

Simplified Issue

Offered at standard rates

Quick issue, no delay
immediate approval

No medical examination,
no fluids, no underwriting

Eligibility questionnaires
available at uvinsurance.ca/simplified



Express

Amounts up to \$150,000

Products for Children | 9 eligibility questions

Permanent Life Insurance

Adaptable	15 days to 15 years	\$10,000 to \$150,000
Whole Life High Values		

Life Insurance and Critical Illness

Juvenile 30/100	15 days to 15 years	\$100,000 \$ (life) + \$10,000 (critical illness)
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Products for Adults | 15 eligibility questions

Term Life Insurance

T-10 T-15	Ages 18 to 65	\$25,000 to \$150,000
T-20	Ages 18 to 65	\$10,000 to \$150,000
T-25	Ages 18 to 60	
T-30	Ages 18 to 55	

+ Credit Insurance Rider
2 years
Ages 18 to 55

Permanent Life Insurance

Adaptable	Ages 16 to 75	\$10,000 to \$150,000
Whole Life High Values		
Whole Life Pay to 100	Ages 18 to 80	

+ Credit Insurance Rider
2 years
Ages 18 to 55



Immediate

Amounts of \$150,001 and more

Products for Adults | 25 eligibility questions

Term Life Insurance

T-10 T-15 T-20 T-25 T-30	Ages 18 to 45	\$150,001 to \$499,999
	Ages 46 to 55	\$150,001 to \$350,000
T-10 T-15 T-20	Ages 56 to 65	\$150,001 to \$250,000
T-25	Ages 56 to 60	\$150,001 to \$250,000

+ Credit Insurance Rider
2 and 5 years
Ages 18 to 55

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

1. The total insurance amount 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 insurance amounts exceeding the limits
of our Simplified Issue

Products for Children

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

Products for Adults

Term Life Insurance			+ Credit Insurance Rider 2 and 5 years Ages 18 to 55
T-10 T-15 T-20 T-25 T-30	Ages 18 to 45	\$500,000 and more	
	Ages 46 to 55	\$350,001 and more	
T-10 T-15 T-20 T-25	Ages 56 to 60	\$250,001 and more	
T-10 T-15 T-20	Ages 61 to 65		
Permanent Life Insurance			+ Credit Insurance Rider 2 and 5 years Ages 18 to 55
Adaptable	Ages 16 to 75	\$150,001 and more	
Whole Life High Values			
Whole Life Pay to 100	Ages 18 to 80		
Critical illness Insurance			+ Credit Insurance Rider To age 65 Ages 18 to 60
AdapCI	Ages 16 to 65	\$10,000 and more	