

Temporary Resident Guidelines

Status	Life Coverage	Critical Illness Coverage	Documentation Requirements
Open Work Permit or Employer-Specific Work Permit	<2 years in Canada: \$500,000	\$100,000	<ul style="list-style-type: none"> • Copy of work permit to be valid for 3 months after the application date • If the validity of the Work Permit is less than 3 months after the application date, the Letter of Acknowledgement of PR application is also required.
	>2 Years in Canada: \$1,000,000	\$100,000	
Caregiver/Nanny	<2 years in Canada: \$500,000	\$250,000	At underwriter's discretion
	>2 years in Canada: \$1,000,000	\$250,000	
Post-Graduate Work Permit (PGWP)	\$1,000,000	\$250,000	<ul style="list-style-type: none"> • Copy of PGWP to be valid for 3 months after the application date • If the validity of the PGWP is less than 3 months after the application date, the Letter of Acknowledgement of PR application is also required.
Provincial Nominee cat A (Architect, Accountant Chiropractor, Dentist, Engineer, Lawyer, MBA, MD, Optometrist, Pharmacists, Podiatrist, Teacher, Veterinary)	No restriction	\$500,000	<ul style="list-style-type: none"> • Copy of Work Permit (to be valid 3 months after the application date) • Copy of Provincial Nominee Acceptance Letter • If the validity of the Work Permit is less than 3 months after the application date, the Letter of Acknowledgement of PR application is also required.
Provincial Nominee cat B (to include all not listed in category A)	\$1,000,000	\$250,000	<ul style="list-style-type: none"> • Copy of Work Permit (to be valid 3 months after the application date) • Provincial Nominee Acceptance Letter • If the validity of the Work Permit is less than 3 months after the application date, the Letter of Acknowledgement of PR application is also required.
Refugees accepted by the Immigration & Refugee Board (IRB)	\$250,000 *waiting period of 1 year in Canada	Not available	<ul style="list-style-type: none"> • Copy of refugee status document – convention refugees. • OR copy of acknowledgment of approval letter for PR status
Student Visa for: <ul style="list-style-type: none"> • elementary school • secondary school 	\$250,000	Not available	<ul style="list-style-type: none"> • Copy of Student Visa to be valid for minimum 3 months after the application date. • Parent's confirmation of intent to apply for PR
Student Visa for: <ul style="list-style-type: none"> • professional programs (architecture, accounting and finance, chiropractor, dentistry, engineering, law, MBA, medicine, optometry, pharmacy, podiatry, teacher's college, veterinary medicine) • post-secondary programs (all others not included above) 	\$500,000	Not available	<ul style="list-style-type: none"> • Copy of Student Visa to be valid for minimum 3 months after the application date • Proposed insured's confirmation of intent to apply for PR • Information regarding the educational institution and programme for all amounts over \$250,000 • A maximum of \$500,000 may be available for students enrolled in post-secondary programmes • Over \$500,000 up to a maximum \$1,000,000 for students on professional programs who are legally and gainfully employed subject to: <ul style="list-style-type: none"> – *waiting period of 1 year in Canada – proof of current employment (letter from employer to include current position/occupation, length of employment, current salary and/or pay stub) – CRA Notice of Assessment for the previous year

Above amounts represent the **maximum total line between all companies in Canada**

Notes:

- Applicants must have a Canadian address.
- Foreign income and net worth not considered for financial assessment purposes.
- Where applicable, preferred rates available for all the above.
- Minimum 3-month wait period after arrival to Canada (except for refugees and **student visas/professional programs \$500,000 and over** see above).

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- Certain benefits and riders are not available. The following are available: Excelsior Deposit Option (EDO) – life, and Return of Premium on Expiry (ROPE)/Return of Premium on Death (ROPD), Return of Premium on Surrender/Expiry (ROPS/E) – critical illness. Consult AAR Table (form 1343) for what medical requirements are required based on face amount.
- If in Canada for less than 1 year para, blood, urine, hep screens, required for applicants of attained age 17 or over.
- Family doctor in Canada required if history of medical conditions requires follow-ups.
- Temporary residents not listed above are not eligible for coverage (e.g. Visitor's Visa, Minister's Permit, Seasonal Workers).
- Dependents (spouse/children) of Provincial Nominees on Student Visas are eligible for coverage, subject to receipt of the copy of the Provincial Nominee Acceptance Letter.