

Recent immigrants and temporary residents guidelines

Financial requirements

All Temporary residents are subject to full financial underwriting.

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

Spouse and Dependent children of temporary or permanent residents currently residing in Canada can qualify for the following coverage provided the spouse or parent meets the requirement for residency in one of the below categories:

- **Life:** Up to 50% of amount available on spouse or parent.
- **Critical illness:** Up to 50% of amount available on spouse or parent.
- **Benefits:** Refer to residency status of spouse or parent.
- **Preferred rates:** Refer to residency status of spouse or parent.

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: teleinterview, blood (with hepatitis 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>(Including individuals accepted under the Federal Investor Program).</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>Information/documents that are typically required to assess the application:</p> <ul style="list-style-type: none"> • Explanation about the need for a Canadian insurance policy. • Status of insured's Permanent Resident request. • Copy of an acknowledgement of permanent residency application or CIC inviting them to apply for PR status. • Copy of a valid work permit, Provincial nominee acceptance letter or Quebec selection certificate. • Partner and dependent children of TEER 0-3 residents: <ul style="list-style-type: none"> • Copy of the proposed insured's visa/work permit and copy of acknowledgement of PR visa application.
<p>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.</p> <p>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.</p> <p>Click here to view the list of other skilled workers TEER level 4-5.</p>	<p>< 2 years in Canada:</p> <p>Life: Up to a maximum amount of \$1M.</p> <p>CII: Up to a maximum amount of \$250k.</p> <p>> 2 years in Canada:</p> <p>Life: Up to a maximum amount of \$2M.</p> <p>CII: Up to a maximum amount of \$500k.</p>	<p>Information/documents that are typically required to assess the application:</p> <ul style="list-style-type: none"> • Explanation about the need for a Canadian insurance policy. • Status of insured's Permanent Resident request. • Copy of acknowledgment of permanent residency application. • Copy of a valid work permit. • Partner and dependent children of TEER 4/5 residents: <ul style="list-style-type: none"> • Copy of the proposed insured's visa/work permit and copy of acknowledgement of PR visa application, if applied for.

Status

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Requirements & notes

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 due to limits on the total amount of insurance allowed for non-residents.

Preferred rates: Available

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

- Explanation about the need for a permanent Canadian insurance policy
- Copy of a valid work permit
- **Partner and dependent children of Caregivers:**
 - Copy of the proposed insured's visa/work permit.

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 to access the application:

- 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.
- Copy of an acknowledgement of permanent residency application, if applied for.
- **Partner and dependent children of PGWPP residents:**
 - Copy of the proposed insured's visa/work permit.
 - Copy of acknowledgement of PR visa application, if applied for residency status and documents.

Status

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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 required to assess the application:

- 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:**
 - Copy of the proposed insured's visa/work permit.
 - Copy of acknowledgement of PR application, if applied for.

7. Refugees who have resided in Canada for at least 3 months and who intend to remain in Canada permanently (PR not applied for)

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.

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 rating 200% or \$5/thousand for flat extra. 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, has already been seen, and a pattern has been established.

Example:

- Diabetes: DM control requires treatment/monitoring. Would need to have already found and been seen by a doctor in Canada.
- A temporary residence exclusion will apply.

Information/documents required to assess the application:

- Explanation about the need for a Canadian insurance policy.
- Copy of valid refugee status confirmation document or government assisted refugee claimant document.
- Client's intentions or plans of staying in Canada.
- 1 year Bridge Term and Achievers Term is not available.

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.

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 rating 200% or \$5/thousand for flat extra. 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, has already been seen, and a pattern has been established.

Example:

- Diabetes: DM control requires treatment/monitoring. Would need to have already found and been seen by a doctor in Canada.
- A temporary residence exclusion will apply.

Information/documents required to assess the application:

- Explanation about the need for a Canadian insurance policy.
- Copy of valid temporary resident visa, work permit, Quebec selection certificate.
- Client's intentions or plans of staying in Canada.
- 1 year Bridge Term and Achievers Term are not available.