

Life Coverage

We are able to consider applicants with temporary resident status in Canada who have applied for permanent residency and have intention to stay in Canada permanently. A copy of a valid work permit is required and if the work permit is about to expire, proof of extension is required. Please refer to the chart on page 2 for further requirements.

Individuals who have a chronic medical condition that is not being monitored by a doctor in Canada will be postponed. Ongoing medical investigations and treatment outside Canada, other than the immigration medical exam, are not acceptable.

Critical Illness Coverage

Temporary residents will not be considered for critical illness coverage. Critical illness coverage is only available to those applicants with permanent residency status who have been in Canada for at least 1 year with medical records established with a doctor in Canada. Please refer to the chart on page 2 for requirements.

Language Issues

If translation is required for the application and the interpreter is SOMEONE OTHER THAN THE BROKER, we require that the person translating:

- Be an uninterested party NOT related to the Life Proposed or applicant by blood or marriage
- NOT the beneficiary or applicant on the application
- NOT a minor

Turbo Application is only available where the Life Proposed speaks English or French fluently.

If the age/amount requirements call for a paramedical exam, the broker must arrange for a par nurse who understands the same language as the client at time of order. Some parafacilities also provide third-party interpreters as part of their service.

Requirements

Type of Coverage	Immigration Status	Government Program	Maximum Face Amount	Benefits Allowed	Residency in Canada Less than 1 Year	Residency in Canada Over 1 Year
LIFE PRODUCTS	Temporary Resident Status	Workers under the Live-In Caregiver Program with no residency restrictions	\$250,000 total line with all companies	Child Term rider, Waiver of Premium Benefit	1. Copy of current immigration document (work permit) 2. Paramedical Exam 3. Full Blood Profile with hepatitis B and C screens	1. Copy of current immigration document (work permit) 2. Normal age and amount requirements
	Temporary Resident Status	All Others with Work Permits with no residency restrictions	\$250,000. total line with all companies	None	1. Copy of current immigration document (work permit) 2. Paramedical Exam 3. Full Blood Profile with hepatitis B and C screens	1. Copy of current immigration document (work permit) 2. Normal age and amount requirements
	Temporary Resident Status	Approved as Convention Refugee	\$250,000. total line with all companies	None	1. Copy of current immigration document (convention refugee) 2. Paramedical Exam 3. Full Blood Profile with hepatitis B and C screens	1. Copy of current immigration document (convention refugee) 2. Normal age and amount requirements
	Temporary Resident Status	Skilled Worker and Professional with no residency restrictions	Individual Consideration	Individual Consideration	Please contact the inquiry email address underwritinginquiries@foresters.com for requirements and eligibility.	1. Copy of working contract 2. Normal age and amount requirements
	Temporary Resident Status	Foreign Students on Student Visas	Not available	Not Available	Not Available	Not Available
	Temporary Resident Status	Individuals on Visitors Visa	Not available	Not Available	Not Available	Not Available
	Temporary Resident Status	Refugee Claimants	Not available	Not Available	Not Available	Not Available
	Temporary Resident Status	Seasonal workers	Not available	Not Available	Not Available	Not Available
	Permanent Resident Status (Landed Immigrants)	All	Normal financial justification	All benefits	1. Paramedical Exam 2. Full Blood Profile with hepatitis B and C screens	Normal age and amount requirements
CRITICAL ILLNESS PRODUCTS	Permanent Resident Status (Landed Immigrants)	All	Normal financial justification	All benefits	Not Available	Normal age and amount requirements
	Temporary Resident Status	All	Not available	Not Available	Not Available	Not Available