

# GUIDELINES FOR IMMIGRANTS

**We offer life and critical illness insurance to residents of Canada who are Canadian citizens, Permanent residents and others with certain restrictions.**

**We do not insure asylum seekers, non-convention refugees or seasonal workers.**

Welcome **Bienvenue** Willkommen **Benvenuto**  
**Bienvenido** Shalom **Swagat** Khush amadeed  
Ahlan'wa sahla **Welkom** Khosh âmadid Aloha

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Insurance & Investments – Simple. Fast. Easy.  
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| Status                                   | Face Amount (TOTAL LINE) Plan, and Available Benefits  | Underwriting Requirements   | Residency Documents   |
|--|--|---|---|
| <b>Permanent Resident</b>                | <ul style="list-style-type: none"> <li>Life: Maximum Face amount for plan</li> <li>CI: Maximum Face amount for plan</li> <li>All benefits available</li> <li>Preferred Rates: Available</li> </ul>   | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <p>Must be a Canadian Citizen or have a permanent resident card. If the insured has not received their permanent resident card but has a letter of acceptance, we require a copy of that letter for consideration</p>   |
| <b>Temporary Resident</b>                | <ul style="list-style-type: none"> <li>Life: Up to \$500,000 (all companies)</li> <li>Consideration to \$1,000,000 for residents in Canada &gt;2 years (all companies)</li> <li>CI: Up to \$100,000 (all companies)</li> <li>Benefits not available</li> </ul> | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <ul style="list-style-type: none"> <li>Resident of Canada for at least 3 months</li> <li>Submit valid work permit– if within 3 months of expiry date an extension must have been applied for (copy of renewal) or submit copy of acknowledgement of permanent resident status application</li> <li>Submit letter of intent to remain in Canada permanently if applying for \$500,000 or less</li> <li>Submit a copy of acknowledgement of permanent resident status application if applying for &gt; \$500,000</li> </ul> |
| <b>Post Graduate Work Program (PGWP)</b> | <ul style="list-style-type: none"> <li>Life: Up to \$500,000 (all companies)</li> <li>CI: Up to \$100,000 (all companies)</li> <li>Benefits not available</li> </ul>   | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <ul style="list-style-type: none"> <li>Resident of Canada for at least 3 months</li> <li>Submit letter of intent to remain in Canada permanently</li> <li>Submit valid work permit under the PGWP – if within 3 months of the expiry date an extension must have been applied for (copy of renewal) or submit copy of acknowledgement of permanent resident status application</li> </ul>   |

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| <b>Student Visa</b>  | <ul style="list-style-type: none"> <li>Life: Up to \$250,000 (all companies)</li> <li>Age 18 and up</li> <li>CI not available</li> <li>Benefits not available</li> </ul>   | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <ul style="list-style-type: none"> <li>Resident of Canada for at least 3 months</li> <li>Submit details regarding program of study, educational institution, length of program</li> <li>Submit letter of intent to remain in Canada permanently after graduation</li> <li>Submit valid student visa/study permit – if within 3 months of the expiry date an extension must have been applied for (copy of renewal) or submit copy of acknowledgement of permanent resident status application</li> </ul>  |
| <b>Convention Refugees</b>   | <ul style="list-style-type: none"> <li>Life: Up to \$250,000 (all companies)</li> <li>CI not available</li> <li>Benefits not available</li> </ul>  | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <ul style="list-style-type: none"> <li>Resident of Canada for one year and working full-time</li> <li>Submit copy of documentation confirming temporary residence (example: convention refugee documentation)</li> <li>Submit copy of acknowledgement of permanent resident status application</li> <li>Valid work permit–if within 3 months of the expiry date an extension must have been applied for</li> </ul>  |
| <b>Foreign Trained Medical Doctor and Skilled/ Professional Workers (e.g. nurses, lawyers, engineers, pharmacists)</b> | <ul style="list-style-type: none"> <li>Life: Up to \$2,000,000 (all companies)</li> <li>CI: Up to \$500,000 (all companies)</li> <li>Disability waiver and payor waiver are available</li> <li>Preferred Rates: Available</li> </ul> | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <ul style="list-style-type: none"> <li>No minimum residency requirement in Canada for Life</li> <li>Resident of Canada for three months for CI</li> <li>Must live and work in Canada and have a valid work permit with the intention to stay permanently in Canada</li> <li>If work permit is within 3 months of the expiry date an extension must have been applied for</li> <li>Doctors – Submit copy of working contract and be part of a provincial program</li> <li>Others – Submit a copy of valid residency documentation, such as SIN number or Immigration papers</li> </ul> |

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|---------------------------------------|--|---|--|
| <b>Live-in Nanny/Caregiver</b>        | <ul style="list-style-type: none"> <li>Life: Up to \$250,000 (all companies)</li> <li>CI: to \$100,000 (all companies)</li> <li>Disability waiver and payor waiver are available</li> </ul>  | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <ul style="list-style-type: none"> <li>Life – No minimum residency requirement</li> <li>CI – Resident of Canada for six months</li> <li>Must be participating in the Live-In Caregiver Program and working as a Nanny</li> <li>Copy of documentation is not a requirement, however may be requested at the Underwriter's discretion</li> </ul> |
| <b>Provincial Nominee Program</b>     | <ul style="list-style-type: none"> <li>Life: Up to \$2,000,000 (all companies)</li> <li>CI: Up to \$500,000 (all companies)</li> <li>Disability waiver and payor waiver are available</li> <li>Preferred Rates: Available</li> </ul> | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <ul style="list-style-type: none"> <li>Life – No minimum residency requirement in Canada</li> <li>CI – Resident of Canada for three months</li> <li>Copy of provincial nominee acceptance letter or Quebec selection certificate</li> </ul>  |
| <b>Spouses and Dependent Children</b> | <ul style="list-style-type: none"> <li>Life and CI – Up to 50% of the amount available on spouse or parent.</li> <li>Benefits – Refer to residency status of spouse or parent.</li> </ul>  | <p>Routine age and amount requirements</p> <p>Proposed insured age 18 and older who have lived in Canada &lt; 1 year will require blood profile (with hepatitis B &amp; C screen)</p> | <ul style="list-style-type: none"> <li>Refer to residency status of spouse or parent</li> <li>Submit copy of acknowledgement of permanent resident status application</li> <li>Must reside in Canada</li> </ul>  |

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