

Critical Illness Insurance underwriting requirements



Total amount being applied for, pending and in force with Sun Life within the last 12 months.

Amounts	Age nearest			
	0 - 17	18 - 40	41 - 50	51+
up to 100,000	Non-medical	Non-medical	Non-medical	Non-medical Labs
100,001 - 250,000	Non-medical	Non-medical	Non-medical Labs	Non-medical Labs
250,001 - 500,000	Non-medical	Non-medical Labs	Non-medical Labs	Non-medical Labs
500,001 - 1,000,000	Non-medical	Non-medical Labs	Tele-interview Labs	Tele-interview Labs
1,000,001+	Non-medical	Tele-interview Labs	Tele-interview Labs	Tele-interview Labs

Definitions

- For new business applications, non-medical can be replaced by a tele-interview only (not a paramedical).
- Tele-interview and vitals can be replaced by a paramedical.
- **Laboratory tests (Labs):** A blood profile, urinalysis and vitals. Includes HbA1c on all bloods and PSA for males over age 50.

Additional requirements

- Clients age 16 or older, who have lived in Canada for less than one year: We require a tele-interview, blood (with hepatitis B and C markers), urinalysis and vitals.

Waiver of premiums on the life of the owner: Non-medical is required

APS Guidelines

Critical Illness – Routine Age and Amount	
Age	Amount
0 - 12 months	\$250,001 and up
13 months - 40	Not required
41 - 50	\$500,001 and up
51 - 60	\$250,001 and up
61 +	\$100,001 and up

Critical Illness – Recent check-ups	
An APS will be required on Clients who have had check-ups (other than normal pre-natal or employment physicals) within 3 months of the application date.	
Age	Amount
13 months - 40	\$500,001 and up
41 - 50	\$250,001 and up