

Simplified Issue

Offered at standard rates

Quick issue, no delay
immediate approval

No medical examination,
no fluids, no underwriting

Eligibility questionnaires (PDF)
available at uvinsurance.ca/simplified



Express

Amounts up to \$150,000

Products for children | 9 eligibility questions

Permanent Life Insurance

Adaptable	15 days to age 15	\$10,000 to \$150,000
Whole Life High Values		
Life Insurance and Critical illness		
Juvenile 30/100	15 days to age 15	\$100,000 \$ (life) + \$10,000 (critical illnesses)

Products for adults | 15 eligibility questions

Term Life Insurance

T-10	Ages 18 to 65	\$25,000 to \$150,000	+ Credit Insurance Rider 2 years Ages 18 to 55
T-20	Ages 18 to 65	\$10,000 to \$150,000	
T-25	Ages 18 to 60		
T-30	Ages 18 to 55		

Permanent Life Insurance

Adaptable	Ages 16 to 75	\$10,000 to \$150,000	+ Credit Insurance Rider 2 years Ages 18 to 55
Whole Life High Values			
Integral	Ages 18 to 65		



Immediate

Amount of \$150,001 and more

Products for adults | 25 eligibility questions

Term Life Insurance

T-10 T-20 T-25 T-30	Ages 18 to 45	\$150,001 to \$499,999	+ Credit Insurance Rider 2 and 5 years Ages 18 to 55
	Ages 46 to 55	\$150,001 to \$350,000	
T-10 T-20	Ages 56 to 65	\$150,001 to \$250,000	
T-25	Ages 56 to 60	\$150,001 to \$250,000	

It is possible to offer a combined protection comprised of a base of permanent life insurance with additional term life insurance coverage if the following two criteria are met:

1. The total amount of insurance does not exceed the limits of the Immediate
2. Permanent life insurance is up to \$150,000

Regular Underwriting

Traditional underwriting process with the help of an underwriter.



Regular

For amounts of insurance exceeding the limits of our simplified issue

Products for children

Permanent Life Insurance		
Adaptable	15 days to age 15	\$150,001 and more
Whole Life High Values		
Critical illness Insurance		
AdapCI Juvenile	30 days to age 15	\$25,000 and more

Products for adults

Term Life Insurance*			+ Credit Insurance Rider
T-10 T-20 T-25 et T-30	Ages 18 to 45	\$500,000 and more	2 and 5 years Ages 18 to 55
	Ages 46 to 55	\$350,001 and more	
T-10 T-20 et T-25	Ages 56 to 60	\$250,001 and more	To age 65 Ages 18 to 60
T-10 et T-20	Ages 61 to 65		
Permanent Life Insurance			+ Credit Insurance Rider
Adaptable	Ages 16 to 75	\$150,001 and more	2 and 5 years Ages 18 to 55
Whole Life High Values			
Integral	Ages 18 to 65		To age 65 Ages 18 to 60
Critical illness Insurance			
AdapCI	Ages 16 to 65	\$10,000 and more	

* Preferred rates available starting at \$500,000

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