

Summary of products

UV Insurance offers a wide range of flexible life and critical illness insurance products adapted to individual needs. For more details, find each product summary available at uvinsurance.ca.

my
Universe

Illustration | Electronic Application | Portal

Discover our electronic platform

Simple, quick and intuitive!

Term Superior +

T-10 and T-20 - Ages 18 to 65 ♦ T-25 - Ages 18 to 60 ♦ T-30 - Ages 18 to 55

Application

Electronic, interactive (PDF) or paper accepted with PDF eligibility questionnaire

Products	Ages	Express Issue	Immediate Underwriting	Regular Underwriting
T-10, T-20, T-25 and T-30	18 to 45	\$50,001 to \$150,000	\$150,001 to \$499,999	\$500,000 and more
T-10, T-20, T-25 and T-30	46 to 55		\$150,001 to \$350,000	\$350,001 and more
T-10, T-20 and T-25	56 to 60		\$150,001 to \$250,000	\$250,001 and more
T-10 and T-20	61 to 65			
		No height/weight chart	Height/weight chart below	

Immediate Underwriting Only — Term Life Insurance

Build Table (Minimum/Maximum weight for height)

Height	Feet/Inches	4' 8" – 4' 10"	4' 11" – 5' 1"	5' 2" – 5' 4"	5' 5" – 5' 7"	5' 8" – 5' 10"	5' 11" – 6' 1"	6' 2" – 6' 4"	6' 5" – 6' 7"
	Metres	1,42 – 1,49	1,50 – 1,56	1,57 – 1,64	1,65 – 1,72	1,73 – 1,79	1,80 – 1,87	1,88 – 1,95	1,96 – 2,01
Weight	Pounds	79 – 190	87 – 200	94 – 220	104 – 240	115 – 260	125 – 282	136 – 305	147 – 333
	Kg	36 – 86	39 – 91	43 – 100	47 – 109	52 – 118	57 – 128	61 – 138	66 – 151

Characteristics of the Term Life Insurance

- ▶ Contractually guaranteed and level renewal rates into T-10 for life
- ▶ Convertible up to age 70
- ▶ Preferred rates available starting at \$500,000
- ▶ Exchange privilege, fully or partially, may be exercised only once, at a contract anniversary, until the 5th anniversary
- ▶ Severe loss of autonomy included, equal to 50% of the insurance amount, up to a maximum of \$100,000



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**Express Issue**

\$50,001 to \$150,000

**Regular Underwriting**

\$150,001 and more

New**Whole Life High Values** — 15 days to age 75**Characteristics of Permanent Life Insurance with fixed premiums and high cash values**

- ▶ 20-Pay only
- ▶ Fixed and guaranteed premium
- ▶ 50% cash value at age 65 (or after 20-pay for ages 46 and over)

From the 10th contract anniversary:

- ▶ Guaranteed cash values
- ▶ Partial or total cash surrender
- ▶ Reduced paid-up insurance option

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Guaranteed Issue

\$5,000 to \$25,000

**Instant Issue**

\$25,001 to \$50,000

**Express Issue**

\$50,001 to \$150,000

**Regular Underwriting**

\$150,001 and more

Adaptable — 15 days to age 75**Characteristics of the Limited Premium Permanent Life Insurance**

- ▶ 8 payment options including a 20-pay
- ▶ Guaranteed premium
- ▶ **Chapter A:** Term coverage
 - ▶ In case of rated premium, rating applies only on insurance cost of Chapter A

▶ **Chapter B:** Permanent coverage**From the 10th contract anniversary:**

- ▶ Guaranteed cash values
- ▶ Partial or total cash surrender
- ▶ Reduced paid-up insurance option

- ▶ Guaranteed future insurability in Chapter B: Possibility to add paid-up insurance at the 3rd, 5th or 7th contract anniversary, premiums contractually guaranteed

▶ **Guaranteed Issue**

Deferred 24 months - Premium refund

▶ **Instant Issue**

Deferred 12 months - Premium refund

12 to 24 months - 50% of insured amount

Integral — Age 18 to 65**Characteristics of Term to 100 Insurance with cash values**

- ▶ Guaranteed level insurance amount
- ▶ Guaranteed premium
- ▶ Reduced paid-up insurance available from \$1,000 premium paid
- ▶ Cash values at age 75 and equal to 55% of premium paid

- ▶ Reinstatement without evidence of insurability within 45 days following the end of the grace period, available twice during the lifetime of the contract

▶ **Guaranteed Issue**

Deferred 24 months - Premium refund

▶ **Instant Issue**

Deferred 12 months - Premium refund

12 to 24 months - 50% of insurance amount

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Regular Underwriting

\$10,000 and more

Characteristics of the Limited Premium Critical Illness Insurance

- ▶ 24 conditions including loss of autonomy
- ▶ 4 non-critical illnesses, payment of 10% of the insurance amount up to \$ 50,000 with no impact on the insurance amount in case of future critical illness nor on premium refund
- ▶ **Extended Disability Benefit included**
1% of the insurance amount for a maximum of 24 months, 2 years after the diagnosis of a covered condition, up to \$1,500/monthly
- ▶ **Chapter A:** Term coverage
Premium refund in the event of death included
- ▶ **Chapter B:** Permanent coverage
Premium refund in case of cancellation included, available partially from the 10th contract anniversary
- ▶ Guaranteed future insurability in Chapter B: Possibility to add paid-up insurance at the 3rd, 5th or 7th contract anniversary, premiums contractually guaranteed

