

Your guide to telephone interviews for insurance coverage

Thank you for selecting Canada Life™ for your insurance needs.

A telephone interview will be conducted to help you share your (or your child's) personal, financial and medical history information with Canada Life in a confidential and convenient environment. The telephone conversation will allow us to finalize your application for insurance coverage.

Here's how it works:

- Your advisor will complete part of the application with you, including information about you and the product(s) you wish to buy. Then, an experienced interviewer from a company approved by Canada Life will contact you to schedule an interview to collect the remaining personal, financial and medical history information.
- The interview may be recorded and usually lasts about half an hour. It may take longer, depending on your responses and the details needed to answer the questions.
- For child insurance: if the policyowner is someone other than the parent, the child's parent or legal guardian must provide the answers in the telephone interview and sign the application.
- If paramedical services such as a blood test are required, an appointment will be set up separately. You'll be contacted by a paramedical services company approved by Canada Life.
- If additional information or clarification is required, Canada Life will ask the interviewer to contact you for more details.
- If additional medical information is required from your or your child's physician, a company approved by Canada Life will contact them for an attending physician's statement.
- You can provide an email or cell phone number to the scheduler to receive a reminder 24 hours before your scheduled interview.

How to prepare for your telephone interview

- It's important to have the required information on hand when you contact the interviewer. Use this checklist make sure you have everything you may need to complete your interview.

Personal information

- Details about lifestyle activities, such as smoking habits and alcohol or drug use
- Details about hazardous sports in which you or your child participate (e.g. racing, scuba-diving, etc.)

- Details about any trips outside of Canada and the United States that you or your child have taken or are planning to take
- Your driver's licence number, if we need details about your driving history
- Your interview reference number provided by the scheduler (helpful but not required)

Health information

- Details about any treatment by any doctor or hospital
- Name(s), address(es) and phone number(s) of those doctors and hospitals
- Reasons for treatment, with date(s)
- Medications that you or your child are currently taking, including name, dosage, frequency, duration and reason
- Information about you or your child's immediate family's medical history (e.g. parents and siblings), including age of onset of any medical conditions. In some cases, the child's grandparent's medical history, including age of onset of any medical conditions, may be required
- Your or your child's current actual – not estimated – height and weight just before completing the application

Financial information

- Occupation, including breakdown of duties performed
- Depending on your type of employment (e.g. salaried employee, commissioned employee, incorporated or unincorporated business owner), details of your salary, other taxable earned income, any employment expenses, or your share of any business net income or corporate profits
- Net worth
- Amount outstanding on a mortgage or loan on residential property
- Details of your spouse's income, net worth and insurance coverage pending or in force, if you do not earn an income
- Financial details of the entity for business insurance, including fair market value, gross and net sales as well as ownership

What happens after the interview?

Once Canada Life receives your information, we'll carefully review your application for insurance. If your application is approved, Canada Life will issue a policy and send you a printed copy of the telephone interview document containing the questions and your answers for review.

If there's a change in your answers following the completion of the telephone interview, it's important you inform your advisor immediately. The policy can't be put into effect until any change is approved by Canada Life.

About your privacy

We value your trust. To maintain the confidentiality of any personal information we receive about you or your child, we establish a confidential file for every person we interview for the purpose of providing them with insurance or other financial services. This file will be kept in our office or with authorized third parties. Only our employees or authorized representatives (e.g. service representatives, your advisor), who require this information to perform their jobs, or any other person authorized by you or by law, will have access to your file or your child's file.

For life or critical illness insurance:

Interviews are available in English, French, Filipino, Mandarin, Tamil, Urdu and Hindi.

For disability insurance:

Interviews are available in English and French.

For more information about telephone interviews, contact your advisor.



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