

Recent immigrant and temporary resident guidelines

Status	Plans and benefits available	Underwriting requirements	Residency requirements and notes
Landed immigrants / Permanent residents	<ul style="list-style-type: none"> Life: All available CI: Available Benefits: Available Preferred Rates: Available 	<ul style="list-style-type: none"> Proposed insured age 17 and older who have lived in Canada < 1 year will require paramedical and blood profile (with hepatitis B & C screen) as a minimum, or if more extensive, the usual age and amount requirements will pertain 	<p>Proof of Residency: None required and no minimum residency required</p>
Temporary resident Status/ Regular work permit	<ul style="list-style-type: none"> Life: All available CI: Not available Benefits: Not available Preferred Rates: Not available 	<ul style="list-style-type: none"> Waiting period of 3 months for life insurance Maximum face amount for life insurance \$250,000 No special evidence requirements PM and blood with Hep screens required for clients in Canada < 1 yr. 	<ul style="list-style-type: none"> Copy of work permit is required A copy of acknowledgement of permanent residence application required if permit expires within 6 months No coverage available for clients in Canada on Student Visa, Study Permit, Minister's Permit, or Seasonal Workers unless proof of permanent residency application is available
Temporary resident: Post Graduate Work Program (PGWP)	<ul style="list-style-type: none"> Life: All available CI: Available Benefits: Not available Preferred Rates: Not available 	<ul style="list-style-type: none"> Max face amount for life insurance \$250,000 and \$100 000 for CI (all companies) PM and blood with Hep screens required for clients in Canada < 1 yr. 	<ul style="list-style-type: none"> Copy of the Work Permit under the PGWP program (must be 12 months or longer)
Caregivers/Nannies/ Individuals on open work permit after graduating from nannie/caregiver program	<ul style="list-style-type: none"> Life: All available CI: Available Benefits: Not available Preferred Rates: Not available 	<ul style="list-style-type: none"> No waiting period for life insurance or Critical Illness Max face amount for life insurance \$250,000 and \$100 000 for Critical Illness (all companies) PM and blood with Hep screens required for clients in Canada < 1 yr. 	<ul style="list-style-type: none"> No documentation is required but may be requested at the discretion of the underwriter
Temporary resident status (with Temporary SIN number): Provincial nominees including dependents (such as qualified foreign doctors or other skilled workers /professional)	<ul style="list-style-type: none"> Life: All available CI: Available Benefits: Not available Preferred Rates: Available 	<ul style="list-style-type: none"> No waiting period for life insurance or Critical Illness Max face amount for life insurance \$1 million and \$500 000 for Critical Illness (all companies) PM and blood with Hep screens required for clients in Canada < 1 yr. 	<ul style="list-style-type: none"> Copy of Work Permit and Provincial Nominee Acceptance Letter Or Quebec Selection certificate and if not available then a copy of valid work permit and acknowledgement of permanent residency visa selection
Temporary resident status (with temporary SIN number): Spouses and children of foreign trained doctors or other professionals in Canada who have applied for permanent resident status	<ul style="list-style-type: none"> Life: All available CI: Available Benefits: Not available Preferred Rates: Available 	<ul style="list-style-type: none"> No waiting period for life insurance or Critical Illness Benefits not available. 	<ul style="list-style-type: none"> Copy of visa and acknowledgement of permanent residency application
Refugees (Convention Refugee)	<ul style="list-style-type: none"> Life: All available CI: Not available Benefits: Not available Preferred Rates: Not available 	<ul style="list-style-type: none"> Waiting period of 1 year and working full time Maximum face amount for life insurance: \$250,000 (all companies) PM and blood with Hep screens required for clients in Canada < 1 yr. 	<ul style="list-style-type: none"> Copy of refugee status required and a copy of acknowledgement of permanent residency visa application Convention Refugee only refugee class considered

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1530 (2019/06/25)

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