

# Underwriting guidelines for individuals without permanent resident status in Canada

FOR AGENTS ONLY



**Assumption Life**

Assumption Life will treat all preliminary inquiries regarding individuals without permanent resident status in Canada according to the guidelines in this document.

If you submit an application that does not meet all of our criteria for individuals without permanent resident status in Canada, we will assess the application and communicate our decision after our assessment.

This guide is for information purposes only. Assumption Life reserves the right to change these guidelines at any time without prior notice.

Assumption Life also reserves the right to request any underwriting requirements deemed necessary that and may differ from what is indicated in this document.

Assumption Life requires the Questionnaire for individuals without permanent status in Canada (5225-00A) when the present residency status of the proposed insured is other than a Canadian citizen or permanent resident.

## Categories that will not be considered by Assumption Life for any of its fully underwritten and simplified issue products

### **Holders of a super visa**

**Asylum claimants** – Individuals making an asylum claim in Canada will not be considered for insurance even if they hold a work permit or other immigration permit. Once they are accepted as convention refugees, they are eligible under the convention refugee guidelines.

**Holders of a visitor visa**, unless they are the spouse or child of an individual who qualifies for coverage (See Insured's Spouse and Children category)

# Categories that will be considered by Assumption Life with an application

## Holders of a Work Permit

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- \$500,000 maximum life insurance coverage. Any request for a higher amount will be assessed on a case-by-case basis and submitted to reinsurance for review.
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Must provide a copy of a valid work permit
- The work permit must be for a minimum of 1 year and must not expire in the next 3 months. Otherwise, proof of the work permit renewal application or a copy of the application for permanent residence must be provided.
- Must confirm their intention to remain in Canada
- Have been living in Canada for less than 1 year: paramedical and blood profile/urine, including screening for hepatitis B and C, as well as regular underwriting requirements
- Have been living in Canada for more than 1 year: regular underwriting requirements
- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed.
- All workers are eligible.

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Must provide a copy of a valid work permit
- The work permit must be for a minimum of 1 year and must not expire in the next 3 months. Otherwise, proof of the work permit renewal application or a copy of the application for permanent residence must be provided.
- No underwriting requirements
- All nationalities are eligible.

## Holders of a Study Permit

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- \$250,000 maximum life insurance coverage for a student attending school or college
- \$500,000 maximum life insurance coverage for a student age 18 and up who is attending university and has intention to remain in Canada. Any request for a higher amount will be assessed on a case-by-case basis and submitted to reinsurance for review.
- \$500,000 maximum life insurance coverage for a student age 18 and up who is also a holder of a valid work permit. Any request for a higher amount will be assessed on a case-by-case basis and submitted to reinsurance for a review.
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Student must be enrolled in a minimum 6-month study program.
- Student must provide proof of enrollment confirming full-time attendance in a school, college or university. We require a letter from the school, college, or university confirming that the student is enrolled at that institution on a full-time basis.
- Must provide a copy of a valid study permit
- If the study permit is due to expire in a few months, the student must send us an explanation regarding his/her intent to stay in Canada once his/her studies are completed.
- Have been living in Canada for less than 1 year: paramedical and blood profile/urine, including screening for hepatitis B and C, as well as regular underwriting requirements
- Have been living in Canada for more than 1 year: regular underwriting requirements
- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed.

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Student must be enrolled in a minimum 6-month study program.
- Student must provide proof of enrollment confirming full-time attendance in a college or university. We require a letter from the school, college, or university confirming that the student is enrolled at that institution on a full-time basis.
- Must provide a copy of a valid study permit
- No underwriting requirements
- All nationalities are eligible.

## Holders of a Post-Graduation Work Permit (PGWP)

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- \$500,000 maximum life insurance coverage. Any request for a higher amount will be assessed on a case-by-case basis and submitted to reinsurance for review.
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- The post-graduation work permit must be for a minimum of 1 year and must not expire in the next 3 months. Otherwise, proof of the work permit renewal application or a copy of the application for permanent residence must be provided.
- Must provide a copy of a valid post-graduation work permit
- Must confirm their intention to remain in Canada
- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed.
- All workers are eligible.
- Regular underwriting requirements

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- The post-graduation work permit must be for a minimum of 1 year and must not expire in the next 3 months. Otherwise, proof of the work permit renewal application or a copy of the application for permanent residence must be provided.
- Must provide a copy of a valid post-graduation work permit
- No underwriting requirements
- All nationalities are eligible.

## Holders of an Open Work Permit

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- \$500,000 maximum life insurance coverage. Any request for a higher amount will be assessed on a case-by-case basis and submitted to reinsurance for review.
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Must provide a copy of a valid open work permit
- The open work permit must indicate “any, open or unknown” for the work location, employer and occupation.
- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed.
- All workers are eligible.
- Regular underwriting requirements

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Must provide a copy of a valid open work permit
- All nationalities are eligible.
- All workers are eligible.
- No underwriting requirements

## Holders of a Certificat de sélection du Québec (CSQ)

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- \$1,000,000 maximum life insurance coverage
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Must provide a copy of the Certificat de sélection du Québec (CSQ)
- Must provide a copy of the application for permanent residence
- Have been living in Canada for less than 1 year: paramedical and blood profile/urine, including screening for hepatitis B and C, as well as regular underwriting requirements
- Have been living in Canada for more than 1 year: regular underwriting requirements
- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed.
- All workers are eligible.

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Must provide a copy of the Certificat de sélection du Québec (CSQ)
- Must provide a copy of the application for permanent residence.
- All nationalities are eligible.
- All workers are eligible.
- No underwriting requirements

## Convention Refugees (Refugees that have been accepted by the Immigration and Refugee Board of Canada)

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus and Essential Whole Life

- \$250,000 maximum life insurance coverage
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Critical Protection rider
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Must have been living in Canada for 6 months or more
- Must be employed full time and living in a stable environment
- Must provide a copy of the application for permanent residence
- Must provide a copy of a valid Convention Refugee document, which confirms that the refugee has been accepted by the Immigration and Refugee Board of Canada (example of document is on page 13).
- Must have an established physician in Canada, if there is a medical history
- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed.
- All full time workers are eligible.
- Have been living in Canada for at least 6 months but less than 1 year: paramedical and blood profile/urine, including screening for hepatitis B and C, as well as regular underwriting requirements
- Have been living in Canada for more than 1 year: regular underwriting requirements

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Must provide a copy of the application for permanent residence
- Must provide a copy of a valid Convention Refugee document, which confirms that the refugee has been accepted by the Immigration and Refugee Board of Canada (example of document is on page 13)
- All nationalities are eligible.
- No underwriting requirements



## Double Citizenship (Canadian and American)

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- Eligible for the chosen product's maximum amount
- The purpose of the insurance and insurable interest in Canada must be justified. If the Insured resides in the USA, the file will be submitted to reinsurance for review.
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders.
- Regular underwriting requirements

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Must reside in Canada
- No underwriting requirements

## Caregivers or Nannies

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- \$250,000 maximum life insurance coverage. Any request for a higher amount will be assessed on a case-by-case basis and submitted to reinsurance for review.
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Must provide a copy of the work permit confirming that they are part of the nanny program
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Have been living in Canada for less than 1 year: paramedical and blood profile/urine, including screening for hepatitis B and C, as well as regular underwriting requirements
- Have been living in Canada for more than 1 year: regular underwriting requirements
- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed.

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Must provide a copy of the work permit confirming that they are part of the nanny program.
- No underwriting requirements

## Physicians

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- \$1,000,000 maximum life insurance coverage
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Must have been living in Canada for 3 months or more
- Must be authorized to practice medicine in Canada under a specific program
- Must provide a copy of the work contract or of a certificate confirming the right to practice medicine in Canada
- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed.
- Paramedical and blood profile/urine, including screening for hepatitis B and C, as well as regular underwriting requirements

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Must provide a copy of the work contract or of a certificate confirming the right to practice medicine in Canada
- No underwriting requirements

## Start-up Visa Program (Immigrant Entrepreneurs)

### Fully underwritten products: FlexTerm, Youth Plus, ParPlus, Essential Whole Life and Critical Protection

- \$1,000,000 maximum life insurance coverage
- Eligible for Critical Illness rider
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Must provide a copy of a valid work permit
- Must have been living in Canada for 3 months or more
- Must provide a copy of the application for permanent residence
- All nationalities are eligible, but risk of return to country of origin will be carefully assessed.
- Have been living in Canada for less than 1 year: paramedical and blood profile/urine, including screening for hepatitis B and C, as well as regular underwriting requirements
- Have been living in Canada for more than 1 year: regular underwriting requirements

### Simplified issue products: Platinum Protection, Golden Protection Elite, Golden Protection, Silver Protection and Bronze Protection

- Eligible for the chosen product's maximum amount
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Not eligible for Accidental Death rider
- Must provide a copy of a valid work permit
- Must provide a copy of the application for permanent residence
- No underwriting requirements

## Insured's Spouse and Children

- The primary Insured must be a Canadian citizen, Permanent Resident (Landed Immigrant) or meet the underwriting guidelines for individuals without permanent resident status in Canada.
- Eligible up to a maximum of 50% of the primary Insured's coverage, provided the Insured's spouse or child lives in Canada. For Convention Refugees, they must be living in Canada and also provide a copy of the application for permanent residence.
- \$250,000 maximum life insurance coverage. Any request for a higher amount will be assessed on a case-by-case basis and submitted to reinsurance for review.
- Available as a rider on the primary Insured's policy only
- Eligible for Accidental Fracture Plus – Plan A rider if it is offered on the product selected. For Plan B, Plan C or Plan D, this rider will only be offered if spouse and children live in Canada.
- Eligible for Child Insurance Benefit rider if the children live in Canada
- Eligible for Critical Protection
- Not eligible for Disability Income, Waiver of Premium or Accidental Death riders
- Have been living in Canada for less than 1 year: paramedical and blood profile/urine, including screening for hepatitis B and C, as well as regular underwriting requirements
- Have been living in Canada for more than 1 year: regular underwriting requirements

## Translation

- Agents who speak the client's language may translate the required sections for all product sales in the amount of \$250,000 or less.
- If the agent prefers not to do his own translation for the product sales of \$250,000 or less, he/she must hire a certified translator at his/her expense.
- Amounts over \$250,000 require a paramedical completed by a nurse who is able to translate in the proposed Insured's language.

## Sample Notice of Decision document referenced on page 8 under section Convention Refugees

Immigration and Refugee Board of Canada  
Refugee Protection Division

Commission de l'immigration et du statut de réfugié du Canada  
Section de la protection des réfugiés

RPD File:

**NOTICE OF DECISION**  
*(Immigration and Refugee Protection Act, subsection 107(1))*  
*[Refugee Protection Division Rules, rule 67]*

Member \_\_\_\_\_

In the claims for refugee protection of:      Date of birth:      UCI: \_\_\_\_\_

\_\_\_\_\_

The claims were heard on June 29, 2021.

The Refugee Protection Division determines that **the claimants are Convention refugees and therefore accepts the claims.**

The reasons for the decision are attached.

July 9, 2021

SMG, Registry Officer  
For the Registrar  
Tel: 1-866-790-0581

You can also find the complete product features in our product guides, available on our Advisor Corner:

[Assumption.ca/AdvisorCorner](https://www.assumption.ca/AdvisorCorner)

**Our underwriting team is there to help you!**

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