style-type: none">Higher amounts may be considered based on a reasonable growth formula, up to the following ceilings: <table><tr><td>Age</td><td>Maximum projection</td></tr><tr><td>Up to age 50</td><td>15 years</td></tr><tr><td>51-60</td><td>10 years</td></tr><tr><td>61-70</td><td>5 years</td></tr></table>	Age	Maximum projection	Up to age 50	15 years	51-60	10 years	61-70	5 years
	Age	Maximum projection									
	Up to age 50	15 years									
	51-60	10 years									
	61-70	5 years									
Non-income earning spouse	Up to \$500,000 with all companies. or Up to 50% of the proposed insured spouse's in-force life coverage with all companies.		<ul style="list-style-type: none">For higher amounts, provide an explanation such as spousal income, family net worth, spousal in-force coverage, household expenses, expectation to return to work and profession (if applicable).								
Unemployed	Up to \$250,000 with all companies.		<ul style="list-style-type: none">Higher amounts may be considered depending on the reason and duration of unemployment, occupation, net worth, amount and source of unearned income.								
University or college students	Up to \$1,000,000 with all companies: Medical, dental, law, engineering students or any other post-undergraduate university studies. Up to \$500,000 with all companies: All other secondary or post-secondary studies.		<ul style="list-style-type: none">If studying outside of Canada, provide details such as the country, the length of time being spent in the country and the confirmation that the student will be returning to Canada once studies have been completed.								

Children	<p>Up to \$250,000 with all companies (even if the proposed insured's parents/grandparents are not insured).</p> <p>or</p> <p>Up to 50% of the parents'/grandparents' in-force life coverage with all companies.</p>	<ul style="list-style-type: none"> • Parent's financial information must be part of the application. • All children of a family should be insured equally either in terms of face amount or premiums paid. If this is not the case, an explanation is needed. • If the grandparents are buying the life policy and are listed as owners, the parents/legal guardians will have to sign the application. • For applications over \$500,000, a cover letter must be provided to explain the purpose of the insurance.
Bankruptcy	Up to \$250,000 with all companies if bankruptcy has not been discharged.	<ul style="list-style-type: none"> • If bankruptcy has been discharged, normal financial guidelines apply.
Charitable giving	Up to 25% of net worth provided personal coverage needs have been met.	<ul style="list-style-type: none"> • Indicate the name of the charity, the details of the client's past cash contributions and taxation implications. • The face amount must be in line with the insured's income, net worth and personal life coverage in force.
Foreign net worth	<p>There must be a need for a Canadian policy.</p> <p>We will consider 100% of Canadian net worth.</p> <p>We can also add up to \$5,000,000 of foreign net worth using the following:</p> <p>Up to 50% of verifiable foreign net worth and;</p> <p>Up to 25% of non-verifiable foreign net worth.</p>	<p>Provide a breakdown of foreign net worth by asset class and institution as well as the source of premium.</p> <p>Verifiable documentation may include:</p> <ul style="list-style-type: none"> • Account statements (at least 3 months) in English or French from an international financial institution. • Financial statements for the past 2 years in English or French produced by an internationally recognized accounting firm, on the firm's letterhead, to consider foreign business assets. • Copy of Canadian income tax declarations which confirm foreign assets (last 2 years).

BUSINESS INSURANCE

Purpose	Guidelines	Notes
Buy-sell	<p>We will consider each business owner for an amount that is proportional to their % of shares of the current fair market value of the business.</p> <p>For well-established businesses, we may consider additional insurance for growth, at 5% each year for a maximum of 5 years.</p> <p>Unless uninsurable, all owners with more than 10% ownership should be insured for their appropriate share.</p> <p>If any owner is insured with another carrier, the face amount and carrier should be well documented on the application.</p>	<p>Applicable questions on the application.</p> <p>Names of all policy owners and their respective % of shares in the business that is the owner of this policy.</p> <p>The fair market value of the business that owns this policy.</p> <p>For an amount over \$5 million, provide a cover letter including:</p> <ul style="list-style-type: none"> • Purpose of insurance • Breakdown of income (salary, bonus, dividends) and net worth • Amounts of all existing and pending life insurance including the name of the owner for each policy (personal or business) • Any replacement <p>The underwriter may ask for additional information such as:</p> <ul style="list-style-type: none"> • An organizational chart • T1s and business income statements for the last 2 years
Key person	<p>Up to 10 times the key person's compensation (salary plus any bonuses paid on a regular basis).</p>	<p>Applicable questions on the application.</p> <p>For higher amounts, provide a cover letter including:</p> <ul style="list-style-type: none"> • How the individual is key • How the death benefit was determined • Details of in-force coverage on other key employees
Creditor protection/loan guarantee	<p>We will consider an amount equivalent to the shareholder's responsibility of the debt.</p>	<p>Financial information to be included in the application: amount, terms and purpose of the loan and name of the lender.</p>

For all life insurance requests of \$10,000,000 or more, or any amount of coverage where the insurance policy is being used as leverage for a loan, please see [Large Case Financial Guidelines at RBC Insurance](#) for further details.

Newcomers to Canada

Underwriting guidelines for Newcomers to Canada

Status*	Guidelines
Skilled Worker Level 0 and 1** , usually requires a university degree: Foreign trained physicians, lawyers, pharmacists, engineers, nurses, teachers, software developers, managers, directors, and administrators etc.	<ul style="list-style-type: none"> Up to \$10,000,000 Proof of residency status required for amounts over \$2,000,000: Copy of work permit, provincial nominee acceptance letter or Quebec selection certificate. At underwriter's discretion, proof of status may be required for amounts lower than \$2,000,000.
Skilled Worker Level 2 and 3** , usually requires a college diploma, apprenticeship training or supervision: Electricians, plumbers, mechanics, medical technologists, etc. Other workers selected as Provincial Nominees or as part of Quebec immigration Programs	<ul style="list-style-type: none"> Up to \$2,000,000 Proof of residency status such as a copy of the work permit, provincial nominee acceptance letter or Quebec selection certificate may be required at underwriter's discretion. Individual consideration for higher amounts.
Temporary Work Permit holders , Open or Employer-Specific Work permit. These individuals are not in Canada under a government-sponsored program as above.	<ul style="list-style-type: none"> Up to \$1,000,000 Copy of work permit or employment contract must be submitted. A minimum residency period in Canada of 3 months is mandatory before sending an application. Individual consideration for higher amounts.
Post Graduation Work Permit	<ul style="list-style-type: none"> Up to \$1,000,000 Proof of residency status at underwriter's discretion.
Study Permit	<ul style="list-style-type: none"> Up to \$250,000 Proof of residency status at underwriter's discretion.
Live-In Caregivers and Nannies Convention Refugees Protected Persons	<ul style="list-style-type: none"> Up to \$250,000 Proof of residency status at underwriter's discretion.
Spouse or common-law partner of a Canadian citizen or a permanent resident	<ul style="list-style-type: none"> Up to \$500,000 or up to 50% of the proposed insured spouse or common-law partner in force with all companies. Proof of residency status at underwriter's discretion.
Spouse or common-law partner of a non-permanent resident , who is eligible for coverage as per our residency guidelines.	<ul style="list-style-type: none"> Up to 50% of amount available on spouse or common-law partner as per our residency guidelines. Proof of residency status at underwriter's discretion such as an acknowledgment of their application for permanent residency and confirmation of their spouse or partner's residency status.
Permanent Residents	<ul style="list-style-type: none"> Regular new business underwriting rules.

* For definitions and additional information on the types of residency statuses, please click on the links below:

[Glossary – Canada.ca](#), [Immigration, Refugees and Citizenship Canada – Canada.ca](#)

** Please [click here](#) to view the list of occupations included in this category: [Find your National Occupation Classification \(NOC\) – Canada.ca](#)

Additional information

- Proposed insureds must live and work in Canada and have the intention to stay.
- Proposed insured must be a **deemed resident of Canada for income tax purposes**. The residency status for income tax purposes is different than the immigration status. For additional information, please click on this link: [Benefits, credits, and taxes for newcomers – Canada.ca](#)
- Applications must be completed, signed, and delivered in Canada. Medical requirements must be done in Canada.
- At underwriter's discretion, proof of residency status may be required such as the copy of the work or the study permit, the acknowledgment of permanent residency application, the copy of Provincial Nominee acceptance letter or Quebec Selection Certificate and the copy of the Refugee or the Protected Person document.
- Work permits must be valid at least 3 months after the signature date of the application.
- The face amount is based on the residency status, the income, and the occupation of the proposed insureds. The face amounts are maximum total line in force with all companies. Proposed insureds are eligible to apply for higher amounts when they have obtained permanent residency status.
- There is no minimum residency period in Canada, except for Temporary work permit holders, Open or Employer-Specific, who are not in Canada under a federal or provincial government-sponsored program.
- Routine age and amounts are required. A blood test with hepatitis B and C screens may be required if the proposed insured has been in Canada for less than 12 months.
- Proposed insured should be established with a physician or a clinic in Canada if they have been diagnosed with any medical condition that requires treatment or follow-up. Otherwise, the application may be postponed.
- Benefits are available.
- Spouse and children must reside in Canada to be eligible.
- A travel questionnaire may be required at the underwriter's discretion.
- The following residency status are not eligible to apply: Consul General, Foreign Diplomat, Foreign Staff of any Embassy or Trade Mission, Refugee who does not have Convention Refugee status, Seasonal workers, Temporary Resident Permit/Visa: Visitor and tourist visa, business visa (short stay for meetings), super visa (parents and grandparents).

RBC reserves the right to modify these guidelines without prior notice, decrease the amounts and order any additional evidence of insurability.

Medical Conditions

This section lists the medical conditions often seen on the application for life insurance. This list indicates a typical underwriting outcome – it does not guarantee what the decision will be. This will help you prepare your client or identify situations where an offer is unlikely, eliminating a potentially unpleasant surprise. **These are potential outcomes for each individual condition. If more than one condition is present, the potential outcomes may differ.**



Alcohol Excess/Abuse

The complications of excessive alcohol use or abuse are many and pervasive. Individuals who suffer from alcohol abuse and dependence often have associated anxiety, depression and/or antisocial behavioural disorders.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Amount of alcohol declared ▪ Any diagnosis of abuse or dependence ▪ Treatment (medication, admission to treatment facility, participation in a self-help group such as AA) ▪ Any relapses ▪ Any associated medical conditions 	<ul style="list-style-type: none"> ▪ Alcohol Usage Questionnaire ▪ Attending Physician's Statement (from personal physician and treatment facility if appropriate and available) ▪ Blood profile and urinalysis ▪ Motor Vehicle Record, if appropriate 	<p>Contingent primarily on applicant's age, time since last use and any co-morbid factors.</p> <ul style="list-style-type: none"> ▪ Most favorable (>5 years since last consumption): standard ▪ Less favorable: 175 – 300% ▪ Severe case: decline

Anemia

Anemia is a condition in which there is a deficiency of red blood cells or hemoglobin in the blood. Iron deficiency anemia is the most common type.

The primary causes of anemia include blood loss, failure of the bone marrow to produce sufficient red blood cells or premature destruction of red blood cells.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Type of anemia ▪ Cause (if known) ▪ Results of medical investigations ▪ Full details of doctors providing treatment and any referrals ▪ Treatment (including medication and dosage) 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement, contingent on type 	<p>Contingent on type of anemia.</p> <ul style="list-style-type: none"> ▪ Most favorable, iron deficiency anemia: usually standard ▪ Less favorable, hemolytic anemia: standard to 200% ▪ Severe case, aplastic anemia: decline

Aneurysm

Aneurysm is a localized enlargement and/or dilation of an artery caused by weakness in the arterial wall.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Type of aneurysm ▪ Location and size of aneurysm ▪ Date of diagnosis ▪ Cause (if known) ▪ Stability ▪ Treatment ▪ Current status ▪ Full details of doctors providing treatment and any referrals ▪ Smoking habits (include history) 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement 	<p>Contingent on type, location, size and date of aneurysm.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline

Anxiety (Generalized Anxiety Disorders)

Anxiety is a feeling of apprehension or fear that lingers and can be situational or chronic. A generalized anxiety disorder is a relatively common (about 5%) lifetime incidence. It is a potentially chronic or recurrent condition with symptoms of excessive worry or anxiety of at least six months duration. There may be associated symptoms such as restlessness, fatigue, poor concentration, sleep disturbance, etc. The symptoms are such that a disturbance of social, occupational or other areas of function may occur.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Dates of onset, diagnosis and duration ▪ Severity of symptoms ▪ Frequency of episodes ▪ Number of episodes requiring treatment ▪ Cause (if known) ▪ Ongoing symptoms (if any) ▪ Treatment (including medication and dosage) ▪ Hospitalization or emergency room visits ▪ Any loss of time from work 	<ul style="list-style-type: none"> ▪ Mental Health Questionnaire ▪ Attending Physician's Statement, contingent on severity 	<p>Contingent on whether the occurrence is situational or chronic (severity) and on current treatment.</p> <ul style="list-style-type: none"> ▪ If mild, may be standard ▪ Otherwise, ranges from a rating to decline

Asthma

Asthma is characterized by recurrent attacks of shortness of breath and wheezing due to a reversible narrowing of the smaller bronchi and bronchioles. Most asthma represents an allergic response to pollens, house dust, foods, medications, infections or unknown factors, and it occurs more commonly in children and young adults.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Dates of onset and diagnosis ▪ Severity of symptoms ▪ Frequency of attacks ▪ Treatment (including medication and dosage) ▪ Underlying respiratory medical conditions ▪ Hospitalization or emergency room visits ▪ Smoking status 	<ul style="list-style-type: none"> ▪ Respiratory Disorder Questionnaire 	<p>Contingent on frequency of episodes, level of control and any underlying medical conditions.</p> <ul style="list-style-type: none"> ▪ Most favourable situations (infrequent and well controlled): standard ▪ Less favourable situations (frequent or daily preventative medication): 150 – 250% ▪ Severe case: 250% to decline

Atrial Fibrillation/Atrial Flutter

Atrial fibrillation (also called A Fib or AF) is a quivering or irregular heartbeat (arrhythmia) that can lead to blood clots, stroke, heart failure and other heart-related complications.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date atrial fibrillation/flutter was diagnosed and age of onset ▪ Frequency and severity of symptoms ▪ Type of investigations/ treatment (including medication and dosage) ▪ Full details of doctors providing treatment and any referrals ▪ Any associated conditions and/ or heart disease 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement 	<p>Contingent on age, severity and frequency.</p> <ul style="list-style-type: none"> ▪ Most favorable: <ul style="list-style-type: none"> – less than four attacks per year, <u>no underlying conditions</u>: standard to 150% ▪ Chronic condition requiring treatment: 150 – 200% ▪ Recently diagnosed: postpone or decline

Bariatric Surgery

Bariatric surgery is performed on the stomach or intestine to induce weight loss. Also known as stomach stapling, gastric bypass surgery, gastric banding.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Pre-operative weight and current weight Type and date of surgery Any associated conditions (such as diabetes, hypertension, coronary disease) Any complications of surgery 	<ul style="list-style-type: none"> Attending Physician's Statement 	<p>Contingent on the type and date of surgery, and provided there are no surgical complications.</p> <ul style="list-style-type: none"> Most favourable: <ul style="list-style-type: none"> Standard to 175% Additional rating could apply depending on current build (height/weight) Surgery within the last six months: postpone or decline

Barrett's Esophagus

Barrett's esophagus (BE) is a disorder in which the lining of the esophagus is damaged by stomach acid. Barrett's esophagus can increase risk for esophageal cancer.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Associated risk factors Type and results of all testing completed (including biopsy) Treatment (including medication and dosage) Compliance with treatment and follow-up surveillance Any complications (such as hemorrhage, perforation) 	<ul style="list-style-type: none"> Attending Physician's Statement 	<p>Contingent on degree of dysplasia.</p> <ul style="list-style-type: none"> Most favorable (biopsy and regular surveillance): standard to 150% Severe case (high or unknown degree of dysplasia): postpone or decline

Cancer

Cancer, or malignant neoplasm, is a broad group of diseases involving unregulated cell growth. In cancer, cells divide and grow uncontrollably, forming malignant tumours and invading nearby parts of the body. The cancer may also spread to more distant parts of the body through the lymphatic system or bloodstream. There are over 200 different known cancers that affect humans. The causes of cancer are diverse, complex and only partially understood.

Please note:

- Cancer history is not always considered standard after five years of remission.
- Applicants within one year of diagnosis: usually postpone

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Type and stage of cancer ▪ Full details of treatment ▪ Frequency of follow-ups or any planned follow-up ▪ Any recurrence or secondary cancer 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including initial pathology reports, staging/ extent of disease and treatment, interim history and current status) 	<p>Contingent on staging, severity, results of treatment and recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline

Cancer – Breast

Breast cancer is a malignant tumor that starts in the cells of the breast. Breast cancer is the most common form of cancer among Canadian women.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Type and stage of cancer ▪ Any lymph node involvement ▪ Type of treatment and date completed ▪ Any recurrence or secondary cancer 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including initial pathology reports, staging/ extent of disease and treatment, interim history and current status) 	<p>Contingent on age of applicant, type and stage of breast cancer, length of time since treatment ended and any recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Rating can be a percentage or flat extra for a specified period of time from the number of years since treatment ended, or a combination of both.</p>

Cancer – Colorectal

Colorectal cancer is a malignant tumor that can affect any part of the large bowel, and is one of the most common cancers worldwide.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Type and stage of cancer ▪ Any lymph node involvement ▪ Type of treatment and date completed ▪ Any recurrence or secondary cancer 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including initial pathology reports, staging/ extent of disease and treatment, interim history and current status) 	<p>Contingent on age of applicant, type and stage of colorectal cancer, any lymph node involvement, length of time since treatment ended and any recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Rating can be a percentage or flat extra for a specified period of time from the number of years since treatment ended, or a combination of both.</p>

Cancer – Leukemia

Leukemia is a cancer of the blood or bone marrow which can be chronic or acute.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Type and stage of leukemia ▪ Type of treatment and date completed ▪ Any recurrence or secondary cancer 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including initial pathology reports, staging/ extent of disease and treatment, interim history and current status) 	<p>Contingent on type and stage of leukemia, length of time since treatment ended and any recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline (stages 2, 3 and 4: decline) <p>Rating can be a percentage or flat extra for a specified period of time from the number of years since treatment ended, or a combination of both.</p>

Cancer – Lung

Lung cancer is a malignant tumor that starts in the cells of the lung and is the leading cause of cancer death in both men and women. There is a strong association between lung cancer and smoking.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Type and stage of cancer ▪ Any lymph node involvement ▪ Type of treatment and date completed ▪ Any recurrence or secondary cancer ▪ Smoking status 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including initial pathology reports, staging/ extent of disease and treatment, interim history and current status) 	<p>Contingent on age of applicant, type and stage of lung cancer, any lymph node involvement, length of time since treatment ended and any recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Rating can be a percentage or flat extra for a specified period of time from the number of years since treatment ended, or a combination of both.</p>

Cancer – Malignant Melanoma

Malignant melanoma is the most aggressive type of skin cancer that develops from the pigment-containing cells known as melanocytes.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Number and type of lesions ▪ Type and stage of cancer ▪ Full details of treatment ▪ Frequency of follow-ups or any planned follow-up ▪ Any recurrence or secondary cancer 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including initial pathology reports, staging/ extent of disease and treatment, interim history and current status) 	<p>Contingent on type and stage of melanoma, any lymph node involvement, length of time since treatment ended and any recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Rating can be a percentage or flat extra for a specified period of time from the number of years since treatment ended, or a combination of both.</p>

Cancer – Prostate

Prostate cancer is usually a slow growing tumor and one of the most common forms of cancer in males.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Type and stage of cancer ▪ Any lymph node involvement ▪ Type of treatment and date completed ▪ Current PSA result ▪ Any recurrence or secondary cancer 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including initial pathology reports, staging/ extent of disease and treatment, interim history, current status and current PSA result) ▪ Blood profile to include PSA and urinalysis 	<p>Contingent on age of applicant, type and stage of prostate cancer, any lymph node involvement, length of time since treatment ended and any recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Rating can be a percentage or flat extra for a specified period of time from the number of years since treatment ended, or a combination of both.</p>

Cancer – Skin Tumors *Other Than Malignant Melanoma*

Skin tumors are abnormal cells that arise from the skin and have the ability to spread to other parts of the body. This includes basal cell carcinoma, squamous cell carcinoma, and dysplastic nevus and lentigo maligna.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Number and type of lesions ▪ Type and stage of cancer ▪ Full details of treatment ▪ Frequency of follow-ups or any planned follow-up ▪ Any recurrence or secondary cancer 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including initial pathology reports, staging/extent of disease and treatment, interim history and current status) 	<p>Contingent on stage of cancer, severity, number of lesions, results of treatment and any recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Rating can be a percentage or flat extra for a specified period of time from the number of years since treatment ended, or a combination of both.</p>

Cancer – Thyroid

Thyroid cancer is abnormal cell growth within the thyroid gland. Thyroid tumors may also be referred to as “nodules”. Papillary and follicular are the most common types of thyroid cancer.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Type and stage of cancer ▪ Any lymph node involvement ▪ Type of treatment and date completed ▪ Any recurrence or secondary cancer 	<ul style="list-style-type: none"> ▪ Attending Physician’s Statement (including initial pathology reports, staging/extent of disease and treatment, interim history and current status) 	<p>Contingent on age of applicant, type and stage of thyroid cancer, length of time since treatment ended and any recurrence.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Rating can be a percentage or flat extra for a specified period of time from the number of years since treatment ended, or a combination of both</p> <ul style="list-style-type: none"> ▪ Severe case, anaplastic: decline

Chronic Obstructive Pulmonary Disease (COPD)

COPD is a term used to describe a variety of diseases that cause significant chronic, irreversible or frequent airway obstruction. Two common forms of COPD are chronic bronchitis and emphysema.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Age at diagnosis ▪ Smoking history and current tobacco use ▪ Severity of symptoms ▪ Response to treatment ▪ Any concurrent impairment ▪ Any complications 	<ul style="list-style-type: none"> ▪ Attending Physician’s Statement 	<p>Contingent on age of applicant, exact diagnosis, severity and any associated risk factors.</p> <ul style="list-style-type: none"> ▪ Most favorable: standard to 200% ▪ Less favorable: 150% to decline ▪ Severe case: 250% to decline ▪ Current smokers: decline

Congenital Heart Disease

Congenital heart defects are problems with the heart's structure that are present at birth. They can vary significantly in severity.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Specific congenital abnormality ▪ Treatment ▪ Medications ▪ Any concurrent serious impairment ▪ Any underlying coronary artery disease ▪ Blood pressure and cholesterol readings ▪ Family history 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including all cardiac test results) 	<p>Contingent on type of congenital defect, details of any surgery, treatment and medication.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline

Coronary Artery Disease (CAD)

Coronary artery disease occurs when the coronary arteries are unable to supply sufficient blood to the heart due to a narrowing of the arteries due to a buildup of fatty material and plaque.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Severity ▪ Current symptoms ▪ Treatment (including medication) ▪ Smoking history ▪ Any associated medical impairments (such as hypertension, diabetes or hyperlipidemia) ▪ Family history 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including all cardiac test results) 	<p>Contingent on the number of vessels involved, severity of the disease, type of treatment and any associated risk factors.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Unable to consider for coverage within six months of diagnosis.</p>

Crohn's and Colitis

Crohn's disease is a chronic inflammatory disease usually affecting the terminal ileum (ileitis, enteritis) and/or colon (colitis). Inflammatory bowel disease (IBD) is a phrase meaning chronic intestinal inflammation of an unknown cause that is commonly applied to Crohn's disease and ulcerative colitis.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of onset and diagnosis ▪ Severity of symptoms ▪ Frequency and dates of previous episodes ▪ Treatment (medication and dosage) ▪ Weight change (if any) 	<ul style="list-style-type: none"> ▪ Possibly an Attending Physician's Statement with all clinical notes, test results and referral reports 	<p>Contingent on the severity of symptoms, treatment and additional complications.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline

Depression (Major Depression)

Depression is an emotional state characterized by feelings of persistent sadness, worthlessness, rejection, loss of hope and loss of interest in usual activities. Depression can be broken down into two categories – single episode or recurrent. The critical feature of a major depressive episode is either a dysphoric mood, usually depression, or a loss of interest or pleasure in all or almost all usual activities and pastimes.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of onset and diagnosis ▪ Frequency and dates of previous episodes ▪ Treatment (medication and dosage) ▪ Hospitalization or emergency room visits ▪ Suicidal thoughts or suicide attempts ▪ Full details of doctors providing treatment and any referrals ▪ Any loss of time from work 	<ul style="list-style-type: none"> ▪ Mental Health Questionnaire ▪ Attending Physician's Statement (from attending physician and specialist) 	<p>Contingent on the number of episodes, contributing factors and current treatment.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline

Diabetes (History of Elevated Blood Sugar)

Diabetes is a life-long disease of high blood sugar caused by too little insulin, resistance to insulin or both. The long-term effects of diabetes are cumulative. The three main types of diabetes are type 1, type 2 and gestational.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Dates of onset and diagnosis Treatment (medication and dosage) Control factors (diet, exercise) Type of diabetes Any complications Blood pressure Smoking status 	<p>We may require:</p> <ul style="list-style-type: none"> Diabetes Questionnaire Attending Physician's Statement Blood profile and urinalysis 	<p>Contingent on type of diabetes, control, treatment, complications and any associated risk factors.</p> <ul style="list-style-type: none"> Possible range from standard to a rating to decline

Drug and Substance Abuse (Excluding Alcohol)

Drug abuse is the use of any habit-forming drug for purposes other than those for which it is normally intended, or in a manner of taking quantities other than directed. It may include illegal or prescription drugs.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Frequency of use Treatment (medication, participation in self-help group, admission or referral to treatment program) Stability factors (financial, employment) History of relapse Criminal convictions or charges pending 	<ul style="list-style-type: none"> Drug Usage Questionnaire Attending Physician's Statement Blood profile and urinalysis Motor Vehicle Record, if appropriate 	<p>Underwriting of drug abuse is complex; there may be nuances of a given case that require discussion.</p> <ul style="list-style-type: none"> May be standard based on frequency of abuse and presence of favourable factors; may also include a rating or be declined Marijuana usage only: may be standard based on frequency of use and job stability All others: typically declined

Epilepsy (Seizure Disorder)

Epilepsy is a disorder of the central nervous system characterized by seizures. The seizures are due to an excessive discharge of neurons. Usually seizures begin in childhood. If they begin in adulthood, an underlying disease may be present. After careful evaluation, if no cause is found, epilepsy is presumed. If there is an underlying disease (e.g. a brain tumor, degenerative brain disease), that condition itself may be more of an underwriting concern than the resulting seizure.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of onset and diagnosis ▪ Severity of symptoms ▪ Frequency and dates of previous seizures ▪ Type of epilepsy ▪ Treatment (medication and dosage) ▪ Hospitalization or emergency room visits 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement, contingent on severity 	<p>Contingent on type, frequency and occurrence of last attack.</p> <ul style="list-style-type: none"> ▪ Petit mal: depending on the number of attacks and the length of time since the last attack, may be standard or rated ▪ Grand mal: likely highly substandard, if not declined

Hepatitis

Hepatitis is an inflammation of the liver most commonly caused by a virus or a toxin (such as alcohol or certain drugs).

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Type of hepatitis and date of diagnosis ▪ Current status ▪ Treatment (medications and dosage) ▪ History of any intravenous drug use ▪ Results of liver biopsy 	<ul style="list-style-type: none"> ▪ Blood profile with current hepatitis screen; not required for a history of hepatitis A ▪ Possibly require an Attending Physician's Statement (including type of hepatitis, treatment, results of last follow-up) 	<p>Contingent on type of hepatitis, any symptoms, treatment and any associated medical impairments.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline ▪ History of hepatitis A is standard

High Blood Pressure (Hypertension)

High blood pressure is a condition where a person has higher than normal blood pressure. High blood pressure is generally considered significant when readings are greater than 140 systolic and 90 diastolic.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Treatment (medication and dosage) ▪ Other renal or cardiovascular abnormalities ▪ Limitations of activities (if any) ▪ Family history (if any) 	<ul style="list-style-type: none"> ▪ Vitals, depending on history 	<p>Contingent on average reading, BMI and level of control.</p> <ul style="list-style-type: none"> ▪ Well controlled, with one or two medications: standard ▪ Not well controlled: from a rating to decline

Myocardial Infarction/MI/Heart Attack/Coronary Thrombosis

Permanent damage of a portion of the heart muscle due to inadequate oxygen supply and coronary blood flow.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Age at diagnosis ▪ Severity ▪ Treatment (including medications) ▪ Smoking status ▪ Any associated medical impairments (such as high blood pressure, hyperlipidemia, diabetes) ▪ Current status 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement (including full cardiac history and results of all cardiac testing) 	<p>Contingent on age of onset, cause and severity.</p> <ul style="list-style-type: none"> ▪ No consideration within six months of the event (diagnosis or surgery) ▪ Diagnosis before the age of 40: decline ▪ Otherwise: range from standard to a rating to decline

Obesity (Build)

Being overweight or obese is a significant health concern whose prevalence has increased over the past four decades. It's defined as having a Body Mass Index (BMI) of 30 or higher. The concern with being overweight or obese is that the person has excessive amounts of body fat, and is at risk for developing associated medical complications.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Treatment (surgery and medications used for weight loss or control) Recent weight change Complications of obesity Limitations of activities (if any) 	<ul style="list-style-type: none"> Vitals Possibly an Attending Physician's Statement, depending on history 	<p>Contingent on level of obesity, other medical conditions and treatment.</p> <ul style="list-style-type: none"> Possible range from standard to a rating to decline

Pending Surgery

Sometimes proposed insureds are waiting to have some form of surgery. Some surgeries are considered routine, and offers can be made. However, some surgeries that are more serious or those of an investigative or exploratory nature will generally result in coverage being postponed. Any type of surgery will need to be evaluated individually along with the proposed insured's complete medical history.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Type of surgery 	<ul style="list-style-type: none"> Possibly an Attending Physician's Statement, depending on history 	<p>Contingent on type and date of surgery.</p> <ul style="list-style-type: none"> Possible range from standard to postpone <p>Examples of pending surgery that will likely result in a standard offer include:</p> <ul style="list-style-type: none"> Caesarian section Cosmetic surgery Dental surgery Hemorrhoidectomy

Pregnancy

The mortality risk during pregnancy in normal healthy women is minimal and the majority of life applications can be accepted at standard rates.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Current age Obstetric history Any history of pregnancy complications Any associated medical impairments (such as high blood pressure, hyperlipidemia, diabetes) 	<ul style="list-style-type: none"> Possibly an Attending Physician's Statement, depending on history 	<p>Contingent on current health and any history of complications.</p> <ul style="list-style-type: none"> In good health, no history of complications: standard Otherwise: postpone

Sleep Apnea

Sleep apnea is characterized by the occurrence of apnea (the cessation of breathing for at least 10 seconds) during sleep. Symptoms include cognitive dysfunction, personality change, daytime sleepiness and poor daytime job performance. Conditions that may lead to sleep apnea are obesity and upper airway abnormalities.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Date of onset and diagnosis Severity of symptoms Full details of prior sleep studies (dates and records) Treatment (continuous positive airway pressure [CPAP], surgery) Hospitalization or emergency room visits Underlying medical conditions (obesity, smoking, etc.) 	<ul style="list-style-type: none"> Possibly an Attending Physician's Statement, depending on history 	<p>Contingent on severity of symptoms.</p> <ul style="list-style-type: none"> Possible range from standard to a rating to decline

Stroke

A stroke occurs when a blood vessel that carries oxygen and nutrients to the brain is either interrupted or reduced, with symptoms lasting 24 hours or longer.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Number of strokes ▪ Treatment ▪ Any residual impairment ▪ Blood pressure readings ▪ Smoking – past and current use ▪ Any associated medical impairments (such as hypertension, diabetes and hyperlipidemia) 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement 	<p>Contingent on number of episodes, age, type, number of strokes, recency and any impact on lifestyle.</p> <ul style="list-style-type: none"> ▪ Stroke within one year: postpone ▪ Otherwise: 150% to decline ▪ Multiple strokes: decline

Transient Ischemic Attack (TIA)

Transient ischemic attack is a neurological event with signs and symptoms of a stroke lasting less than 24 hours.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Date of diagnosis ▪ Number of TIAs ▪ Severity ▪ Treatment ▪ Any residual impairment ▪ Blood pressure readings ▪ Any associated medical impairments (such as hypertension, diabetes and hyperlipidemia) ▪ Smoking – past and current use 	<ul style="list-style-type: none"> ▪ Attending Physician's Statement 	<p>Contingent on number of episodes, age, type, number of TIAs, recency and any impact on lifestyle.</p> <ul style="list-style-type: none"> ▪ TIA within six months: postpone ▪ Otherwise: 150% to decline ▪ Multiple events: decline

Non-Medical Risks

Aviation: Commercial

Involves operating an aircraft for **hire** to transport passengers, cargo, material for crop dusting, flying instructors, etc.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Commercial carrier Destinations Type of aircraft flown Type of flying Any accidents Medical history Lifestyle 	<ul style="list-style-type: none"> Aviation Questionnaire 	<ul style="list-style-type: none"> Pilot for scheduled and unscheduled airlines in Canada and the US: usually standard Other types of aircraft or flying: range from standard to a flat extra of \$2.50 per \$1,000 to decline <p>Aviation exclusion generally not available.</p>

Aviation: Private

Private pilots are holders of a private pilot's license and fly for recreational and/or business reasons.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Pilot experience Number of flying hours Where they fly Type of aircraft flown and destinations Type of flying Any accidents Medical history Lifestyle 	<ul style="list-style-type: none"> Aviation Questionnaire 	<p>Contingent largely on type of flying and on number of hours flown.</p> <ul style="list-style-type: none"> Possible range from standard to a rating to decline <p>Aviation exclusion generally not available.</p>

Aviation: Related Sports

This includes recreational flying activities such as ultra-light flying, hang gliding, parasailing, parachuting, etc.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Pilot experience ▪ Amateur or professional ▪ Type of aircraft flown and destinations ▪ Type of flying ▪ Any accidents ▪ Medical history ▪ Lifestyle 	<ul style="list-style-type: none"> ▪ Aviation Questionnaire or applicable Avocation Questionnaire 	<p>Contingent on type of flying activity, destinations, amateur or professional and medical history.</p> <ul style="list-style-type: none"> ▪ Possible range from standard to a rating to decline <p>Aviation exclusion generally not available.</p>

Climbing and Mountaineering

The sport of climbing rock faces, particularly with the aid of ropes and special equipment.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Difficulty of climb and experience ▪ Frequency and heights of climbs ▪ Type of climb (indoor, outdoor, ice climbing, extreme altitudes, cave diving, etc.) ▪ Location and any foreign travel ▪ Medical history ▪ Lifestyle 	<ul style="list-style-type: none"> ▪ Mountaineering Questionnaire ▪ Travel Questionnaire (if applicable) 	<p>Contingent on type of climbing, location, height and frequency.</p> <ul style="list-style-type: none"> ▪ Indoor or trail climbing: standard ▪ Rock or ice climbing: usually flat extra of \$2.50 per \$1,000 to decline

Foreign Travel

Some of the traditional risks of foreign travel, including exposure to infectious disease, lower standards of public health, sanitation and general living conditions, are not as significant as they were in the past. Specific medical issues such as a lack of quality medical facilities and control over the distribution of certain drugs and medications may arise in some countries. Please visit the Canadian government website for their travel advice and advisories: travel.gc.ca

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Duration Country of birth Destination (rural/metropolitan) and frequency of travel Purpose (business, pleasure) Employer information 	<ul style="list-style-type: none"> Travel Questionnaire 	<p>Contingent on location and frequency.</p> <ul style="list-style-type: none"> Most holiday destination travel: standard US travel: standard Countries with known travel advisories: may require a travel exclusion or may be declined

Motor Vehicle Racing

Motor vehicle racing (also known as car racing, motor racing or automobile racing) is a sport involving the racing of different motor vehicles for competition. This can include auto racing, motocross, drift racing, drag racing, etc.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> Type of motor vehicle Type of race, speed and engine capacity Experience Personal driving history, violations/infractions (dates, number and reason) Any license suspensions or revocations Medical history Lifestyle 	<ul style="list-style-type: none"> Automobile Racing and/or Motorcycle Racing Questionnaire 	<p>Contingent on type of racing, type of vehicle and experience.</p> <ul style="list-style-type: none"> Range from standard to a flat extra per \$1,000 to decline

Scuba Diving

Scuba diving is a form of underwater diving where the diver uses a self-contained underwater breathing apparatus (scuba).

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> ▪ Diving experience and level of certification ▪ Specialty dives such as wreck, cave or ice diving ▪ Average depth and frequency ▪ Deepest depth and frequency ▪ Location and purpose of dives ▪ Medical history ▪ Lifestyle 	<ul style="list-style-type: none"> ▪ Scuba Diving Questionnaire 	<p>Contingent on depth of dive and history of any other hazardous diving.</p> <ul style="list-style-type: none"> ▪ Depth of 100 feet or less with no other hazardous diving: standard ▪ Depths deeper than 100 feet and/or hazardous diving: flat extra of \$2.50 per \$1,000 to decline

Non-Smoking Definition

To be considered a non-smoker, the applicant must not have used cigarettes, e-cigarettes, vaping products, cigars (other than an average of one large cigar per month), water pipes, betel nut (other than an average of once per month), smoking cessation products or nicotine or tobacco in any form.

Preferred Smoking Categories for Life Insurance and Term Riders

Optimum Non-Smoker

- No use of cigarettes, e-cigarettes, vaping products, cigars, water pipes, betel nut, smoking cessation products or nicotine or tobacco in any form in the past 24 months.

Preferred Non-Smoker

- No use of cigarettes, e-cigarettes, vaping products, cigars, water pipes, betel nut, smoking cessation products or nicotine or tobacco in any form in the past 12 months.

Preferred Smoker

- No use of cigarettes, e-cigarettes, vaping products or cigars (other than large cigars) in the past 12 months.

Note: Irrespective of brand, a large cigar is a cigar that has no filter and is not meant to be inhaled. A small cigar is a cigarillo or any other cigar that contains a filter and/or is typically inhaled.





Insurance