



What Sets Us Apart in Individual Insurance



Term Life and Whole Life 20-pay

Among the **best rates in Canada** in Term Life Insurance for 18-45 year of age, from \$150,001 to \$499,999 in simplified issue!

- ▶ **Credit Insurance rider** also available in simplified issue for 2 and 5 years durations.
- ▶ **Benefit in case of Severe Loss of Autonomy** included (50% of the initial insurance amount).
- ▶ **TIP!** **The Adaptable with Chapter A only and Chapter B at \$0:** A Term Life insurance for ages 65 to 75 years.



Simplified issue

Simple, fast and in less than 48 hours for Express and Immediate Underwriting in permanent and term life insurance.

- ▶ **The only** joint first-to-die term life insurance available in simplified issue.
- ▶ **MIB?** The MIB is only requested if the application is signed and submitted. No impact for your client if you do a test in our electronic application without submitting.
- ▶ **Insurance history?** We accept cases that have been declined, rated, modified or deferred.
- ▶ **Height and weight are not taken into account** in Guaranteed, Instant and Express Issue. The table is permissive in Immediate Underwriting.
- ▶ **More!** Bariatric surgery patients with unstable weight loss are accepted.



For children 0-15 years of age

Many benefits to ensure a hassle-free future for children.

- ▶ **Early Learning – Guaranteed Issue**
No health declaration in our product Early Learning offered to age 0-36 months free of charge in the first year.
- ▶ **Adaptable and Whole Life High Values 0-15 years – \$50,001 to \$150,000**
20-pay available allowing up to \$150,000.
- ▶ **Juvenile 30/100 – \$100,000**
No critical illness questions. A good way to provide critical illness coverage to children who would not normally be eligible.
- ▶ **Autistic person over the age of 16**
accepted in Simplified Issue in in both Adaptable and Whole Life High Values.

A child with the following conditions qualifies at UV Insurance

- ▶ ADD
- ▶ Tourette's Syndrome
- ▶ Permissive height and weight table
- ▶ Premature
- ▶ Child with only one kidney
- ▶ No reference to the child's age
- ▶ Asthma
- ▶ Congenital hypothyroidism

Only 9 questions to get accepted at standard rate



For adults

Guaranteed, Instant, Express and Immediate Underwriting.

No qualification questions regarding:

▶ Lifestyle habits

- ▶ Hazardous sports whether amateur or professional
- ▶ Category or type of employment or occupation
- ▶ Weekly or daily consumption of alcohol
- ▶ Marijuana use and quantity, non-smoking status provided no tobacco is added

▶ Family history

No questions except for Immediate Underwriting.

▶ Medical conditions

- ▶ ADD
- ▶ Arthritis
- ▶ Asthma
- ▶ Autism
- ▶ Blood pressure
- ▶ Cardiac arrhythmia
- ▶ Cholesterol
- ▶ Down Syndrome
- ▶ Emphysema
- ▶ Epilepsy
- ▶ Heart murmur
- ▶ Lupus
- ▶ Multiple sclerosis
- ▶ Pericarditis
- ▶ Pulmonary embolism
- ▶ Sleep apnea
- ▶ Tachycardia
- ▶ Trisomy
- ▶ Ulcerative colitis

▶ Diabetes without insulin:

Immediate Underwriting | for ages 30 and above.







▶ Diabetes with insulin:

Express Issue | Diagnosed in the last 20 years and no changes in the past 6 months.

Immediate Underwriting | for ages 30 and above.

▶ Nervous disorder such as:

Anxiety | Adjustment disorder | Burnout | Depression | Suicide attempt

		
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