

Term Plus

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:

Aeronautic and Aviation	<ul style="list-style-type: none"> • Instructor, pilot, co-pilot, crew member
Artist	<ul style="list-style-type: none"> • Actor, craftsman, author, writer, composer, screenwriter, comedian, stuntperson • Singer, dancer, disc jockey, musician (except symphony orchestra), dresser, make-up artist • Model, show or event organizer, speaker • Home music teacher
Correctional Services/ Security Services	<ul style="list-style-type: none"> • Prison guard • Correctional officer • Armed security guard • Squad/riot/bomb police officer • Bodyguard • Armed forces including reservist • Ranger, game warden, fishing guard doing aerial flights • Firefighter doing aerial flights
Childcare Services	<ul style="list-style-type: none"> • Foster Home (hosting children, elderly or disabled persons), owner • Domestic worker/live-in caregiver
Forestry Operations	<ul style="list-style-type: none"> • Forest worker, including people residing in camps (regardless of occupation)
Maintenance	<ul style="list-style-type: none"> • Residential or commercial housekeeping (self-employed worker) • Sandblasting cleaner • Septic tank cleaner or sewer • On site concierge/building supervisor
Marine Industry	<ul style="list-style-type: none"> • Fisherman (who doesn't return to port every night) • Worker on ships (regardless of occupation) • Offshore lighthouse keeper • Longshoreman
Newspapers	<ul style="list-style-type: none"> • Freelance • Correspondent, newsstand attendant, street vendor • Newspaper deliverer
Personal Care	<ul style="list-style-type: none"> • Manicure, hairdressing, aesthetics, electrolysis, etc., working 50% of the time or more home-based or at the client's home • Tattoo artist/piercer working 50% of the time or more home-based or at the client's home • Licensed massage therapist, orthoherapist and physical therapist working 50% of the time or more home-based or at the client's home • Non-certified massage therapist
Sports/Leisure/ Entertainment	<ul style="list-style-type: none"> • Athletes/coaches/referees, professional sports • Coach/instructor working 50% of the time or more home-based or at the client's home • Motor racing: driver, mechanic • Rodeo • Horseracing: driver, trainer, stable boy, breeder, jockey, groomer • Circus/amusement ride • Arcade, amusement park (all workers) • Bar, club, tavern (all workers) • Casino, gambling (all workers) • Campsite owner or employee • Professional video gamer and poker player • Martial arts (other than manager or office worker)
Transport	<ul style="list-style-type: none"> • Taxi/Uber driver • Limousine driver • Armoured vehicle driver • Transport of logs, hazardous/explosive materials • Courier/mail (bicycle, motorcycle)
Miscellaneous	<ul style="list-style-type: none"> • Any worker handling dangerous or toxic material (toxic vapours, explosives, petroleum, radioactive substance, etc.) • Underground worker (conduit, tunnels) • Underwater worker: diver, diver assistant, instructor • Offshore worker (regardless of occupation) • Seamstress working 50% of the time or more home based • Animal trainer • Residential moving: truck driver, packer, handler

For more details about the Total Disability Rider, please refer to the "Term Plus Product Description" guide.

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 two years:

Aeronautic and Aviation	<ul style="list-style-type: none">• Air traffic controller• Radio operator• Radar controller
Childcare Services	<ul style="list-style-type: none">• Home-based childcare
Correctional Services/ Security Services	<ul style="list-style-type: none">• Unarmed security guard• Police officer• Firefighter
Forestry Operations	<ul style="list-style-type: none">• Pruner/trimmer in urban areas• Horticulture (all workers)
Maintenance	<ul style="list-style-type: none">• Residential or commercial housekeeping (employee)• Concierge/building supervisor not residing on site• Garbage collector/incinerator of non-toxic materials
Marine Industry	<ul style="list-style-type: none">• Fisherman (who returns to the port every night)
Personal Care	<ul style="list-style-type: none">• Manicure, hairdressing, aesthetics, electrolysis, etc., working outside the house more than 50% of the time (in a salon, spa, clinic, etc.)• Tattoo artist/ piercer working outside the house more than 50% of the time (in a salon)
Sports/Leisure/ Entertainment	<ul style="list-style-type: none">• Coach/Instructor working in a fitness center more than 50% of the time
Transport	<ul style="list-style-type: none">• Paratransit/medical driver only• Truck driver - long distance (over 250 km/day)
Miscellaneous	<ul style="list-style-type: none">• Slaughterhouse worker (other than manager/supervisor)• Fish processing plant (all workers)• Farm (all workers)• Workers at height (steel structure, bell tower, antenna, chimney, dam, bridge, well, pylon, liners, chimney sweep, window cleaner higher than two floors.)• Open pit mine, quarrie (all except dynamiters, firebrands)• Heavy equipment operator, building mover, demolisher, excavator, roofer, unskilled worker• Collection agency• Animal handler• Seamstress working outside the house more than 50% of the time

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.

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.

