

List of non-insurable occupations

(Applicable to the Total Disability Rider)

Your client cannot add the Total Disability Rider if his/her occupation is found in the following list:

Aeronautics and aviation

Instructor, pilot, co-pilot, crew member

Armed forces

Artist

Actor, craftsman, author, stuntman, singer, comedian, composer, dancer, writer, entertainer, wardrobe dresser, film producer, humorist, mannequin, make-up artist, musician, painter, screenwriter, sculptor, show or event planner, tattoo artist

Barman, waiter, busboy

(where the main sale is the sale of alcohol)

Bodyguard

Bookbinder

Casino (private)

Correctional officer, prison guard

(armed or not)

Disc-jockey, host (MC)

Door-to-door sales or from home

Driver (taxi or/and limousine)

Fireman

(on board of an aircraft)

Foster home

(hosting children, elderly or handicapped persons)

Games gallery, arcade

Hazardous or toxic materials

(such as explosives, toxic fumes, etc.): distribution, storage, manufacturing, manipulation, protection, handling, treatment or transportation

Home-based childcare

or at clients' home (more than 50% of time home-based or at clients' home)

Home-based licensed massage therapist

or at clients' home (more than 50% of time home-based or at clients' home)

Home-based personal services

(such as hairstyling, electrolysis, aesthetics, weight loss studio, beauty, tanning and manicure salon, health club) or at clients' home (more than 50% of time home-based or at clients' home)

Hunter, trapper

Jockey, equine management

Lumberjack, draper

Motorized vehicle racer

Massage therapist

(non-licensed)

Pawnbroker

Physical fitness instructor/trainer

home-based or at clients' home (more than 50% of time home-based or at clients' home)

Policeman

(member of riot or bomb squad)

Professional athlete

Boxing, wrestling or any other professional sport

Prototype driver

Residential housekeeper

(more than 50% of time at clients' home)

Rodeo

Sandblasting cleaning

Security guard

(armed)

Truck driver

Wooden logs, toxic or hazardous materials

Underwater workers

Scuba (deep sea) diver, Scuba (deep sea) diving assistant, diver, diver assistant, instructor

Underground workers

including mine workers

List of occupations eligible for an indemnity period of 2 years only

(Applicable to the Total Disability Rider)

If the occupation of your client is found in the following list, then your client can select the benefits to be payable during an indemnity period of 2 years only:

Alpine guide

Building concierge, building supervisor

Docker

(without hazardous materials)

Driver

(armored truck)

Fireman

(not on board of an aircraft)

Forest warden, game warden, fish warden

Freelancer

Home-based childcare

or at clients' home (50% of time or less home-based or at clients' home) or childcare facility

Home-based licensed massage therapist

or at clients' home (50% of time or less home-based or at clients' home) or licensed massage therapist working at a health center or spa

Home-based personal services

(such as hairstyling, electrolysis, aesthetics, weight loss studio, beauty, tanning and manicure salon, health club) or at clients' home (50% of time or less home-based or at clients' home) or working in a salon

Newspaper carrier

Physical fitness instructor/trainer

home-based or at clients' home (50% of time or less home-based or at clients' home) or instructor/trainer in a fitness center

Policeman

(other than member of riot or bomb squad)

Residential housekeeper

(50% of time or less at clients' home)

Roofer, building mover, demolition worker, excavator, heavy equipment operator, unskilled worker

Security guard

(unarmed)

Septic tank cleaner

Tree-trimmer

Truck driver

Long distance +250km/day and/or heavy weights

Window washer

(more than 2 stories)

Worker in quarries (open pit mine), concentration or purification of ore

(unless worker handles explosives)

Worker on antenna, dam, bridge, well, electric pylon, steel structure, lineworker

If the occupation of your client is not found in either list, the Total Disability Rider can be selected and all indemnity periods are available. These lists represent most of the occupations that are non-insurable or those that are eligible for an indemnity period of 2 years only. However, it is possible that an occupation not mentioned in these lists will carry a high risk and will be subject to individual consideration.

A stay at home spouse or on parental leave at the time of subscription

Eligible for the Total Disability Rider for the indemnity period of 2 years only and monthly indemnity of up to \$1,000. The working spouse must subscribe to a life insurance protection with SSQ Insurance under the same policy as his/her spouse.

Note that a spouse on parental leave must have a regular occupation insurable according to our criteria to be eligible for a maximum amount of \$1,000.

The purpose of this document is to provide a summary description of an insurance product offered by SSQ, Life Insurance Company Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.