

# UV INSURANCE

**Express**  
\$50,001 to \$150,000



**Regular underwriting**  
\$150,001 and more



## Term Life Insurance

**Over the years, your insurance needs will change!**

Whether you are a student, a new parent or homeowner, the **Term Superior+** protection offers you full coverage for 10, 20 or 30 years.

**Term Life Insurance is also now available in Simplified Issue – Express.**

	T-10 and T-20 Superior+	T-30 Superior+
<b>Type of coverage</b>	Term 10 years and 20 years	Term 30 years
<b>Availability</b>	18 to 65 years	18 to 55 years
<b>Main Characteristics</b>	<ul style="list-style-type: none"> <li>▶ Exchangeable</li> <li>▶ Highly-competitive premium</li> <li>▶ Preferred rates available</li> <li>▶ Renewable in T-10 until death</li> <li>▶ Guaranteed renewal rate</li> <li>▶ Convertible up to age 70 without evidence of insurability</li> <li>▶ Available as a rider</li> </ul>	<ul style="list-style-type: none"> <li>▶ Ultra-competitive premium</li> <li>▶ Preferred rates available</li> <li>▶ Renewable in T-10 until death</li> <li>▶ Guaranteed renewal rate</li> <li>▶ Convertible up to age 70 without evidence of insurability</li> <li>▶ Available as a rider</li> </ul>
	Benefit in case of Severe Loss of Autonomy included	

## Types of Issue



### Express

\$50,001 to \$150,000

#### Electronic Application

No medical exam or fluids, no underwriting

#### Additional coverages

- ▶ Credit Insurance Rider (2-year option)
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)



### Regular underwriting

\$150,001 and more

#### Electronic and paper Application

Regular underwriting according to requirements

#### Additional coverages

- ▶ Credit Insurance Rider (2 years, 5 years or up to age 65)
- ▶ Preapproved Critical Illness Insurance
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death or Total Disability (WPD & WPDD)
- ▶ Waiver of Premiums in the Event of Loss of Employment (WPLE)
- ▶ Accidental Fracture (AF)
- ▶ Accidental Death and Dismemberment (AD&D)

## Term Superior+ Life Insurance

- ▶ Fixed annual or monthly premiums
- ▶ Exchangeable\*, fully or partially, without evidence of insurability, for a new term life plan offered at the time by UV Insurance with an initial premium payment period greater than the original plan.
- ▶ Renewable every 10 years until death at a guaranteed premium, without evidence of insurability
- ▶ Convertible into permanent insurance until 70 years old, without evidence of insurability
- ▶ Benefit in the event of Severe Loss of Autonomy\*\* included free of charge
- ▶ Possibility of adding Preapproved Critical Illness Insurance and/or Additional coverages

\* The exchange privilege may be exercised only once, at a policy anniversary, until the 5<sup>th</sup> anniversary.

\*\*Before age 60, 50% of the initial insurance amount could be paid to you if you are unable to perform 4 of the 6 activities of daily living.