

UNDERWRITING GUIDELINES FOR INDIVIDUALS WITHOUT PERMANENT RESIDENT STATUS IN CANADA

FOR ADVISORS ONLY



Assumption Life

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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.

Translation

Advisors who speak the client's language may translate the required sections for all product sales in the amount of \$500,000 or less.

If the agent prefers not to do his own translation for the product sales of \$500,000 or less, he/she must hire a certified translator at his/her expense.

Amounts over \$500,000 require a paramedical completed by a nurse who is able to translate in the proposed Insured's language.

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).

Holders of a Work Permit, Open Work Permit, Caregivers or Nannies, and/or Post-Graduation Work Permit (PGWP)

FULLY UNDERWRITTEN PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life: All products, up to \$500,000. Requests exceeding this amount are subject to a case-by-case basis and submitted to reinsurance for review • Critical Illness rider: Maximum coverage amount • Benefit rider: <ul style="list-style-type: none"> • 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 the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of a valid work permit • Complete questionnaire: 5525-00A—<i>Questionnaire for individuals without permanent status in Canada</i> • Applicant’s work permit must be valid for at least 1 year and not expire within the next three months. If nearing expiration, evidence of a work permit renewal or permanent residency application must be provided. If nearing expiration, confirmation of application for work permit renewal or application for permanent residence must be provided
Underwriting process	<ul style="list-style-type: none"> • Living in Canada for less than one year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process • Living in Canada for more than one year: Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life: Maximum coverage amount available of selected product • Benefit rider: <ul style="list-style-type: none"> • 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 the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of a valid work permit • Complete questionnaire: 5525-00A—<i>Questionnaire for individuals without permanent status in Canada</i> • Applicant’s work permit must be valid for at least 1 year and not expire within the next three months. If nearing expiration, evidence of a work permit renewal or permanent residency application must be provided
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible

Holders of a Study Permit

FULLY UNDERWRITTEN PRODUCTS

Coverage available	<ul style="list-style-type: none">• Life:<ul style="list-style-type: none">• Students under the age of 18 are eligible for coverage up to \$250,000• Students aged 18 and up, attending school, college, or university with the intention to remain in Canada, are eligible for coverage up to \$500,000. Requests exceeding this amount are subject to a case-by-case basis and submitted to reinsurance for review• Critical Illness rider: Maximum coverage amount• Benefit rider:<ul style="list-style-type: none">• 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 the spouse and children reside in Canada• Child Insurance Benefit rider, contingent on child residing in Canada• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none">• Copy of a valid study permit• Complete questionnaire: <i>5525-00A - Questionnaire for individuals without permanent status in Canada</i>• Student must confirm full-time enrollment in a Canadian school, college, or university
Underwriting process	<ul style="list-style-type: none">• Living in Canada for less than one year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process• Living in Canada for more than one year: Standard underwriting process
Other considerations	<ul style="list-style-type: none">• All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none">• Life: Maximum coverage amount available of selected product• Benefit rider:<ul style="list-style-type: none">• 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 the spouse and children reside in Canada• Child Insurance Benefit rider, contingent on child residing in Canada• Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none">• Copy of a valid study permit• Complete questionnaire: <i>5525-00A - Questionnaire for individuals without permanent status in Canada</i>• Student must confirm full-time enrollment in a Canadian school, college, or university
Other considerations	<ul style="list-style-type: none">• All nationalities are eligible

Holders of a Certificat de sélection du Québec (CSQ)

FULLY UNDERWRITTEN PRODUCTS

Coverage available	<ul style="list-style-type: none">• Life: All products, up to \$1,000,000• Critical Illness rider: Maximum coverage amount• Benefit rider:<ul style="list-style-type: none">• 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 the spouse and children reside in Canada• Child Insurance Benefit rider, contingent on child residing in Canada• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none">• Copy of the Certificat de sélection du Québec (CSQ)• Complete questionnaire: <i>5525-00A - Questionnaire for individuals without permanent status in Canada</i>• Applicant must confirm they have applied for permanent residence in Canada
Underwriting process	<ul style="list-style-type: none">• Living in Canada for less than one year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process• Living in Canada for more than one year: Standard underwriting process
Other considerations	<ul style="list-style-type: none">• All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none">• Life: Maximum coverage amount available of selected product• Benefit rider:<ul style="list-style-type: none">• 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 the spouse and children reside in Canada• Child Insurance Benefit rider, contingent on child residing in Canada• Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none">• Copy of the Certificat de sélection du Québec (CSQ)• Complete questionnaire: <i>5525-00A - Questionnaire for individuals without permanent status in Canada</i>• Applicant must confirm they have applied for permanent residence in Canada
Other considerations	<ul style="list-style-type: none">• All nationalities are eligible

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

FULLY UNDERWRITTEN PRODUCTS

Coverage available

- **Life:** All products, up to \$250,000. Exclusion: Critical Protection product
- **Critical Illness rider:** Maximum coverage amount
- **Benefit rider:**
 - 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 the spouse and children reside in Canada
 - Child Insurance Benefit rider, contingent on child residing in Canada
 - Exclusions: Disability Income, Waiver of Premium or Accidental Death riders

Eligibility criteria (required to apply)

- Applicant must be living in Canada for 6 months or more
- Applicant must be employed full-time and living in a stable environment
- Complete questionnaire: 5525-00A - *Questionnaire for individuals without permanent status in Canada*
- Applicant must confirm they have applied for permanent residence in Canada
- Applicant with a medical history must have an established physician in Canada
- A valid Convention Refugee document, confirming acceptance by the Immigration and Refugee Board of Canada, must be provided. An example of this document is available on page 10

Underwriting process

- Living in Canada for more than 6 months but less than a year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process
- Living in Canada for more than one year: Standard underwriting process

Other considerations

- All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available

- **Life:** Up to \$250,000, without exceeding the selected product's maximum amount
- **Benefit rider:**
 - 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 the spouse and children reside in Canada
 - Child Insurance Benefit rider, contingent on child residing in Canada
 - Exclusions: Accidental Death rider

Eligibility criteria (required to apply)

- Complete questionnaire: 5525-00A - *Questionnaire for individuals without permanent status in Canada*
- Applicant must confirm they have applied for permanent residence in Canada
- A valid Convention Refugee document, confirming acceptance by the Immigration and Refugee Board of Canada, must be provided. An example of this document is available on page 10

Other considerations

- All nationalities are eligible

Dual Citizenship (Canadian and American)

FULLY UNDERWRITTEN PRODUCTS

Coverage available	<ul style="list-style-type: none">• Life: All products, maximum coverage amount available of selected product• Critical Illness rider: Maximum coverage amount• Additional Benefit rider:<ul style="list-style-type: none">• 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 the spouse and children reside in Canada.• Child Insurance Benefit rider, contingent on child residing in Canada• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none">• N/A
Underwriting process	<ul style="list-style-type: none">• Standard underwriting process
Other considerations	<ul style="list-style-type: none">• The purpose of the insurance and insurable interest in Canada must be justified. If the applicant resides in the USA, the file will be submitted to reinsurance for review

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none">• Life: Maximum coverage amount available of selected product• Additional Benefit rider:<ul style="list-style-type: none">• 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 the spouse and children reside in Canada• Child Insurance Benefit rider, contingent on child residing in Canada• Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none">• Applicant must reside in Canada
Other considerations	<ul style="list-style-type: none">• N/A

Physicians

FULLY UNDERWRITTEN PRODUCTS

Coverage available	<ul style="list-style-type: none">• Life: All products, up to \$1,000,000• Critical Illness rider: Maximum coverage amount• Benefit rider:<ul style="list-style-type: none">• 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 the spouse and children reside in Canada• Child Insurance Benefit rider, contingent on child residing in Canada• Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none">• Applicant must be living in Canada for 3 months or more• Applicant must be authorized to practice medicine in Canada under a specific program• Complete questionnaire: <i>5525-00A - Questionnaire for individuals without permanent status in Canada</i>• Copy of the work contract or of a certificate confirming the right to practice medicine in Canada
Underwriting process	<ul style="list-style-type: none">• Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process
Other considerations	<ul style="list-style-type: none">• All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none">• Life: Maximum coverage amount available of selected product• Benefit rider:<ul style="list-style-type: none">• 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 the spouse and children reside in Canada• Child Insurance Benefit rider, contingent on child residing in Canada• Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none">• Complete questionnaire: <i>5525-00A - Questionnaire for individuals without permanent status in Canada</i>• Copy of the work contract or of a certificate confirming the right to practice medicine in Canada
Other considerations	<ul style="list-style-type: none">• All nationalities are eligible

Start-up Visa Program (Immigrant Entrepreneurs)

FULLY UNDERWRITTEN PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life: All products, up to \$1,000,000 • Critical Illness rider: Maximum coverage amount • Benefit rider: <ul style="list-style-type: none"> • 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 the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of a valid work permit • Applicant must be living in Canada for 3 months or more • Complete questionnaire: <i>5525-00A—Questionnaire for individuals without permanent status in Canada</i> • Applicant must confirm they have applied for permanent residence in Canada
Underwriting process	<ul style="list-style-type: none"> • Living in Canada for more than 3 months but less than a year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process • Living in Canada for more than one year: Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

SIMPLIFIED ISSUE PRODUCTS

Coverage available	<ul style="list-style-type: none"> • Life: Maximum coverage amount available of selected product • Benefit rider: <ul style="list-style-type: none"> • 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 the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • Copy of a valid work permit • Applicant must be living in Canada for 3 months or more • Complete questionnaire: <i>5525-00A—Questionnaire for individuals without permanent status in Canada</i> • Applicant must confirm they have applied for permanent residence in Canada
Other considerations	<ul style="list-style-type: none"> • All nationalities are eligible, but risk of return to the country of origin will be carefully assessed

Insured's Spouse and Children

FULLY UNDERWRITTEN PRODUCTS


Coverage available	<ul style="list-style-type: none"> • Life: <ul style="list-style-type: none"> • All products, up to \$250,000. Requests exceeding this amount are subject to a case-by-case basis and submitted to reinsurance for review • Available as a rider on the primary Insured's policy only • Eligible up to a maximum of 50% of the primary Insured's coverage, provided the Insured's spouse or child lives in Canada. For a Convention Refugee, must be living in Canada and provide a copy of the application for permanent residence • Benefit rider: <ul style="list-style-type: none"> • 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 the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on child residing in Canada • Exclusions: Disability Income, Waiver of Premium or Accidental Death riders
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • 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
Underwriting process	<ul style="list-style-type: none"> • Living in Canada for less than one year: Paramedical exam, blood/urine tests, hepatitis B and C screenings, in addition to standard underwriting process • Living in Canada for more than one year: Standard underwriting process
Other considerations	<ul style="list-style-type: none"> • N/A

SIMPLIFIED ISSUE PRODUCTS


Coverage available	<ul style="list-style-type: none"> • Life: <ul style="list-style-type: none"> • Up to \$250,000, without exceeding the selected product's maximum amount • Available as a rider on the primary Insured's policy only • Eligible up to a maximum of 50% of the primary Insured's coverage, provided the Insured's spouse or child lives in Canada. For a Convention Refugee, must be living in Canada and provide a copy of the application for permanent residence • Benefit rider: <ul style="list-style-type: none"> • 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 the spouse and children reside in Canada • Child Insurance Benefit rider, contingent on child residing in Canada • Exclusions: Accidental Death rider
Eligibility criteria (required to apply)	<ul style="list-style-type: none"> • 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
Other considerations	<ul style="list-style-type: none"> • N/A

Sample Notice of Decision document

Document required for Convention Refugees application (referenced on page 5 of this document).

	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 <i>[Immigration and Refugee Protection Act, subsection 107(1)]</i> <i>[Refugee Protection Division Rules, rule 67]</i>			

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	
RPD.29.04 (July 31, 2018) <i>Disponible en français</i>			

For additional underwriting documentation and resources, take advantage of our dedicated underwriting page.

assumption.ca/underwriting



Individual Insurance • Investments and Retirement • Group Insurance

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Assumption Mutual Life Insurance Company,
doing business under the name Assumption Life