



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



Immediate Underwriting
\$150,001 to \$499,999*



Regular Underwriting
\$500,000 and more*



Term Life Insurance

Over the years, your insurance needs will change!

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

Term Life Insurance is also available in simplified issue.

Immediate decision | No medical exams or fluids, no attending physician statement

	T-10 and T-20 Superior+	T-30 Superior+
Contract Terms and Eligibility	Term 10 and 20 years Ages 18 to 65	Term 30 years Ages 18 to 55
Main Characteristics	<ul style="list-style-type: none"> ▶ Guaranteed premiums ▶ Contractually guaranteed and level renewal rates into T-10 for life ▶ Convertible up to age 70 without evidence of insurability ▶ Preferred rates available starting at \$500,000 ▶ T-10 and T-20 with exchange privilege ▶ Available as a rider ▶ Benefit in case of Severe Loss of Autonomy included 	

Types of Issue

Application | Electronic

Interactive (PDF) or paper accepted with PDF eligibility questionnaire

Application

Electronic, interactive (PDF) or paper



Express Issue

\$50,001 to \$150,000



Immediate Underwriting

\$150,001 to 499,999*



Regular Underwriting

\$500,000 and more*

Immediate decision | No additional tests, fluids or attending physician statements

T-10, T-20 and T-30 | Ages 18 - 45

\$150,001 - \$499,999

T-10, T-20 and T-30 | Ages 46 - 55

\$150,001 - \$350,000

T-10 and T-20 | Ages 56 - 65

\$150,001 - \$250,000

Premiums determined automatically according to the eligibility questionnaire

Standard premiums or
Adjusted premiums

Additional coverages

- ▶ Credit Insurance Rider (2 years 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)

Additional coverages

- ▶ Credit Insurance Rider (2 and 5 years options)
- ▶ 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)

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 premium.
- ▶ T-10 and T-20 with exchange privilege, may be exercised only once, at a policy anniversary, until the 5th anniversary, fully or partially, without evidence of insurability, for a new term life 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. 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.
- ▶ Possibility of adding Preapproved Critical Illness Insurance and/or Additional coverages.

*The maximum eligible amount varies according to the age of the insured. Please refer to the underwriting requirements chart.

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UV Insurance is a business name and trademark of The Union Life Mutual Assurance Company.

uvinsurance.ca

