



Electronic Application only | No medical exams or fluids, no underwriting



Guaranteed
\$5,000 to \$25,000

- ▶ 2 eligibility questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ No underwriting
- ▶ Accepted or declined
- ▶ Deferred 24 months - Premium refund
*Does not apply to Early Learning



Instant
\$25,001 to \$50,000

- ▶ + 6 eligibility questions with 12 sub-questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ No underwriting
- ▶ Accepted or declined
- ▶ Deferred 12 months - Premium refund
- ▶ 12 to 24 months - 50% of insured amount



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

- ▶ + 7 eligibility questions with 4 sub-questions
- ▶ Guaranteed premium
- ▶ Immediate decision and issue within 24h
- ▶ No underwriting
- ▶ Accepted or declined

Electronic and Paper Application



Regular underwriting
\$150,001 and more

- ▶ Regular underwriting
- ▶ With an underwriter
- ▶ Accepted, declined, deferred, with exclusion
- ▶ Guaranteed premium

Adaptable | 18-75 years

- ▶ Chapters A and B equal
- ▶ Guaranteed cash surrender value at 10th anniversary

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- ▶ Chapters A and B equal
- ▶ Guaranteed cash surrender value at 10th anniversary

Adaptable | 18-75 years

- ▶ **0-15 years:** + 8 eligibility questions with 16 sub-questions
- ▶ **16-75 years:** + 7 eligibility questions with 4 sub-questions
- ▶ Chapters A and B independent
- ▶ Guaranteed cash surrender value at 10th anniversary
- ▶ Option to purchase Chapter B at issue or at the 3rd, 5th or 7th policy anniversary

Adaptable | 18-75 years

- ▶ Chapters A and B independent
- ▶ Guaranteed cash surrender value at 10th anniversary
- ▶ Option to purchase Chapter B at issue or at the 3rd, 5th or 7th policy anniversary

Integral | 18-65 years

- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75

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- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75

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- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75

Integral | 18-65 years

- ▶ Reduced paid-up value equal to premiums paid, available from \$1,000
- ▶ Guaranteed cash value 55% of the reduced paid-up value at age 75

Paper Application and Interactive PDF

Early Learning | 0-36 months

- ▶ Immediate non-deferred protection

T-10, T-20 Superior + | 18-65 years

T-30 Superior + | 18-55 years

- ▶ Exchangeable (T-10 and T-20), renewable and convertible
- ▶ Benefit in the event of severe loss of autonomy
- ▶ Preferred rates starting at \$250,000

Paper Application and Interactive PDF

AdapCI | 0-65 years

- ▶ Adult \$10,000 and more
- ▶ Child \$25,000 and more

my universe

For more information or to connect to MY UNIVERSE

uvinsurance.ca

T-10, T-20 Superior + | 18-65 years

T-30 Superior + | 18-55 years

- ▶ Exchangeable (T-10 and T-20), renewable and convertible
- ▶ Benefit in the event of severe loss of autonomy

Juvenile 30/100 | 0-15 years

- ▶ Life Insurance: \$100,000
- ▶ 9 Critical illnesses: \$10,000

Summary of **Additional Protections** and **Types of Issue**



Guaranteed
\$5,000 to \$25,000



Instant
\$25,001 to \$50,000



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



Regular underwriting
\$150,001 and more

Additional Coverages

Adaptable | Integral

T-10 | T-20 | T-30

AdapCI

Juvenile 30/100

Issue Types



Adult: \$10,000 and more
Child: \$25,000 and more



Credit Insurance rider

2 years

2 years

Child Rider (Life Insurance)

Term Coverages
T-10 | T-20 | T-30

Waiver of Premium
Disability (WPD)

Waiver of Premium in
the Event of Loss of
Employment (WPLE)

Waiver of Premium
Disability or Death (WPDD)

Accidental Fracture (AF)

Accidental Death and
Dismemberment (AD&D)

Preapproved Critical
Illness Insurance