

# List of non-insurable occupations

## (Applicable to the Total Disability Rider)

Your client cannot add the Total Disability Rider if his/her occupation is found in the following list:

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### Aeronautics and aviation

Instructor, pilot, co-pilot, crew member

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### Armed forces

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### Artist

Actor, craftsman, author, stuntman, singer, comedian, composer, dancer, writer, entertainer, wardrobe dresser, film producer, humorist, mannequin, make-up artist, musician, painter, screenwriter, sculptor, show or event planner, tattoo artist

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### Barman, waiter, busboy

(where the main sale is the sale of alcohol)

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### Bodyguard

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### Bookbinder

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### Casino (private)

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### Correctional officer, prison guard

(armed or not)

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### Disc-jockey, host (MC)

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### Door-to-door sales or from home

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### Driver (taxi or/and limousine)

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### Fireman

(on board of an aircraft)

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### Foster home

(hosting children, elderly or handicapped persons)

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### Games gallery, arcade

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### Hazardous or toxic materials

(such as explosives, toxic fumes, etc.): distribution, storage, manufacturing, manipulation, protection, handling, treatment or transportation

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### Home-based childcare

or at clients' home (more than 50% of time home-based or at clients' home)

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### Home-based licensed massage therapist

or at clients' home (more than 50% of time home-based or at clients' home)

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### Home-based personal services

(such as hairstyling, electrolysis, aesthetics, weight loss studio, beauty, tanning and manicure salon, health club) or at clients' home (more than 50% of time home-based or at clients' home)

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### Hunter, trapper

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### Jockey, equine management

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### Lumberjack, draper

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### Motorized vehicle racer

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### Massage therapist

(non-licensed)

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### Pawnbroker

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### Physical fitness instructor/trainer

home-based or at clients' home (more than 50% of time home-based or at clients' home)

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### Policeman

(member of riot or bomb squad)

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### Professional athlete

Boxing, wrestling or any other professional sport

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### Prototype driver

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### Residential housekeeper

(more than 50% of time at clients' home)

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### Rodeo

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### Sandblasting cleaning

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### Security guard

(armed)

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### Truck driver

Wooden logs, toxic or hazardous materials

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### Underwater workers

Scuba (deep sea) diver, Scuba (deep sea) diving assistant, diver, diver assistant, instructor

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### Underground workers

including mine workers

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# List of occupations eligible for an indemnity period of 2 years only

## (Applicable to the Total Disability Rider)

If the occupation of your client is found in the following list, then your client can select the benefits to be payable during an indemnity period of 2 years only:

### Alpine guide

### Building concierge, building supervisor

### Docker

(without hazardous materials)

### Driver

(armored truck)

### Fireman

(not on board of an aircraft)

### Forest warden, game warden, fish warden

### Freelancer

### Home-based childcare

or at clients' home (50% of time or less home-based or at clients' home) or childcare facility

### Home-based licensed massage therapist

or at clients' home (50% of time or less home-based or at clients' home) or licensed massage therapist working at a health center or spa

### Home-based personal services

(such as hairstyling, electrolysis, aesthetics, weight loss studio, beauty, tanning and manicure salon, health club) or at clients' home (50% of time or less home-based or at clients' home) or working in a salon

### Newspaper carrier

### Physical fitness instructor/trainer

home-based or at clients' home (50% of time or less home-based or at clients' home) or instructor/trainer in a fitness center

### Policeman

(other than member of riot or bomb squad)

### Residential housekeeper

(50% of time or less at clients' home)

### Roofer, building mover, demolition worker, excavator, heavy equipment operator, unskilled worker

### Security guard

(unarmed)

### Septic tank cleaner

### Tree-trimmer

### Truck driver

Long distance +250km/day and/or heavy weights

### Window washer

(more than 2 stories)

### Worker in quarries (open pit mine), concentration or purification of ore

(unless worker handles explosives)

### Worker on antenna, dam, bridge, well, electric pylon, steel structure, lineworker

**If the occupation of your client is not found in either list, the Total Disability Rider can be selected and all indemnity periods are available. These lists represent most of the occupations that are non-insurable or those that are eligible for an indemnity period of 2 years only. However, it is possible that an occupation not mentioned in these lists will carry a high risk and will be subject to individual consideration.**

### A stay at home spouse or on parental leave at the time of subscription

Eligible for the Total Disability Rider for the indemnity period of 2 years only and monthly indemnity of up to \$1,000. The working spouse must subscribe to a life insurance protection with SSQ Insurance under the same policy as his/her spouse.

Note that a spouse on parental leave must have a regular occupation insurable according to our criteria to be eligible for a maximum amount of \$1,000.

The purpose of this document is to provide a summary description of insurance products. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.