

Additional requirements may be requested at the underwriter's discretion.

Status / occupation	Product	Eligibility	Requirements
Permanent resident:			
	Life, critical illness and disability	As soon as they arrive in Canada	<ul style="list-style-type: none"> If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required
Non-permanent resident:			
Caregiver / Nanny	Life and critical illness	<ul style="list-style-type: none"> As soon as they arrive in Canada Maximum amount: <ul style="list-style-type: none"> - Life: \$250,000 - CI: \$100,000 No benefits allowed except for critical illness rider Must be the policy owner 	<ul style="list-style-type: none"> If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required Copy of the work permit For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion
	Disability	Non eligible	
Employer-specific work permit	Life and critical illness	<ul style="list-style-type: none"> As soon as they arrive in Canada Maximum amount: <ul style="list-style-type: none"> - Life: \$500,000 - CI: \$100,000 No benefits allowed except for critical illness rider Preferred rates available 	<ul style="list-style-type: none"> If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required Copy of the work permit For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion
	Disability	Non eligible	

Status / occupation	Product	Eligibility	Requirements
Open work permit	Life and critical illness	<ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount for the spouse or the dependent child: <ul style="list-style-type: none"> - Life and CI: up to 100% of the amount on spouse , subject to the financial underwriting • Maximum amount for the other open work permit holders: <ul style="list-style-type: none"> - Life: \$250,000 - CI: \$100,000 • No benefits allowed except for critical illness rider 	<ul style="list-style-type: none"> • If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required • Copy of the work permit • For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion
	Disability	Non eligible	
Post graduate work permit	Life and critical illness	<ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$500,000 - CI: \$100,000 • Benefits available • Preferred rates available 	<ul style="list-style-type: none"> • If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required • Copy of the work permit • For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion
	Disability	Non eligible	
Provincial Nominee Program (PNP) or Certificat de Sélection du Québec (CSQ)	Life, critical illness and disability	<ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$2,000,000 - CI: \$500,000 - DI: \$3,500 • Benefits available • Preferred rates available 	<ul style="list-style-type: none"> • If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required • Approval letter to a Provincial Nominee Program or to the Certificat de Sélection du Québec • For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion
Study permit	Life	<ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$250,000 • No benefits allowed 	<ul style="list-style-type: none"> • If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required • Copy of the study permit
	Critical illness and disability	Non eligible	

Status / occupation	Product	Eligibility	Requirements
Refugee	Life and critical illness	<ul style="list-style-type: none"> • As soon as they arrive in Canada • Maximum amount: <ul style="list-style-type: none"> - Life: \$250,000 - CI: \$100,000 • No benefits allowed except for critical illness rider 	<ul style="list-style-type: none"> • If the applicant has lived in Canada for less than 1 year, a paramedical and a blood profile (including hepatitis B & C screen) will be required • Approval letter as a protected person in Canada • For CI, the country of birth must be acceptable according to our guidelines, including rating and exclusion
	Disability	Non eligible	
Foreign Citizen:			
	All products	Non eligible	
Canadian living abroad:			
	Life	<ul style="list-style-type: none"> • Whole Life or T100 only • Maximum amount: \$1,000,000 • Must remain a Canadian resident for tax purposes for the entire length of trip and have an established return date • Visited country must be acceptable at standard rates according to our guidelines 	<ul style="list-style-type: none"> • Requirements must be completed in Canada and policy must be placed before departure • To confirm the eligibility of a specific country, please consult our underwriting department
	Critical illness	<ul style="list-style-type: none"> • Trip must not exceed 3 years • Maximum amount: \$500,000 • Applicant's rating must not be higher than 200% • Visited country must be acceptable at standard rates according to our guidelines 	
	Disability	Non eligible	