



Critical illness pre-screening checklist

Critical illness insurance is subject to a more rigorous underwriting process than life insurance. Your client may be automatically declined for critical illness, but that does not mean that he or she will be declined for life insurance.

This document was created to assist you in a thorough evaluation of the Proposed Insured prior to submitting an application that includes critical illness insurance. Remember, this checklist is for critical illness insurance only.

Automatic decline for critical illness coverage

Below is a partial list of conditions that will result in your client being automatically declined for critical illness coverage.

Please do not submit an application for critical illness if the Proposed Insured has, or has ever been diagnosed with, any of the following conditions. Please note that there may be other conditions that could also result in your client being declined.

Note: If the client is currently under a medical investigation, please wait until it has been completed before submitting an application.

Proposed Insured	
Adult	Juvenile
<ul style="list-style-type: none"> • AIDS, AIDS-related disease or positive HIV • Treatment for alcohol or drug abuse in the last three years • Alzheimer’s Disease • Aplastic anemia • Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig’s disease) • Benign brain tumour • Cancer (Some exceptions for skin cancer other than melanoma or certain early-stage cancers may apply. Please consult with the Underwriting Department for more information.) • Cystic fibrosis • Diabetes treated with insulin • Heart disease such as heart attack, angina, coronary bypass surgery, angioplasty or valve replacement surgery • Huntington’s Chorea • Kidney failure • Motor neuron disease • Multiple sclerosis • Organ transplant • Parkinson’s Disease • Permanent paralysis • Stroke or transient ischemic attack • Systemic lupus erythematosus 	<ul style="list-style-type: none"> • AIDS, AIDS-related disease or positive HIV • Aplastic anemia • Autism • Benign brain tumour • Cancer • Cerebral palsy • Cystic fibrosis • Congenital heart disease • Diabetes • Down’s Syndrome • Kidney failure • Motor neuron disease • Multiple sclerosis • Muscular dystrophy • Organ transplant • Permanent paralysis • Stroke <p>Critical illness insurance will not be offered to juveniles with any immediate family history of one of these illnesses:</p> <ul style="list-style-type: none"> • Familial polyposis of the colon • Huntington’s Chorea • Polycystic kidney disease

If any member of the Proposed Insured’s immediate family (i.e., siblings and parents) has had one of the above conditions, the policy may be rated, or in some cases, declined.

We understand that critical illness insurance plays an important part of an overall financial solutions package. And we also know that it can be frustrating to go through the application process only to have it come back with a rating, or be declined altogether. That’s why ivari has created detailed Underwriting materials to help you better understand the underwriting process and the potential for an application to come back with a rating, or to be declined. These underwriting materials can be found on ivari.ca and will assist you in generating new business, and help you place rated business.