Individual life, critical illness and disability insurance

Questionnaire for people new to Canada
Use this checklist and questionnaire together with our underwriting guidelines to help determine the eligibility and amount of life, critical illness and disability insurance which may be available for people new to Canada. Include a copy of this form with the application to help with timely underwriting.

For joint life insurance or joint owner applications, please complete a questionnaire for each proposed life insured and policyowner (if different).

The final decision will be based on the underwriter’s careful review of the application, as well as medical and financial evidence. Risk assessment and decisions will depend on the product the proposed policyowner is applying for.
### Questions

1. **What is the proposed life insured’s residency status?** (choose one)
   - [ ] Permanent resident, over one year in Canada
   - [ ] Canadian citizen
   - [ ] Temporary work permit* or student visa**
   - [ ] All others, including newly accepted permanent residents, less than one year in Canada

   If not a permanent resident or Canadian citizen, does the proposed life insured plan to apply for permanent residency?
   - [ ] Yes
   - [ ] No

   Please submit a copy of the application for permanent residence or proof of receipt of the application from Citizenship and Immigration Canada.

   If the proposed life insured does not intend to apply for permanent residency, they are not eligible for disability and critical illness insurance. Individual consideration will apply for life insurance.

   *Temporary foreign workers are not eligible. For critical illness and disability insurance, individual consideration will apply for professionals or executives who have an employment contract in place for a minimum of two years.

   **Foreign students on a student visa are not eligible.

   Individuals applying for refugee status are not eligible, but individual consideration may be available for life insurance.

2. **When did the proposed life insured arrive in Canada?**

   How many consecutive months has the proposed life insured lived in Canada?

3. **Under which of the following immigration programs did the proposed life insured arrive in Canada?** (check one)
   - [ ] Skilled worker
   - [ ] Foreign trained physician
   - [ ] Provincial nominee
   - [ ] Professional other than foreign trained doctor (specify)
   - [ ] Domestic worker
   - [ ] Spouse of any of the above
   - [ ] Federal investment
   - [ ] None of the above

   Please provide details:

4. **Does the proposed life insured and policyowner (if different) speak either English or French?**
   - [ ] Yes
   - [ ] No

   If no, please provide the first language of the proposed life insured and policyowner and details about how the application was completed.

   - If the proposed life insured does not speak English or French, they are not eligible for disability insurance.

   Generally, we will consider an application for life and critical illness insurance from an advisor who speaks and reads a language understood by the proposed insured.

5. **Does the proposed life insured have a medical condition (for example diabetes, heart disease, liver disease or lung disease) that is not being, or has not been, followed by a doctor in Canada?**
   - [ ] Yes
   - [ ] No

   If yes, generally we will postpone underwriting pending further investigation by a doctor in Canada.

6. **Has the proposed life insured received previous or ongoing medical testing outside of Canada, other than for their immigration medical exam?**
   - [ ] Yes
   - [ ] No

   If yes, generally we will postpone underwriting pending further investigation by a doctor in Canada,
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer Options</th>
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<tbody>
<tr>
<td>7. Does the proposed life insured(s) have a doctor in Canada?</td>
<td>Yes/No</td>
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<tr>
<td>8. Has the proposed life insured immigrated to Canada with other family members?</td>
<td>Yes/No</td>
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<td>If yes, provide details including whether school-aged children are enrolled and attending school in Canada.</td>
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<td>9. Does the proposed life insured and policyowner (if different) own a home in Canada?</td>
<td>Yes/No</td>
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<tr>
<td>If yes, please provide the fair market value of the home and the amount outstanding on the mortgage, as well as a copy of the property assessment or mortgage statement.</td>
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<td>10. What is the proposed life insured's Canadian net worth and assets?</td>
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<tr>
<td>We may require verification of Canadian assets from the proposed life insured's Canadian financial institution.</td>
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<tr>
<td>Premiums must be paid in Canadian dollars from a Canadian financial institution; otherwise, we will not consider the application.</td>
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<tr>
<td>11. Is the proposed life insured employed in Canada?</td>
<td>Yes/No</td>
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<td>If yes, provide details, including annual income and the name and address of their employer.</td>
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<tr>
<td>For life and critical illness insurance, include the Canada Revenue Agency's notice of assessment with the application.</td>
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<td>For disability insurance, include a copy of the T1 general with the application.</td>
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<td>12. Is the proposed life insured a business owner?</td>
<td>Yes/No</td>
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<td>If yes, and the company operates in Canada, you will need to provide the following on the application:</td>
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<tr>
<td>- The name and address of the company</td>
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<td>- The fair market value of the company</td>
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<td>- The proposed life insured’s position and ownership percentage</td>
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<tr>
<td>- The type of business</td>
<td></td>
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<tr>
<td>- The website address, if available</td>
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<td>13. Does the proposed life insured travel frequently outside of Canada?</td>
<td>Yes/No</td>
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<td>If yes, they may have to complete a foreign travel questionnaire.</td>
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</table>

This form is part of the pre-screening process to help confirm the residency information of a proposed life insured or policyowner (if different), as well as any information or documentation that may be necessary for the underwriter to review during their risk assessment. For full risk assessment, please submit an application for insurance.

**Documentation**

It may be necessary to provide copies of the following:

- An application for permanent residence or proof of receipt of the application from Citizenship and Immigration Canada.
- A valid work permit
- A letter of intention to remain in Canada from the proposed insured
- An employment contract or letter of employment
- For critical illness insurance, we’ll require a language declaration if the proposed insured doesn’t speak English or French
- We may request other documentation

For disability and critical illness insurance, a foreign travel exclusion rider may be required until the proposed insured receives permanent residence status. Otherwise, regular foreign travel guidelines apply for life, critical illness and disability insurance.

For full details, refer to the Canada Life *Individual life and living benefits underwriting guidelines* (attached).

This questionnaire does not form part of any contract of insurance which may be issued.
Individuals who have applied for resident status and are not here under a government sponsored program

- Maximum coverage amount: $100,000
- Provide a copy of the application for permanent residence

Foreign-trained doctors or other professionals (e.g., engineers, accountants, nurses, etc.) in Canada under a provincial or federal program

- Maximum life or critical illness insurance coverage amount: $2 million
- Maximum disability insurance coverage amount: subject to financial underwriting and the StartRight guidelines, if applicable
- The proposed insured must be on an employment contract and working in their field

Please provide:
- A copy of their employment contract or a letter of employment from their employer
- A copy of the application for permanent residence or proof of receipt of the application from Citizenship and Immigration Canada

Family members of foreign-trained doctors and other professionals in Canada under a provincial or federal program

- Maximum life or critical illness insurance coverage amount: $500,000 for a spouse and $100,000 for a child under 18
- Maximum disability insurance coverage amount: subject to financial underwriting

Please provide:
- For disability insurance, a copy of the foreign trained professional’s employment contract or a letter of employment from their employer
- A copy of the application for permanent residence or proof of receipt of the application from Citizenship and Immigration Canada
- A signed and dated letter of intent to remain in Canada or the proposed insured’s intention written above their signature on the insurance application
Skilled worker
- Maximum life insurance coverage amount: $1 million
- Maximum critical illness insurance coverage amount: $500,000
- Maximum disability insurance coverage amount: subject to financial underwriting

Please provide:
- A copy of their employment contract or a letter of employment from their employer
- A copy of the application for permanent residence or proof of receipt of the application from Citizenship and Immigration Canada
- A signed and dated letter of intent to remain in Canada or the proposed insured’s intention written above their signature on the insurance application

Federal Investor Program
- Maximum life and critical illness insurance coverage amount: dependent on assets in Canada and Canadian income
- Disability insurance is not available
- Proposed insured may include the amount deposited with the federal government for the program when determining the amount of coverage needed

Please provide:
- A signed and dated letter of intent to remain in Canada or the proposed insured’s intention written above their signature on the insurance application

Domestic worker under live-in caregivers or nannies program
- Maximum life insurance coverage amount: $250,000
- Maximum critical illness insurance coverage amount: $50,000 (all sources of income)
- Disability insurance is not available

Please provide:
- A valid work permit or signed and dated letter from the proposed insured stating their intent to remain in Canada

Family Sponsorship Program
- Maximum life or critical illness insurance coverage amount: $100,000
- Generally applies to a child, parent or spouse of a Canadian citizen
- For disability insurance, individual consideration may be available with proof of full-time employment

Please provide:
- A copy of the family’s immigration documents
- A copy of an employment letter, where applicable
- A signed and dated letter of intent to remain in Canada or the proposed insured’s intention written above their signature on the insurance application

Foreign students on a student visa
- Life, critical illness and disability insurance are not available

Individuals applying for refugee status
- Individual consideration may be available for life insurance
- Critical illness and disability insurance are not available

Temporary foreign workers
- Life insurance is not available
- For critical illness and disability insurance, individual consideration may be available for professionals or executives who have an employment contract in place for a minimum of two years and are part of a wage loss replacement plan
These guidelines are for information purposes only, are subject to change without notice and do not form part of any contract of insurance which may be issued.

The underwriter may request additional information or documentation during the assessment and review of the application. The final decision will be based on the underwriter’s careful review of the application, medical and financial evidence.

Important information:

- All regular age, coverage amount and financial underwriting requirements apply. The underwriter may order additional requirements at their discretion, such as a blood profile, paramedical, medical exam, electrocardiogram (ECG) or doctor’s report.

- If the proposed insured doesn’t have an established medical record with a Canadian doctor, we may require a paramedical and blood profile (with hepatitis screens, if applicable), regardless of how long they’ve lived in Canada. If there’s a history of medical conditions, (for example: diabetes, heart disease, liver disease or lung disease) and the proposed insured has no medical record with a Canadian doctor, we may postpone the application until the proposed insured is seen by a Canadian doctor.

- Individual consideration may be available for higher amounts in all cases, including juveniles. After the proposed insured becomes a permanent resident, possible increases may be available.

- Use these guidelines with the Canada Life, critical illness and disability insurance questionnaire for people new to Canada. (attached)
For more information about our products, visit Canada Life RepNet™ (http://repnet1.canadaliife.com) or contact your MGA, branch office or a Canada Life regional marketing centre nearest you:

British Columbia ......................................................... 1-800-663-0413  
Prairie ............................................................................. 1-888-578-8083  
Ontario ............................................................................. 1-877-594-1100  
Eastern ............................................................................. 1-800-361-0860

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