

## What Sets Us Apart in Individual Insurance



### Term Life Insurance

Among the **best rates in Canada** in Term Life Insurance for 18-50 year of age, from \$150,000 to \$500,000 in simplified issue!

- ▶ **Credit Insurance rider** also available in simplified issue for 2 and 5 years durations.
- ▶ **Benefit in case of Severe Loss of Autonomy** included (50% of the initial insurance amount).
- ▶ **TIP!** **The Adaptable Chapter A 20 payments:** A term 20 life insurance between 65 and 75 years.



### Simplified issue

**Simple, fast and in less than 48 hours** for Express and Immediate Underwriting in permanent and term life insurance.

- ▶ **The only** joint first-to-die term life insurance available in simplified issue.
- ▶ **MIB?** The MIB is only requested if the application is signed and submitted. No impact for your client if you do a test in our electronic application without submitting.
- ▶ **Insurance history?** We accept cases that have been declined, rated, modified or deferred.
- ▶ **Size and weight are not taken into account** in Guaranteed, Instant and Express Issue. The table is permissive in Immediate Underwriting.
- ▶ **More!** Bariatric surgery patients with unstable weight loss are accepted.



### For children 0-15 years of age

Many benefits to ensure a hassle-free future for children.

- ▶ **Early Learning – Guaranteed Issue**  
No health declaration in our product Early Learning offered free of charge in the first year.
- ▶ **Adaptable 0-15 years – \$50,001 to \$150,000**  
20 payments of up to \$150,000. Simple and fast.
- ▶ **Juvenile 30/100 – \$100,000**  
No critical illness questions. A good way to provide critical illness coverage to children who would not normally be eligible.

- ▶ **Autistic person over the age of 16** accepted in Simplified Issue in the Adaptable.

#### A child with the following conditions qualifies at UV Insurance

- ▶ ADD
- ▶ Tourette's Syndrome
- ▶ Permissive height and weight table
- ▶ Premature
- ▶ Child with only one kidney
- ▶ No reference to the child's age
- ▶ Asthma
- ▶ Congenital hypothyroidism

Only 9 questions to get accepted at standard rate



## For adults

Guaranteed, Instant, Express and Immediate Underwriting.

**No qualification questions regarding:**

### ▶ Lifestyle habits

- ▶ Hazardous sports whether amateur or professional
- ▶ Category or type of employment or occupation
- ▶ Weekly or daily consumption of alcohol
- ▶ Marijuana use and quantity, non-smoking status

### ▶ Medical conditions

- ▶ ADD
- ▶ Arthritis
- ▶ Asthma
- ▶ Autism
- ▶ Blood pressure
- ▶ Cardiac arrhythmia
- ▶ Cholesterol
- ▶ Chronic bronchitis
- ▶ Crohn's disease
- ▶ Diabetes with insulin  
(accepted until Immediate Issue if over 30 years and less than 20 years of insulin intake)
- ▶ Diabetes with medication
- ▶ Down Syndrome
- ▶ Emphysema
- ▶ Epilepsy
- ▶ Heart murmur
- ▶ Lupus
- ▶ Multiple sclerosis
- ▶ Pericarditis
- ▶ Pulmonary embolism
- ▶ Sleep apnea
- ▶ Tachycardia
- ▶ Trisomy
- ▶ Ulcerative colitis
- ▶ Nervous disorder such as:
  - ▶ Anxiety
  - ▶ Adjustment disorder
  - ▶ Burnout
  - ▶ Depression
  - ▶ Suicide attempt

### ▶ Hard drugs

Verified for the last 24 months in Instant and Express Issue and the last 5 years in Immediate Underwriting.

### ▶ Traffic violations

No question in Guaranteed, Instant and Express Issue and verification of the last year only in Immediate Underwriting.

### ▶ Family history

No questions except for Immediate Underwriting.



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