

ELIGIBILITY RULES FOR NEWCOMERS

Quick reference



CRITICAL ILLNESS	ACCIDENT INSURANCE	LIFE INSURANCE	DISABILITY INSURANCE	
Cancer Guard	Acci 7 PLUS	Access Life	Acci-Jet Program	Superior Program & Universal Loan Insurance
Must have lived in Canada for at least 12 months	Must have lived in Canada for at least 12 months and is covered by a provincial health insurance plan in Canada.	No limitations	Permanent & temporary* residents for 3+ years	
			No restrictions or limitations**	
			Temporary* residents for less than 3 years	
			Full product availability with only two limitations:	
			Waiting period: 119 days Benefit period: 2 years	Waiting period: 90 days Benefit period: 2 years

* Visitors, tourists, student permit for less than 3 years, refugees, diplomats, ambassadors and embassy staff are not eligible.

** Student and Convention refugee or Protected person : Regular occupation to age 65 not available.



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