

New! Build Chart Underwriting Guidelines

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A general adult build chart has been added to 1024 Guide to Individual Underwriting. It is also available as a standalone quick reference piece - [1702 Build Chart Underwriting Guidelines](#). How to know if a build is ratable or not is one of the most common questions Equitable Life®'s underwriting department receives.

The build chart is intended as a guideline only. For a more accurate preliminary assessment, please email preliminaryinquiry@equitable.ca with the following details:

- Age
- Sex
- Build
- Smoker / non-smoker
- Medical condition & level of control
- When diagnosed
- Treatment
- Complications or follow-up

How long is evidence good for?

For life products, Equitable Life has recently changed its application requirements. Both the application and the evidence of insurability requirements are now valid for 12 months. Critical illness applications and evidence of insurability requirements remain valid for 6 months. We may require a Statement of Good Health, depending on the situation, to indicate there has been no change in insurability since the date the application and evidence of insurability requirement were signed.

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