

BENEFIT GROUP ELIGIBILITY GUIDE



Industry	Quote Industry		
	LIFE, AD&D, EHB, DENTAL	Disability	
		WI	LTD
Accommodation and Food Services			
Drinking Places (bars, taverns, night clubs, dance hall)	Y	N	N
Food Services (restaurants, fast food, catering, excl. drinking places)	Y	N	N
Rooming and Boarding Houses	Y	N	N
RV (recreational vehicle) Parks and Recreational Camps	N	N	N
Traveller Accommodation (incl. B&Bs, hotel, motel, resorts)	Y	N	N
Administrative and Support, Waste Management and Remediation Services			
Business Service Centres (except copy centres, mailbox centres)	Y	Y	Y
Carpet and Upholstery Cleaning Services	Y	Y	Y
Collection Agencies	Y	Y	Y
Convention and Trade Show Organizers	Y	Y	Y
Credit Bureaus	Y	Y	Y
Document Preparation Services (writing, editing, proofing)	Y	Y	Y
Employment Services (head hunters, executive placement)	Y	Y	Y
Exterminating and Pest Control Services	Y	N	N
Investigation, Guard and Armoured Car Services (armed, incl. armoured cars)	Y	N	N
Investigation, Guard and Armoured Car Services (private investigators, unarmed; excl. armoured cars)	Y	N	N
Janitorial Services (incl. home cleaning services, excl. window cleaners)	Y	N	N
Landscaping Services (excl. tree services)	Y	N	N
Landscaping Services (tree services)	N	N	N
Office Administrative Services	Y	Y	Y
Other Business Support Services	Y	Y	Y
Other Services to Buildings and Dwellings (sand blasting, steam cleaning)	N	N	N
Other Support Services (auctioneer (without own facilities), clearinghouse, inventory taking service, motor vehicle licenses-private)	Y	N	N
Other Support Services (inventory computing service)	Y	Y	Y
Other Support Services (incl. commercial scuba diving)	N	N	N
Packaging and Labelling Services	Y	Y	Y
Security Systems Services (installation and locksmiths)	Y	Y	Y
Telephone Call Centres (answering, customer support)	Y	Y	Y
Telephone Call Centres (soliciting, telemarketing)	Y	N	N
Temporary Help Services (personnel agencies, excl. not for profit)	Y	Y	Y
Travel Arrangement and Reservation Services	Y	Y	Y
Waste Management and Remediation Services (hazardous; incl. recycling, oil and gas hazmat control)	N	N	N
Waste Management and Remediation Services (non-hazardous; incl. recycling, septic pumping)	Y	N	N
Window Cleaning Services	Y	N	N
Agriculture, Forestry, Fishing and Hunting			
Animal Production (farms)	Y	N	N
Aquaculture (fish hatcheries)	Y	N	N
Crop Production (farms)	Y	N	N
Fishing, Hunting and Trapping	Y	N	N
Forestry and Logging	Y	N	N
Greenhouse, Nursery and Floriculture Production (horticulture)	Y	N	N

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Agriculture, Forestry, Fishing and Hunting (cont.)			
Support Activities for Animal Production (animal insemination, stockyards)	Y	N	N
Support Activities for Crop Production	Y	N	N
Support Activities for Forestry	Y	N	N
Arts, Entertainment and Recreation			
Amusement Parks and Arcades (incl. bingo halls, race tracks)	Y	N	N
Fitness and Recreational Sports Centres (incl. health spas)	Y	N	N
Gambling Industries (incl. casino)	Y	N	N
Golf Courses and Country Clubs (incl. private clubs, legions)	Y	N	N
Heritage Institutions (museums, galleries, botanical gardens)	Y	Y	Y
Heritage Institutions (zoos)	Y	N	N
Marinas	Y	N	N
Other Amusement and Recreation Industries (incl. billiards, bowling)	N	N	N
Performing Arts, Spectator Sports and Related Industries	N	N	N
Construction			
Building Equipment Contractors (mechanical, boiler and plate, cable TV, electrical, heating & AC, fireplace, plumbing, insulation, elevator)	Y	Y	Y
Building Finishing Contractors (drywall, flooring installers, painters, bricklayers, masonry, marble cutting/installing, sandblasting)	Y	N	N
Foundation, Structure and Building Exterior Contractors (including Roofers)	Y	N	N
Foundation, Structure and Building Exterior Contractors (excluding Roofers)	Y	Y	Y
Glass and Glazing Contractors (window and door, garage door, incl. installation)	Y	Y	Y
Highway, Street and Bridge Construction	Y	Y	Y
Land Subdivision (property development)	Y	Y	Y
Non-Residential Building Construction	Y	Y	Y
Oil and Gas Pipeline and Related Structures Construction (incl. welding, site prep)	Y	Y	Y
Oil and Gas Pipeline and Related Structures Construction (incl. x-ray, testing cleaning)	Y	Y	Y
Other Heavy and Civil Engineering Construction	Y	N	N
Other Specialty Trade Contractors (building demolition)	N	N	N
Other Specialty Trade Contractors (fencing)	Y	N	N
Other Specialty Trade Contractors (swimming pools, excavation)	Y	N	N
Power and Communication Line Construction	N	N	N
Residential Building Construction (incl. carpenters & related skilled trades)	Y	Y	Y
Utility System Construction (water/sewer lines)	Y	Y	Y
Educational Services			
Business Schools and Computer and Management Training	Y	Y	Y
Community Colleges and C.E.G.E.P.s (private)	Y	Y	Y
Community Colleges and C.E.G.E.P.s (public)	Y	N	N
Educational Support Services (guidance counseling, student exchange services, educational evaluation services)	Y	Y	Y
Elementary and Secondary Schools (private, montessori)	Y	Y	Y

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Educational Services (cont.)			
Elementary and Secondary Schools (public)	Y	N	N
Other Schools and Instruction (driver education)	Y	N	N
Other Schools and Instruction	Y	Y	Y
Technical and Trade Schools (non-academic)	Y	Y	Y
Universities (private)	Y	Y	Y
Universities (public)	Y	N	N
Finance and Insurance			
Activities Related to Credit Intermediation (mortgage/loan brokers)	Y	Y	Y
Depository Credit Intermediation (banks and credit unions)	Y	Y	Y
Funds and Other Financial Vehicles	Y	Y	Y
Insurance Agencies and Brokerages (incl. adjusters)	Y	Y	Y
Insurance Carriers and Related Activities	Y	Y	Y
Non-Depository Credit Intermediation (consumer lending)	Y	Y	Y
Securities, Commodity Contracts, and Other Financial Investment and Related Activities (incl. stock brokers, business consultants)	Y	Y	Y
Health Care and Social Assistance			
Air Ambulance Services	N	N	N
Ambulance Services (road, airport emergency crews)	Y	N	N
Child-Day Care Services	Y	N	N
Home Health Care Services	Y	N	N
Hospitals	Y	N	N
Medical and Diagnostic Laboratories	Y	Y	Y
Nursing and Residential Care Facilities	Y	N	N
Offices of Dentists	Y	Y	Y
Offices of Other Health Practitioners (all paramedicals)	Y	Y	Y
Offices of Physicians (incl. psychiatrists)	Y	Y	Y
Other Ambulatory Health Care Services (excl. blood banks, stop smoking clinics)	Y	Y	Y
Out-Patient Care Centres	Y	Y	Y
Social Assistance (social service)	N	N	N
Transition Homes for Women (shelter for women)	Y	N	N
Information and Cultural Industries			
Broadcasting (except Internet; incl radio, TV)	Y	Y	Y
Data Processing, Hosting, and Related Services	Y	Y	Y
Internet Publishing and Broadcasting and Web Search Portals	Y	Y	Y
Libraries and Archives	Y	Y	Y
Motion Picture and Sound Recording Industries (production, distribution, video and film production, cinemas, theatres)	Y	Y	Y
Newspaper Publishers	Y	Y	Y
Publishing Industries (excl. internet, incl. books, software)	Y	Y	Y
Telecommunications (wired/wireless, incl. sales and service)	Y	Y	Y
Management of Companies and Enterprises			
Head Offices (association)	Y	Y	Y
Holding Companies	Y	N	N
Manufacturing			
Agricultural, Construction and Mining Machinery Manufacturing	Y	Y	Y
Alumina and Aluminum Production Processing	Y	Y	Y
Animal Food Manufacturing (incl. feed mills)	Y	Y	Y

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Manufacturing (cont.)			
Basic Chemical Manufacturing	Y	Y	Y
Beverage and Tobacco Product Manufacturing	Y	Y	Y
Cement and Concrete Product Manufacturing	Y	Y	Y
Clay Product and Refractory Manufacturing (pottery, ceramic, brick mfg)	Y	Y	Y
Clothing Manufacturing	Y	Y	Y
Coating, Engraving, Heat Treating and Allied Activities (chrome)	Y	Y	Y
Computer and Electronic Product Manufacturing	Y	Y	Y
Converted Paper Product Manufacturing	Y	Y	Y
Cut and Sew Clothing Contracting (seamstress/tailor)	Y	N	N
Electrical Equipment, Appliance and Component Manufacturing	Y	Y	Y
Explosives Manufacturing (incl. fireworks)	N	N	N
Fabricated Metal Product Manufacturing (incl. sheet metal)	Y	Y	Y
Food Manufacturing (dairy, fruit & vegetable processing)	Y	Y	Y
Footwear Manufacturing	Y	Y	Y
Foundries (incl. steel casting)	Y	N	N
Furniture and Related Product Manufacturing	Y	Y	Y
Glass and Glass Product Manufacturing	Y	Y	Y
Industrial Machinery Manufacturing (e.g. rubber, plastic, paper)	Y	Y	Y
Iron and Steel Mills and Ferro-Alloy Manufacturing	Y	N	N
Leather and Hide Tanning and Finishing	Y	N	N
Lime and Gypsum Product Manufacturing	Y	Y	Y
Machine Shops, Turned Product, and Screw, Nut and Bolt Manufacturing (incl. tool & die)	Y	Y	Y
Machinery Manufacturing	Y	Y	Y
Meat Product Manufacturing (animal slaughtering)	Y	N	N
Medical Equipment and Supplies Manufacturing	Y	Y	Y
Miscellaneous Manufacturing	Y	Y	Y
Non-Ferrous Metal Production and Processing (excl. aluminum)	Y	Y	Y
Other Chemical Product Manufacturing (excl. fireworks)	Y	Y	Y
Other General-Purpose Machinery Manufacturing	Y	Y	Y
Other Leather and Allied Product Manufacturing	Y	Y	Y
Other Non-Metallic Mineral Product Manufacturing (e.g. sand paper, cutting wheels, monument mfg)	Y	Y	Y
Other Wood Product Manufacturing (millwork, pallets, windows and doors, cabinets)	Y	Y	Y
Paint, Coating and Adhesive Manufacturing	Y	Y	Y
Pesticide, Fertilizer and Other Agricultural Chemical Manufacturing	Y	Y	Y
Petroleum and Coal Product Manufacturing	Y	N	N
Pharmaceutical and Medicine Manufacturing	Y	Y	Y
Plastic Product Manufacturing	Y	Y	Y
Prefabricated Wood Building Manufacturing (e.g. log homes)	N	N	N
Printing and Related Support Activities	Y	Y	Y
Pulp, Paper and Paperboard Mills	Y	Y	Y
Rendering and Meat Processing from Carcasses (meat & fish packing)	Y	Y	Y
Resin, Synthetic Rubber, Artificial & Synthetic Fibres & Filaments Manufacturing	Y	Y	Y
Retail Bakeries Manufacturing (factory bakery)	Y	Y	Y

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Manufacturing (cont.)			
Rubber Product Manufacturing	Y	Y	Y
Sawmills and Wood Preservation (incl. remanufactured products, shakes, shingles)	N	N	N
Ship and Boat Building	Y	Y	Y
Soap, Cleaning Compound and Toilet Preparation Manufacturing	Y	Y	Y
Spring and Wire Product Manufacturing	Y	Y	Y
Steel Product Manufacturing from Purchased Steel (structural steel)	Y	Y	Y
Textile Mills (raw products)	Y	Y	Y
Textile Product Mills (finished products, e.g. carpets)	Y	Y	Y
Transportation Equipment Manufacturing	Y	Y	Y
Veneer, Plywood and Engineered Wood Product Manufacturing (incl. trusses)	Y	Y	Y
Ventilation, Heating, Air-Conditioning and Commercial Refrigeration Equipment Manufacturing	Y	Y	Y
Mining and Oil and Gas Extraction			
Mining and Quarrying (excl. oil and gas, open pit)	N	N	N
Non-Metallic Mineral Mining and Quarrying (open pit; sand, gravel)	Y	N	N
Support Activities for Mining and Oil and Gas Extraction (blowout control)	Y	N	N
Support Activities for Mining and Oil and Gas Extraction (perforating operations)	Y	N	N
Support Activities for Mining and Oil and Gas Extraction (drilling rig setup)	Y	Y	Y
Support Activities for Mining and Oil and Gas Extraction (casing crews, fracturing, hydro-vacuum, steam cleaning)	Y	Y	Y
Support Activities for Mining and Oil and Gas Extraction (directional drilling)	Y	Y	Y
Support Activities for Mining and Oil and Gas Extraction (oil and gas land rights speculators)	Y	Y	Y
Support Activities for Mining and Oil and Gas Extraction (testhole and coring, wireline operations, downhole services)	Y	Y	Y
Other Services (except Public Administration)			
Automotive Repair and Maintenance (incl. auto body, glass, rustproofing)	Y	Y	Y
Business Professional, Labour/Union and Other Membership Organizations	Y	Y	Y
Car Washes	Y	N	N
Commercial and Industrial Machinery and Equipment Repair and Maintenance (excl. automotive and electronic) (incl. welding)	Y	Y	Y
Dry Cleaning and Laundry Services (incl. diaper service)	Y	N	N
Electronic and Precision Equipment Repair and Maintenance	Y	Y	Y
Funeral Services (incl. crematoriums, cemeteries)	Y	Y	Y
Grant-Making and Giving Services (charitable organizations)	Y	N	N
Other Personal Care Services (diet, weight loss clinics - nonmedical)	Y	N	N
Other Personal Care Services (massage therapy, day spas)	Y	Y	Y
Other Personal Services	N	N	N
Parking Lots and Garages (valet parking services)	Y	N	N
Personal and Household Goods Repair (incl. appliance repair, upholstery, small engine)	Y	Y	Y

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Other Services (except Public Administration) (cont.)			
Personal Care Services (hair care, barber, esthetic services)	Y	N	N
Pet Care (excl. veterinary, incl. humane society and groomers)	Y	N	N
Photo Finishing Services	Y	Y	Y
Private Households	N	N	N
Religious, Grant-Making, Civic and Professional and Similar Organizations (incl. churches)	Y	N	N
Professional, Scientific and Technical Services			
Accounting, Tax Preparation, Bookkeeping and Payroll Services (audit)	Y	Y	Y
Advertising, Public Relations, and Related Services (incl. sign manufacturing)	Y	Y	Y
Architectural Services	Y	Y	Y
Building Inspection Services	Y	Y	Y
Computer Systems Design and Related Services	Y	Y	Y
Drafting Services	Y	Y	Y
Engineering Services	Y	Y	Y
Environmental Consulting Services	Y	Y	Y
Geophysical Surveying and Mapping Services (incl. marine, aerial, seismic drilling, cabling, shooting, mapping)	Y	N	N
Landscape Architectural Services (planning and design)	Y	Y	Y
Legal Services (incl. paralegals, notaries, court reporters)	Y	Y	Y
Management, Scientific and Technical Consulting Services	Y	Y	Y
Marketing Research and Public Opinion Polling	Y	Y	Y
Other Legal Services (bailiffs)	N	N	N
Other Legal Services (process servers)	N	N	N
Other Professional, Scientific and Technical Services (excl. consumer credit counselling, meteorological services, patent broker services, etc.)	Y	Y	Y
Photographic Services (studio, incl. photo finishing)	Y	Y	Y
Scientific Research and Development Services	Y	Y	Y
Specialized Design Services (interior decorators/graphic design, silk screening)	Y	Y	Y
Surveying and Mapping Services (land) (excl. geophysical)	Y	Y	Y
Testing Laboratories	Y	Y	Y
Translation and Interpretation Services	Y	Y	Y
Veterinary Services	Y	Y	Y
Public Administration			
Aboriginal Public Administration	Y	N	N
Federal Government Public Administration	Y	N	N
Local, Municipal and Regional Public Administration (municipalities)	Y	N	N
Municipal Protective Services (police)	N	N	N
Provincial and Territorial Public Administration	N	N	N
Real Estate, Rental and Leasing			
Activities Related to Real Estate (appraisers)	Y	Y	Y
Automotive Equipment Rental and Leasing	Y	Y	Y
Commercial and Industrial Machinery and Equipment Rental and Leasing	Y	Y	Y
Consumer Goods Rental (retail, incl. video rental)	Y	N	N
General Rental Centres	Y	Y	Y

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Real Estate, Rental and Leasing (cont.)			
Lessors of Non-Residential Buildings (commercial)	Y	Y	Y
Lessors of Other Real Estate Property (excl. mining property leasing)	Y	Y	Y
Lessors of Residential Buildings and Dwellings (property management)	Y	N	N
Offices of Real Estate Agents	N	N	N
Self-Storage Mini-Warehouses	Y	Y	Y
Retail Trade			
Automobile Dealers	Y	Y	Y
Automotive Parts, Accessories and Tire Stores (incl. trailers)	Y	Y	Y
Building Material and Garden Equipment and Supplies Dealers	Y	Y	Y
Clothing and Clothing Accessories Stores	Y	Y	Y
Electronics and Appliance Stores (incl. computers and software)	Y	Y	Y
Floor Coverings Stores (excl. flooring and carpet installation)	Y	Y	Y
Florists (flower shop)	Y	Y	Y
Food and Beverage Stores (supermarkets, grocery stores)	Y	Y	Y
Food and Beverage Stores (convenience stores)	Y	N	N
Fuel Dealers (fuel delivery)	Y	N	N
Furniture and Home Furnishings Stores (excl. flooring installation)	Y	Y	Y
Gasoline Stations	Y	N	N
General Merchandise Stores (e.g. dept. store, big box)	Y	Y	Y
Hardware Stores	Y	Y	Y
Health and Personal Care Stores (pharmacy, drug stores, optical)	Y	Y	Y
Jewellery, Luggage and Leather Goods Stores (incl. furrier)	Y	Y	Y
Miscellaneous Store Retailers	Y	Y	Y
Non-Store Retailers (e.g. on-line)	Y	N	N
Other Motor Vehicle Dealers	Y	Y	Y
Specialty Food Stores (butcher shop, fish, fruit, bakery)	Y	Y	Y
Sporting Goods, Hobby, Book and Music Stores (incl. instruments)	Y	Y	Y
Used Merchandise Stores (incl. used clothing, flea markets, junk dealers)	Y	N	N
Used Merchandise Stores (pawn shops)	Y	N	N
Vending Machine Operators	Y	Y	Y
Transportation and Warehousing			
Air Transportation	N	N	N
Couriers and Messengers	Y	N	N
Freight Transportation Arrangement (freight, customs broker/logistics)	Y	Y	Y
Other Support Activities for Air Transportation (aircraft repair)	Y	Y	Y

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Transportation and Warehousing (cont.)			
Other Support Activities for Transportation (packing, crating but excluding movers)	Y	Y	Y
Pipeline Transportation (monitoring pipelines, pumping stations, storage facilities)	Y	Y	Y
Rail Transportation	Y	N	N
Scenic and Sightseeing Transportation (land based tours)	Y	N	N
Support Activities for Air Transportation (airports, air traffic controllers)	Y	N	N
Support Activities for Rail Transportation (terminals, track maintenance)	Y	Y	Y
Support Activities for Road Transportation (towing, tire repair, boosting)	Y	Y	Y
Support Activities for Road Transportation (weight, inspection stations)	Y	Y	Y
Support Activities for Water Transportation (ports, ship repair)	Y	Y	Y
Taxi Service	Y	N	N
Transit and Ground Passenger Transportation (incl. bus lines, limo)	Y	N	N
Truck Transportation	Y	N	N
Used Household and Office Goods Moving (movers)	Y	N	N
Warehousing and Storage (industrial/commercial)	Y	Y	Y
Water Transportation (incl. ferries)	N	N	N
Utilities			
Electric Power Generation	Y	Y	Y
Electric Power Transmission, Control and Distribution	Y	Y	Y
Natural Gas Distribution	Y	Y	Y
Sewage Treatment Facilities (water treatment, industrial)	Y	Y	Y
Water Supply and Irrigation Systems	Y	Y	Y
Wholesale Trade			
Building Material and Supplies Wholesaler-Distributors	Y	Y	Y
Farm Product Wholesaler-Distributors	Y	Y	Y
Food, Beverage and Tobacco Wholesaler-Distributors	Y	Y	Y
Lumber, Plywood and Millwork Wholesaler-Distributors	Y	Y	Y
Machinery, Equipment and Supplies Wholesaler-Distributors	Y	Y	Y
Miscellaneous Wholesaler-Distributors	Y	Y	Y
Motor Vehicle and Parts Wholesaler-Distributors	Y	Y	Y
Office and Store machinery and Equipment (business equipment)	Y	Y	Y
Personal and Household Goods Wholesaler-Distributors	Y	Y	Y
Petroleum Product Wholesaler-Distributors	Y	Y	Y
Recyclable Metal Wholesaler-Distributors (auto wreckers, salvaging)	Y	Y	Y
Wholesale, Electronic Markets, Agents & Brokers (import/export)	Y	Y	Y

Note: All cases are subject to further underwriting criteria

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