

It is now possible to complete our electronic application for all of our Permanent and Term Life insurance products, according to the requirements specified in the age and coverage amount tables below. You can access the electronic application by logging into **My Universe** via uvinsurance.ca.

Please note that for AdapCI, our critical illness insurance product, only the paper application must be completed.

Permanent Life Insurance (Adaptable and Integral)

Application	Amount	Age									
		0 to 15	16 to 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65	66 to 70	71 to 75
Electronic - Interactive (PDF) or paper accepted (with PDF eligibility questionnaire)	\$5,000 - \$25,000	N/A									
	\$25,001 - \$50,000	N/A									
	\$50,001 - \$150,000	Express issue (Adaptable 0-75 Integral 18-65)									
Electronic, Interactive (PDF) or paper	\$150,001 - \$350,000	1	1	1	1	1	1	4	4	5	5A
	\$350,001 - \$500,000	1	1	1	1	3	4	4	5	5	5A
	\$500,001 - \$1,000,000	13	4	4	4	4	5	5	5	5	5A
	\$1,000,001 - \$2,000,000	13	4	4	4	5	5	5	5	5	5A
	\$2,000,001 - \$5,000,000	13	4	4	5	5	5	5	5	7	7A
	More than \$5,000,000	8	8	8	8	8	8	8	8	8	8A

Term Life Insurance Superior+ (T-10 and T-20 | 18-65 years) (T-30 | 18-55 years)

Application	Amount	Age						
		18 to 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65
Electronic - Interactive (PDF) or paper accepted (with PDF eligibility questionnaire)	\$50,001 - \$150,000	Express issue						
	\$150,001 - \$250,000	Immediate underwriting						
	\$250,001 - \$350,000	Immediate underwriting					4	4
	\$350,001 - \$499,999	Immediate underwriting			3	4	4	5
Electronic, interactive (PDF) or paper	\$500,000 - \$999,999 *	4	4	4	4	5	5	5
	\$1,000,000 - \$1,999,999 *	4	4	4	5	5	5	5
	\$2,000,000 - \$5,000,000 *	4	4	5	5	5	5	5
	More than \$5,000,000 *	8	8	8	8	8	8	8

* Preferred and super preferred premiums available

Juvenile 30/100

Application	Amount	Age
		0 to 15
Electronic - Interactive (PDF) or paper accepted (with PDF eligibility questionnaire)	\$100,000	Express issue

Critical Illness Insurance (AdapCI)

Application	Amount	Age							
		0 to 15	16 to 35	36 to 40	41 to 45	46 to 50	51 to 55	56 to 60	61 to 65
Interactive PDF or paper	\$0 - \$99,999	1	1	1	1	1	9	9	9
	\$100,000 - \$250,000	1	3	3	3	3	9	9	10
	\$250,001 - \$500,000	13	4	4	4	4	10	10	10
	\$500,001 - \$999,999	13	4	4	5	5	11	11	11
	\$1,000,000 or more	13	6	6	6	6	12	12	12

LEGEND

- 1) Tele interview
- 2) Paramedical
- 3) Paramedical with urine HIV
- 4) Paramedical with full blood profile
- 5) Paramedical with full blood profile and electrocardiogram
- 6) Medical exam with full blood profile and electrocardiogram
- 7) Paramedical with full blood profile and stress ECG
- 8) Preliminary Application to submit to the head office
- 9) Paramedical, full blood profile and prostate specific antigen
- 10) Paramedical, full blood profile, prostate specific antigen and electrocardiogram
- 11) Medical exam, full blood profile, prostate specific antigen, electrocardiogram and chest-x-ray (for smokers and ex-smokers for 2 years or less)
- 12) Medical exam, full blood profile, prostate specific antigen, stress ECG and chest-x-ray (for smokers and ex-smokers for 2 years or less)
- 13) At the discretion of the underwriter
- A) "Individuals over 70 years of age" questionnaire EQC082

To determine underwriting requirements, add to the new application all life insurance requests (application under review or contract issued) submitted to UV Insurance or other insurance companies within the last 12 months and still in force.

UV Insurance reserves the right to request any additional requirements in relation to the risk assessment.

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