

Recent immigrants and temporary residents guidelines

Financial requirements

Temporary residents:

All temporary residents are subject to full financial underwriting.

The maximum amount indicated is the total amount we'd consider with all companies.

Partner and dependent children of temporary and permanent residents:

*** All partners and dependent children of temporary and permanent residents must be currently living in Canada in order to be considered for Canadian insurance.**

The partners and dependent children can qualify for coverage provided the partner or parent meets the requirement for residency in one of the below residence status categories.

Life and Critical Illness: Up to 50% of amount available on partner or parent, subject to the partner's or dependent children's residency status.

Benefits and Preferred rates: Refer to residency status of partner/parent.

**Note: Visitor permits or Super Visas are not acceptable.

Medical requirements

All medical requirements must be completed in Canada.

> 1 year in Canada: Usual age and amount requirements required.

< 1 year in Canada: Proposed insureds age nearest 16 and older, minimum required: tele-interview, blood (with hepatitis B and C screens), vitals. Additional requirements could be requested if declared history warrants it or due to underwriting requirements.

Note: If the insured declares medical history that requires treatment or follow-up, we expect the client to have a healthcare provider in Canada. An Attending Physician Statement (APS) may be required.

Status	Plans & benefits available	Requirements & notes
<p>1. Permanent resident status</p>	<p>All, as soon as they arrive in Canada.</p>	<p>Proof of residency status:</p> <ul style="list-style-type: none"> • None required. <p>Note: The tele-interview and vitals may be replaced by a paramedical.</p>
<p>2. Skilled Workers (TEER 0-3), or Provincial Nominees and those holding a Quebec selection certificate (except refugees) - TEER level 0-3.</p> <p>This category applies to individuals currently employed in Canada and are considered as high skilled workers. High skilled workers (TEER level 0-3) include those that usually require a university or college degree and may require apprenticeship training.</p> <p>Click here to view the list of other skilled workers TEER level 0-3.</p>	<p>Life: Up to a maximum amount of \$10M.</p> <p>CII: Up to a maximum amount of \$2M.</p> <p>Benefits: Any, with the following exceptions:</p> <ul style="list-style-type: none"> • CTB can only be considered if the children live in Canada • Guaranteed Insurability (GI) or Business Value Protection (BVP) benefits are not available. <p>Preferred rates: Available</p>	<p>Information/documents required on applications with face amount over \$1 million of Life and \$100,000 of CII:</p> <ul style="list-style-type: none"> • Explanation about the need for a Canadian insurance policy. • Copy of an acknowledgement of permanent residency application or CIC inviting them to apply for PR status, Quebec selection certificate or Provincial nominee acceptance letter. <p>Note: Please read the Quebec selection certificate. If the Client is a refugee, proceed using the refugee guidelines below.</p> <p>Partner and dependent children of TEER 0-3 residents:</p> <ul style="list-style-type: none"> • See Financial and Medical requirements on page 1. • Copy of the proposed insured's visa/work permit and a copy of acknowledgement of PR visa application, if also required from the partner or parent.

Status

Plans & benefits available

Requirements & notes

3. Skilled workers (TEER 4/5), including Caregivers. Only those who have applied for PR status and have been in Canada for at least 3 months.

This category applies to individuals currently employed in Canada and are considered as lower skilled workers based on the analysis noted in the Canadian Government website. Occupations are identified and categorized based on the training, education, experience, and responsibilities (TEER) they require.

Click [here](#) to view the list of other skilled workers TEER level 4-5.

< 2 years in Canada:

Life: Up to a maximum amount of \$1M.

CII: Up to a maximum amount of \$250k.

> 2 years in Canada:

Life: Up to a maximum amount of \$2M.

CII: Up to a maximum amount of \$500k.

Benefits: Any, with the following exceptions:

- CTB can only be considered if the children live in Canada.
- Guaranteed Insurability (GI) or Business Value Protection (BVP) benefits are not available.

Preferred rates: Available

Information/documents required on applications with face amount over \$1 million of Life and \$100,000 of CII:

- Explanation about the need for a Canadian insurance policy.
- Copy of acknowledgment of permanent residency application.

Partner and dependent children of TEER 4/5 residents:

- See Financial and Medical requirements on page 1.
- Copy of the proposed insured's visa/work permit and a copy of acknowledgement of PR visa application, if also required from the partner or parent.

4. Caregivers (Who have not yet applied for Permanent Resident Status)

This category applies to temporary residents who are currently residing in Canada and are employed as caregivers and have not applied for Permanent Residency Status yet.

Life: Up to a maximum amount of \$250k.

CII: Up to a maximum amount of \$100k.

Benefits: Any, with the following exceptions:

- CTB can only be considered if the children are residing in Canada.
- Guaranteed Insurability (GI) or Business Value Protection (BVP) benefits are not available.

Preferred rates: Available

Information/documents that are typically required to assess the application:

- Explanation about the need for a Canadian insurance policy

Partner and dependent children of Caregivers:

- See Financial and Medical requirements on page 1.

Status

Plans & benefits available

Requirements & notes

5. Post-graduation work permit program (PGWPP)

This category applies to individuals who graduated from an approved program of study at an eligible post-secondary institution in Canada that is participating in the program.

A work permit under the PGWPP may be issued for the length of the study program, from a minimum of 8 months up to a maximum of three years.

Life: Up to a maximum amount of \$1M.

CII: Up to a maximum amount of \$250k.

Benefits and Preferred rates: Not available.

Information/documents that are typically required on applications with face amount over \$100,000 of CII:

- Explanation about the need for a Canadian insurance policy.
- Current valid work permit indicating enrolled in this program.
- Information about the client's residency status and future intentions.

Partner and dependent children of PGWPP residents:

- See Financial and Medical requirements on page 1.
- Copy of the proposed insured's visa/work permit and a copy of acknowledgement of PR visa application, if also required from the the partner or parent.

6. Students with study permits

This category applies to students with study permits.

Life: Up to a maximum amount of \$250k.

CII: Not available.

Benefits and Preferred rates: Not available.

Information/documents that are typically required on applications with face amount over \$100,000 of Life:

- Explanation about the need for a Canadian insurance policy.
- Current valid study permit.
- Information about the client's residency status and future intentions.

Partner and dependent children of students with study permits:

- See Financial and Medical requirements on page 1.
- Copy of the proposed insured's visa/work permit and a copy of acknowledgement of PR visa application, if also required from the partner or parent.

Status

Plans & benefits available

Requirements & notes

7. Refugees who have resided in Canada for at least 3 months and who intend to remain in Canada permanently

Any refugee with a status confirmation document and/or government assisted refugee claimant.

Life: Up to a maximum amount of \$250k.

CII: Up to a maximum of \$100k.

Benefits and Preferred rates: Not available.

1 year Bridge Term and Achievers Term are not available.

To qualify for this offer, the proposed insured must:

- Have resided in Canada for at least three months.
- Have applied, or intend to apply, for permanent resident status.
- Be under age nearest 71.
- Have a stable home and/or work environment in Canada.
- Maximum mortality rating of 200% or a flat extra of \$5 per thousand. If the medical condition (as per our medical underwriting requirements/guidelines) requires monitoring and regular follow-ups, client must already have a healthcare provider in Canada. In addition, an initial medical consultation must have been completed and routine follow-ups have been established in Canada.

Example:

- Diabetes: DM control requires treatment/monitoring. The Client would need to have already found and been seen by a doctor in Canada.

Note: A temporary residence exclusion will apply.

Information/documents that are typically required on Refugee applications:

- Explanation about the need for a Canadian insurance policy.
- Client's intentions or plans of staying in Canada.
- Further evidence, including a copy of residency documents (refugee status confirmation or government assisted refugee claimant), may be requested upon underwriter review.

Partner and dependent children of Refugees:

- See Financial and Medical requirements on page 1.
- Copy of the proposed insured's residency documents, if also required from the partner or parent.

Status

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8. Other temporary residents who have resided in Canada for at least 3 months and who intend to remain in Canada permanently (PR not applied for). Does not pertain to those with a Visitor Visa, Super Visa or Working Holiday Visa.

Note: Although there are no limitations in product applied for, take into consideration product suitability.

Life: Up to a maximum amount of \$250k.

CII: Not available.

Benefits and Preferred rates: Not available.

1 year Bridge Term and Achievers Term are not available.

To qualify for this offer, the proposed insured must:

- Have resided in Canada for at least three months.
- Have applied, or intend to apply, for permanent resident status.
- Be under age nearest 71.
- Have a stable home and/or work environment in Canada.
- Maximum mortality rating of 200% or a flat extra of \$5 per thousand. If the medical condition (as per our medical underwriting requirements/guidelines) requires monitoring and regular follow-ups, client must already have a healthcare provider in Canada. In addition, an initial medical consultation must have been completed and routine follow-ups have been established in Canada.

Example:

- Diabetes: DM control requires treatment/monitoring. The Client would need to have already found and been seen by a doctor in Canada.

Note: A temporary residence exclusion will apply.

Information/documents that are typically required to assess the application:

- Explanation about the need for a Canadian insurance policy.
- Client's intentions or plans of staying in Canada.
- Further evidence, including a copy of residency documents, may be requested upon underwriter review.

Partner and dependent children:

- See Financial and Medical requirements on page 1.
- Copy of the proposed insured's residency documents, if also required from the partner or parent.