

Underwriting Handbook for Advisors

Disability Insurance



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About this Handbook

A disability underwriter assesses risk through a unique lens: Is a condition likely to lead to an increased risk of an accident or sickness?

This Handbook is an important tool that can help you, particularly when you're reviewing your client's medical history. It is designed to give you a basic overview of the more common medical conditions and diseases seen in disability insurance underwriting.

You will find brief descriptions of common impairments, along with the risk factors that influence an underwriter's final assessment and the likely underwriting ratings. The Handbook also gives you the background you need to gather details an underwriter will need to assess a specific condition. By providing this information upfront, you'll give your underwriter a head start in developing a tentative assessment and you'll help Manulife provide you with the best possible offer, as quickly as possible.

It's important to understand that the Handbook provides a preliminary rating estimate only, because it's difficult to assess the risk without the complete picture. This means that the final offer from underwriting may differ, depending on all the facts. The Handbook will also help you prepare your client for a possible medical rating, which should result in better outcomes when you deliver the policy to your client.

Understanding Disability Insurance Underwriting

Disability insurance is more comprehensively evaluated than life insurance. Many ailments are not life threatening but may increase the likelihood of disability. In a number of circumstances, health conditions may be accommodated through contractual modifications such as: premium ratings, contractual exclusions and limited benefit periods.



How this Handbook is organized

The Handbook provides a comprehensive, but not exhaustive, list of medical conditions. The actions suggested are guidelines only and the actual offer may differ. Individual offers will depend on the merits of each case and other factors that may impact our medical decision.

The guide is organized into two sections: medical conditions (impairments), and non-medical risks.

The information is organized as follows:

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|---|--|
| <p>Provides the name of the impairment, including a short description.</p> <p>Conditions are listed alphabetically with subtypes alphabetically listed within the category.</p> | <p>This is the criteria the underwriter uses to classify the risk.</p> | <p>Lists the medical requirements the underwriter is likely to request in addition to the regular "age" and "amount" medical requirements.</p> <p>Lists the specific details to include so the underwriter can award the maximum possible credits available and make the most competitive decision from the outset.</p> <p>Helps focus the APS requests to ensure the correct information is requested from the doctor up front, streamlining the underwriting process by significantly reducing the need for subsequent reports.</p> | <p>Shows the classification or rating for the impairment, based on the factors and requirements presented.</p> <p>For most conditions, a tentative assessment is provided, based on specific criteria.</p> |

| Legend | |
|---------------------------------|--|
| Decline | Uninsurable |
| Exclude | Addition of a provision to the contract excluding a specific problem or body part |
| Individual Consideration | Limited insurability; please submit as a Trial Application |
| Postpone | Deferral of medical decision until full recovery from impairment or for a specified period |
| Rated | Percentage increase in premium rates. <i>Automatic Coverage Enhancement</i> provision and <i>Additional Increase Rider</i> will not be available |
| Rated for Cause | Rated or modified, based on the underlying cause, if applicable |
| Reduced Benefits | Any combination of: plan changes, reduced Monthly Benefit amount, limited or increased Elimination Period, elimination of Riders and some contractual provisions |
| Standard | Standard medical offer without restrictions |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|---|---|--|
| <p>Acromegaly</p> <p>Disease of pituitary gland. Chronic excessive secretion of growth hormone.</p> | | | Decline |
| <p>Addison's Disease</p> <p>Disease of adrenal gland, characterized by atrophy of adrenal cortex with hormone deficiency.</p> | <ul style="list-style-type: none"> • Cause • Acute or chronic • Treatment | Requirement: APS | <p>Acute, single episode, full recovery with no residuals over 3 years: individual consideration</p> <p>All others: decline</p> |
| <p>AIDS – Acquired Immune Deficiency Syndrome</p> <p>Including positive or indeterminate HIV findings. HIV becomes AIDS when the immune system is seriously damaged. AIDS is characterized by low white blood cell counts, leaving the individual vulnerable to opportunistic infection.</p> | | | <p>Decline</p> <p>Indeterminate findings: could review in 6 months</p> |
| <p>Alcohol/Drug Excess</p> <p>Consumption considered as abuse, dependence, at risk and/or heavy use.</p> | <ul style="list-style-type: none"> • Current age • Amount declared • Diagnosis of abuse or dependence • Any relapses • Member of self-help group • Treatment with medication • Any co-morbid conditions • Any medical complications • Occupational and financial stability • Driving record | <p>Requirements:</p> <p>Alcohol/Drug Use Questionnaire, APS, paramedical, blood test, MVR</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Details of treatment • Covering letter presenting favourable aspects of case: stable employment, attendance at self-help groups, etc. | <p>Abstainer 0 to 5 years: decline</p> <p>Abstainer 5 to 7 years: rate, minimum 90-day Elimination Period and maximum 5-year Benefit Period</p> <p>Abstainer 7+ years: standard to +50 with 90-day Elimination Period</p> |
| <p>Amputations</p> <p>Complete or partial loss of a limb. May be due to trauma, infection or disease.</p> | <ul style="list-style-type: none"> • Careful consideration of occupational duties • History of stable employment as evidence of successful adjustment | Requirement: APS | <p>Single amputation, due to trauma with no limitations on ability to perform job duties: 25-100% rating, 90-day Elimination Period</p> <p>Other: individual consideration (trial application)</p> <p>Any interference with job duties: decline</p> |
| <p>Amyotrophic Lateral Sclerosis (ALS)</p> <p>Lou Gehrig's Disease</p> <p>Progressive atrophic disease of the nervous system.</p> | | | Decline |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|---|--|--|
| <p>Anemia Iron Deficiency A reduction of the red blood cells in the blood (creating a deficiency of iron in the body) due to blood loss, failure of the bone marrow to produce sufficient cells or premature destruction of the cells.</p> | <ul style="list-style-type: none"> Type of anemia Cause, if known Treatment Details of testing, referrals to specialists Blood test results Medications Concurrent impairments | <p>Requirement: APS Fast Track:</p> <ul style="list-style-type: none"> Complete Blood Count Details of ongoing surveillance | <p>Ratings depend on type, degree and medication Iron Deficiency (Hypochromic, Microcytic) Present, mild to moderate, medically controlled, no other impairment: standard to +50% Others: rated for cause, degree</p> |
| <p>Angina pectoris Chest pain caused by reduced blood flow to the heart due to coronary artery disease.</p> | Refer to Heart Abnormalities | | |
| <p>Ankylosis Immobility and consolidation of a joint due to disease, trauma, or surgical procedures.</p> | <ul style="list-style-type: none"> Identify degree of impairment Cause of impairment Impact on performing occupational duties | Requirement: APS | Individual consideration (trial application) |
| <p>Anorexia Nervosa</p> | Refer to Eating Disorders | | |
| <p>Anxiety, Affective and Adjustment Disorders A wide-ranging variety of conditions which represent a leading cause of disability claims. Conditions may be acute, recurrent, or chronic. Treatment often includes counseling and medication.</p> | <ul style="list-style-type: none"> Date of diagnosis Treatment Duration of treatment Time lost from work Recurrences Family history of psychiatric illness Physical symptoms such as headaches, fatigue, chest pain, palpitations, shortness of breath, stomach complaints, muscle, joint and back pain Underlying issues such as substance abuse, stress at work, financial criticisms, etc. | <p>Requirement: Emotional Health Questionnaire and APS Fast Track:</p> <ul style="list-style-type: none"> Details of date of diagnosis and onset Contributing factors to the onset Type of treatment Duration of treatment Time lost from work Recurrences Family history of psychiatric illness Name and title of the health practitioner who was consulted | <p>Exclusion PLUS ratings as noted below Anxiety Disorders Present, under treatment: individual consideration Mild, single episode 1-2 years ago: 25% rating Over 2 years: usually standard Mild, recurrent/chronic: rate as Moderate Moderate, single episode 2-4 years ago: 25-50% rating Over 4 years ago: possibly standard. Moderate, recurrent/chronic: rated as Severe Severe, single or recurrent/chronic: individual consideration Mild Reactive Depression Present: decline Single episode, complete recovery, no treatment, no time lost 0-1 yr: decline 1 yr+: possibly standard with 90-day Elimination Period Major Depression, Bipolar Affective Disorder Present or within first 5 years: decline After 5 years, single episode, complete recovery, work stability: individual consideration</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|--|---|--|
| <p>Arteriosclerosis Hardening of the arteries. A generalized thickening of arteries where they become firmer, more tortuous, and less elastic. Arterial capacity is reduced, interfering with the free flow of blood. All arteries of the body may be affected. A normal part of the aging process but appearance at an early age is significant. When present with other cardiovascular impairments, such cases are usually declined.</p> | <ul style="list-style-type: none"> • Impacted arteries • Age • Degree | <p>Requirement: APS Fast Track:</p> <ul style="list-style-type: none"> • ECG | <p>If smoker: decline If non-smoker, no other abnormalities, subject to degree, location and age at onset Best case: rating with limited Benefit Period</p> |
| <p>Arthritis: Non Rheumatoid Inflammation of the joints. Arthritis is an inflammation of a joint or joints. Primarily due to trauma, infection, degeneration, toxic reaction or metabolic disorder. It may be the main feature of a disease (e.g. Rheumatoid Arthritis) or a secondary feature of a systemic illness (e.g. Inflammatory Bowel Disease). It is chronic in nature.</p> | <ul style="list-style-type: none"> • Type • Any deformity • Degree of severity • Joints involved • Treatment • Impact on occupational duties | <p>Requirement: APS</p> | <p>Single joint, mild, no residual deformity: may be standard Two or more joints: exclude</p> |
| <p>Arthritis: Rheumatoid Including psoriatic arthritis.</p> | <ul style="list-style-type: none"> • Confirmed by presence of rheumatoid factor in serum | <p>Requirement: APS Fast Track:</p> <ul style="list-style-type: none"> • Results of blood test with rheumatoid factor | <p>Present and within first 5 years of diagnosis: decline After 5 years, minimal symptoms, no complications: +25 to 50% with 90-day Elimination Period and maximum 5-year Benefit Period</p> |
| <p>Asthma Chronic inflammatory condition of the airways causing shortness of breath, triggered by allergens, irritants, cold air, or exercise.</p> | <ul style="list-style-type: none"> • Current age • Date of diagnosis • Severity • Frequency of attacks • Type of medication • Compliance with medication • ER visits and hospitalizations • Activity limitations • Smoking history • Concurrent impairments • Note any occupational triggers (animals, pollens, dust) | <p>Requirement: APS Fast Track:</p> <ul style="list-style-type: none"> • Copy of Pulmonary Function Tests, hospitalizations • Level of activity | <p>Smokers: Best case: exclusion, rating and 2 year Benefit Period Mild: Due to allergies, no interference with job duties: standard Moderate: Time lost from work, no hospital visits in past 2 years: 25%-50% rating with minimum 90-day Elimination Period Severe: Daily attacks, hospital admission within 2 years, or regular use of oral steroids to control asthma: decline Any interference with job duties: individual consideration (trial application)</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|---|---|--|
| <p>Attention Deficit Disorder (ADD)</p> <p>May be associated with increased risk-taking activities, accidental injuries related to impulsivity, employment difficulties.</p> | <ul style="list-style-type: none"> No definitive test Treated with medications (stimulants) as well as environmental modification | <p>Requirement: APS</p> | <p>Mild, working full time, employment stability: individual consideration</p> <p>Others: decline</p> |
| <p>Back Disorders: Curvature of Spine</p> <p>Abnormal curvature resulting from a variety of musculo-skeletal diseases or trauma.</p> <p>Lordosis: anterior curvature ("swayback")</p> <p>Kyphosis: posterior curvature ("hunchback")</p> <p>Scoliosis: lateral curvature may be present with either of the above.</p> | <ul style="list-style-type: none"> Degree of curvature Absence of respiratory complications Impact on gait | <p>Requirement: APS and Back Pain Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Copy of any X-rays | <p>Not operated</p> <p>Mild: usually standard</p> <p>Moderate to severe: decline</p> <p>Operated, full recovery</p> <p>0-1 year: decline</p> <p>1-3 years: exclude</p> <p>Over 3 years: usually standard</p> |
| <p>Back Disorders: Herniated or "Slipped" Disc</p> <p>Protrusion of disc material between the vertebrae against the nerve roots.</p> <p>Result of trauma or degenerative process.</p> | <ul style="list-style-type: none"> Operated? Single episode or recurrent? Continuing therapy Physically demanding occupational duties | <p>Requirement: APS and Back Pain Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Copy of any X-rays | <p>Unoperated or Operated:</p> <p>Exclude and/or rating based on time since last episode</p> |
| <p>Back/Neck/Cervical Sprains/Strains</p> <p>The most common musculoskeletal disorder, most often due to misuse of back in lifting, poor posture, overweight. Pain tends to recur.</p> <p>Whiplash/Cervical strain: typically due to motor vehicle accident, due to hyperextending neck ligaments.</p> | <ul style="list-style-type: none"> Disc involvement Time lost from work Single episode or recurrent Treatment Occupational duties Build | <p>Requirement: APS and Back Pain Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Copy of any X-rays | <p>With disc involvement: treated as "Herniated Disc"</p> <p>One episode, mild, duration less than 1 week and no lost time from work, subject to occupational duties</p> <p>0-1 year: exclude</p> <p>Over 1 year: generally standard with 90-day Elimination Period</p> <p>Otherwise, subject to occupational duties, recurrence, frequency, severity and duration of episodes and with no loss of time from work: exclude to decline</p> |
| <p>Back Disorders: Fractured Vertebrae</p> | <ul style="list-style-type: none"> Cause of fracture Full recovery Amount of time lost from work Occupational duties | <p>Requirement: APS and Back Pain Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Copy of any X-rays | <p>Due to trauma with full recovery, depending on occupation and amount of time lost from work: exclude</p> <p>Due to osteoporosis: decline</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|---|---|--|
| Basal Cell Carcinoma | Refer to Cancer | | |
| Blindness | Refer to Eye Impairments | | |
| <p>Blood Pressure: Elevated</p> <p>Hypertension Primary (essential) hypertension is the most common type, affecting 95% of people with hypertension. Cause is unknown, but thought to be the result of a complex interplay of factors.</p> <p>Secondary hypertension results from kidney, endocrine or nervous system disorders.</p> | <ul style="list-style-type: none"> • Essential or Secondary • Age of onset • Current age • Medication/treatment • Response to treatment • Current and historical readings • Compliance with treatment and follow up • Concurrent impairments • Build • Smoking status | <p>Requirement: Paramedical</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • APS with record of historical blood pressure readings • Details of any cardiac investigation • Details of risk factor medication • Active lifestyle | <p>Completely controlled for 1 year, with normal readings and no adverse associated findings: standard</p> <p>Other: individual consideration</p> |
| <p>Bowel Disorders: Infectious Colitis</p> <p>Inflammation of the colon (bowel) due to bacterial infestation of gastrointestinal tract – usually of short duration with fever, cramps and diarrhea. It is important to note exact diagnosis, extent of colon involved, severity, treatment, and degree of progression.</p> | <ul style="list-style-type: none"> • Cause • Severity • Duration • Recurrence • Treatment • Age of first attack • Weight loss | Requirement: APS | <p>Acute, recovered: standard</p> <p>Recurrent attacks or severe</p> <p>0-1 years: +25-50%, 90-day Elimination Period</p> <p>Over 1 year: standard, 90-day Elimination Period</p> |
| <p>Bowel Disorders: Irritable Bowel/Spastic Colitis</p> <p>Inflammation of the colon (bowel), frequently in association with anxiety. Symptoms include intermittent abdominal pain, constipation and diarrhea. It is important to note exact diagnosis, extent of colon involved, severity, treatment, and degree of progression.</p> | <ul style="list-style-type: none"> • Cause • Severity • Duration • Recurrence • Treatment • Age of first attack • Weight loss | Requirement: APS | <p>Present and within first year: exclude</p> <p>In history, over 1 year, single episode: usually standard</p> <p>Recurrent or Chronic: exclude</p> |
| <p>Bowel Disorders: Ulcerative Colitis</p> <p>Chronic inflammation of the colon (bowel), of unknown cause. Symptoms include bloody diarrhea. Tendency to remission and exacerbations.</p> | <ul style="list-style-type: none"> • Severity • Duration • Recurrence • Treatment • Age of first attack • Weight loss • Repeated episodes lead to increased risk of polyps | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Review of colonoscopy reports | <p>Single occurrence 0-3 years: decline</p> <p>Over 3 years, mild, unoperated, no complications, less than 15% underweight: rated, excluded and limited Benefit Period</p> <p>Multiple occurrences 0 to 5 years: decline</p> <p>Over 5 years: rated, excluded and limited Benefit Period</p> <p>Operated with complete recovery, normal weight maintained and no sign of malignancy</p> <p>Within 6 months: postpone</p> <p>After 6 months: possibly standard</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|---|--|--|
| <p>Bronchitis Inflammation of the bronchial air passageways.</p> <p>Acute bronchitis is usually caused by an infection, but it can also result from inhaling irritants such as smoke or toxic gas. Common symptoms include cough, fever and sometimes chest pain. Inflammation is temporary, attacks are rarely disabling.</p> <p>Chronic bronchitis predisposes to frequent attacks of acute bronchitis.</p> | <ul style="list-style-type: none"> • Causes • Acute or chronic • Treatment • Complications | <p>Requirement: APS</p> | <p>Acute single mild Infectious attack: standard after recovery</p> |
| <p>Bulimia Nervosa</p> | <p>Refer to Eating Disorders</p> | | |
| <p>Bursitis: Synovitis/Teno-Synovitis Inflammation of a bursa between tendons and muscles or synovial sheath covering tendons or tendon itself. Cause may be unknown, follow trauma or be associated with rheumatic disease. May be due to repetitive actions.</p> | <ul style="list-style-type: none"> • Cause • Severity • Recurrent • Occupational duties | <p>Requirement: APS</p> | <p>Not rheumatic Present or single episode: standard to exclude</p> <p>Rheumatic More than 1 year ago, not disabling: standard</p> |
| <p>Cancer: Other Than Skin Cancer (For skin cancer, refer to Skin Tumours.) A tumour that has the propensity to grow, invade surrounding tissues, and spread (metastasize) to other parts of the body.</p> | <ul style="list-style-type: none"> • Type • Family history • Date of diagnosis • Pathology • Type of treatment • Confirmation completely excised • Recurrence • Staging | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Pathology report with staging and regular follow up | <p>Depending on type, best case scenario, 5 to 7 years after termination of treatment with adequate follow up: individual consideration (trial application)</p> |
| <p>Carpal Tunnel Syndrome Compression of median nerve of the wrist. May be related to repetitive actions.</p> | <ul style="list-style-type: none"> • Severity • Treatment • Occupational duties | <p>Requirement: APS</p> | <p>Generally: exclude, possibly standard one year following surgery, depending on occupation</p> |
| <p>Cataract</p> | <p>Refer to Eye impairments</p> | | |
| <p>Celiac Disease Chronic intestinal malabsorption disorder caused by intolerance to gluten.</p> | <ul style="list-style-type: none"> • Weight stability • Family history • Complications | <p>Requirement: APS</p> | <p>Diagnosis within 1 year: postpone</p> <p>Over 1 year, controlled, subject to weight: standard</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|---|---|---|
| <p>Chest Pain: Uncertain Origin</p> <p>Can be due to a wide variety of causes (hiatus hernia, lung disorders, panic attacks, muscular, cardiac, etc.). It is important to note the cause, duration and treatment.</p> | <ul style="list-style-type: none"> • Age • Cause of pain • Recurrence • Brought on by exercise/relieved by rest • Treatment | <p>Requirement: APS and Chest Pain Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Past and current ECG • Cardiac investigation | <p>Due to heart disease: decline</p> <p>Cause Unknown within first year: postpone</p> <p>After 1 year: individual consideration, rated for cause</p> |
| <p>Cholesterol: Elevated</p> <p>Ideally measured following a 12 hour fast. High levels may be primary (genetic link) or secondary – associated with diet, activity level, and other factors. Linked to increased risk of coronary artery disease.</p> | <ul style="list-style-type: none"> • Current and historical readings • Medication • Compliance with medication • Build • Other coronary artery disease factors | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Fasting blood profile • Total Cholesterol, LDL and HDL levels | <p>Controlled for 1 year, with normal elevations and no adverse associated findings: standard</p> <p>Other: individual consideration, any combination of rating/limited Benefit Period/reduced benefits, to decline</p> |
| <p>Chronic Fatigue Syndrome (CFS)</p> <p>Persistent/recurrent fatigue lasting over 6 months, severe enough to reduce daily activities by at least 50%, with other treatable diseases ruled out.</p> | <ul style="list-style-type: none"> • Evidence of a complete work up to rule out other diseases • Treatment • Amount of time lost from work | <p>Requirement: APS</p> | <p>Symptoms present or within 5 years: decline</p> <p>5 years after recovery: individual consideration</p> |
| <p>Chronic Obstructive Pulmonary Disease (COPD)</p> | Refer to Lung Disorders | | |
| <p>Cirrhosis of Liver</p> | | | Decline |
| <p>Colitis</p> | Refer to Bowel Disorders | | |
| <p>Concussion: Brain</p> <p>Transient post traumatic loss of consciousness with no serious neurological residual impairment.</p> | | <p>Requirement: APS</p> | <p>3 months after episode, depending on the severity of injury, duration of loss of consciousness, recovery time, if no residuals: likely standard</p> <p>With residuals: individual consideration to decline (trial application)</p> |
| <p>Connective Tissue Disorders: Discoid Lupus</p> <p>Skin lesions aggravated by sun exposure.</p> | <ul style="list-style-type: none"> • Consider exposure to sun • Treatment | <p>Requirement: APS</p> | <p>Within one year: postpone</p> <p>In history, definitive diagnosis, no evidence of Systemic Lupus Erythematosus, after one year: +25-50% rating with 90-day Elimination Period</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|---|--|--|
| Connective Tissue Disorders: Systemic Lupus Erythematosus (SLE) A rheumatic disease with multisystem involvement. | | | Decline |
| Coronary Artery Disease | Refer to Heart Abnormalities | | |
| Crest Disease Chronic disorder of the immune system characterized by diffuse fibroids of the skin and internal organs. | | | Decline |
| Crohn's Disease Chronic inflammatory disorder of the gastrointestinal tract – generally first diagnosed in young adults. Complications include obstruction and increased cancer risk. Complications similar to Ulcerative colitis and surgery may be required. | <ul style="list-style-type: none"> Severity Duration Recurrence Treatment Age of first attack Weight loss Increased risk of cancer | Requirement: APS Fast track: <ul style="list-style-type: none"> Evidence of regular GI surveillance Stable weight Active lifestyle | Present: decline Single episode, unoperated within 3 years: decline 3+ years: consider with exclusion and rating Recurrent: generally decline |
| Curvature of Spine | Refer to Back Disorders | | |
| Cushing's Disease or Syndrome Disease of adrenal gland. Usually result of a pituitary tumour. | <ul style="list-style-type: none"> Treatment No sequels Cause No hypertension or diabetes mellitus | Requirement: APS | Usually decline Best case, benign cause more than 3 years ago: rating and decreased Benefit Period |
| Cystitis Bacterial infection of the lower urinary tract. | | Requirement: APS, urinalysis | Single episode, present: standard to exclude Single episode, recovered: standard Recurrent episodes, depending on history: exclude to standard |
| Deafness | Refer to Ear Impairments | | |
| Deep Vein Thrombosis | Refer to Phlebitis | | |
| Depression | Refer to Anxiety, Affective and Adjustment Disorders | | |
| Detached Retina | Refer to Eye Impairments | | |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|---|---|--|
| <p>Diabetes Chronic metabolic disease caused by lack of insulin or lack of response to insulin, causing fluctuations in blood sugar.</p> <p>Type 1 or Insulin-Dependent Diabetes Mellitus (IDDM) Formerly known as "Juvenile Diabetes."</p> <p>Usually diagnosed prior to age 40. Usually quick onset of symptoms.</p> <p>Type 2 or Non-Insulin Dependent Diabetes Mellitus (NIDDM) Formerly known as "Adult Onset."</p> <p>Gestational Diabetes Glucose intolerance with onset during pregnancy – after pregnancy these women may remain diabetic, they may revert to a non-diabetic state, or may be at an increased risk to develop diabetes later.</p> | <ul style="list-style-type: none"> • Age of onset • Treatment • Degree of control • Possible complications • Build • Blood pressure | <p>Requirement: APS, Blood</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Full records with regular follow up, monitoring and control • Active lifestyle | <p>Insulin-dependent Over age 30 at time of diagnosis, well controlled for over 5 years, compliant with medication with regular follow ups, no other risk factors, including smoking Best case scenario: rate and maximum 2-year Benefit Period</p> <p>Non-insulin-dependent Over age 30 at time of diagnosis, well controlled for over 2 years, compliant with medication with regular follow ups, no other risk factors Best case scenario: rate and maximum 5-year Benefit Period</p> <p>Gestational Any age, currently pregnant and within 3 months of delivery: postpone</p> <p>Age at application: Under age 35: rated +75%, 5-year Benefit Period Ages 36-49: rated +50% Age 50 and up: standard</p> |
| <p>Dislocations Displacement of joint, may be due to trauma or disease. Recurrence is common. Chronic cases often require surgery.</p> | <ul style="list-style-type: none"> • Joint • Treatment • Recurrence • Occupational duties | <p>Requirement: APS</p> | <p>Dislocated Hip Operated, recovered without residuals: standard subject to occupational duties Moderate restrictions: decline</p> <p>Other dislocations Operated, full recovery: standard 90-day Elimination Period Recurrent episodes: exclude subject to occupational duties</p> |
| <p>Diverticulitis Inflammation of diverticular mucosa.</p> <p>Diverticulosis Presence of pouches or pockets, particularly of the intestine.</p> | <ul style="list-style-type: none"> • Complications • Treatment | <p>Requirement: APS</p> | <p>Present or operated on with recovery: usually standard with 90-day Elimination Period Recurrent or with complications: exclude</p> |
| <p>Dizziness</p> | | | <p>Rated for cause</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|--|--|
| Drug Use: Marijuana Cannabis, Hashish, Pot | <ul style="list-style-type: none"> • Frequency • Employment and financial stability • Driving record • No other complaints | Requirement: Drug Use Questionnaire | Smoker rates if insurable Depending on use and lifestyle factors: standard to decline (smoker rates) |
| Drug Use: Unprescribed, Narcotics Cocaine, Ecstasy, LSD, Heroin, etc. | <ul style="list-style-type: none"> • When • Last use • Amount • Multiple drugs • Evidence of occupational and financial stability | Requirement: Drug Use Questionnaire | Present use: decline Drug free minimum 5 years and otherwise good risk Best case scenario: rating and reduced Benefit Period |
| Dysplastic Nevi | See Skin Tumors | | |
| Ear Impairments: Deafness/Hearing Loss Total or partial hearing loss due to trauma or disease. May be progressive. | <ul style="list-style-type: none"> • Cause • Degree • Impact on occupational duties | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Audiometry results | Not progressive One ear: other ear normal, no impact on duties: usually standard with 90-day Elimination Period Both ears moderately to totally impaired: Rated or excluded Progressive or due to sustained exposure to noise: Exclude, plus rated +25-50% If an exclusion is used, loss of hearing of both ears will be removed from the Assumed Disability contract provision |
| Ear Impairments: Mastoiditis Inflammation of mastoid bone – either acute or recurrent. | <ul style="list-style-type: none"> • Recurrent • Hearing loss | Requirement: APS if within 2 years Fast Track: <ul style="list-style-type: none"> • Audiometry results | Present: postpone One episode, complete recovery, no residual hearing loss: standard Recurrent or with hearing loss: rate for hearing loss |
| Ear Impairments: Meniere's Disease Disease of inner ear due to trauma, infection or more serious diseases such as Multiple Sclerosis. | | Requirement: APS | Within 3 years of symptoms: postpone 3-5 years: 25-50%* After 5 years: possibly standard.* * Plus rating for any hearing loss |
| Eating Disorders: Anorexia Nervosa and Bulimia Nervosa Characterized by distorted body image. | <ul style="list-style-type: none"> • Age at diagnosis • Weight stability • Treatment • Length of time since last episode | Requirement: APS, Emotional Health Questionnaire | Minimum 5 years after last episode Best case: rating, decreased Benefit Period and exclusion for psychiatric impairments |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|-------------------------|---|
| Emphysema | Refer to Lung Disorders | | |
| Endometriosis Endometrial tissue is present in sites outside the uterine cavity. | | Requirement: APS | Without operation, still on treatment: exclude Within 3 months of operation: exclude Severe or recurring: individual consideration |
| Epilepsy Brain disorder resulting in recurrent seizures. A seizure disorder characterized by recurrent, brief episodes of uncontrollable activity produced by an abnormal electrical stimulation in the brain. | <ul style="list-style-type: none"> Type, treatment Number of attacks Frequency of attacks Time since last attack Occupation (driving and participation in some occupations and avocations may increase the accident risk) | Requirement: APS | Individual consideration (trial application) |
| Eye Impairments: Blindness/Impaired Vision Vision loss can be caused by trauma or disease and can be acute or progressive. Legal blindness is vision of 20/200 or worse in the <i>better</i> eye. | <ul style="list-style-type: none"> Cause Degree Both eyes? Impact on occupational duties | Requirement: APS | Due to trauma: rated Other causes: individual consideration Visual impairment with correction Total blindness: decline Other: individual consideration based on degree of loss in both eyes Loss of sight of both eyes may be removed from the Assumed Disability contract provision |
| Eye Impairments: Cataract Clouding of lens of eye. Most common form is a senile cataract. Others may be caused by trauma or arise from complications of diabetes or other medical problems. | <ul style="list-style-type: none"> Cause Treatment Occupational duties | Requirement: APS | Unoperated Senile, vision acuity at least 20/100: exclude and rated +25% Traumatic: exclude and rated 25% Others: individual consideration Operated with full recovery No visual impairment: standard Others: rated for visual impairment Loss of sight of both eyes may be removed from the Assumed Disability contract provision |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|---|---|--|
| <p>Eye Impairments: Glaucoma</p> <p>Increased pressure in eye. May be acute or chronic. If chronic and not properly managed, may lead to optic nerve damage and impaired vision. May be primary (genetic in origin) or secondary to trauma or other eye disorders.</p> | <ul style="list-style-type: none"> Type Treatment Vision loss Occupational duties | <p>Requirement: APS</p> | <p>Primary Operated or under good medical control with unimpaired vision: exclude Others: exclude, plus rate Secondary: rated for cause and vision loss Loss of sight of both eyes may be removed from the Assumed Disability contract provision</p> |
| <p>Eye Impairments: Iritis</p> <p>Inflammation of the iris. May be acute or chronic. May be due to infection or associated with underlying disease. Severe infection may lead to loss of vision.</p> | <ul style="list-style-type: none"> Cause Recurrent Recovery Loss of vision | <p>Requirement: APS</p> | <p>Cause known: rated for cause Cause unknown Single episode, recovered for at least 6 months: rated/exclude Single episode, recovered for at least 3 years: rated for any vision loss Recurrent episodes: individual consideration (trial application)</p> |
| <p>Eye Impairments: Retinal Detachment</p> <p>A partial or total separation of inner layers of retina from pigment layer, requiring urgent treatment.</p> | <ul style="list-style-type: none"> Cause Treatment Loss of Vision | <p>Requirement: APS</p> | <p>Unoperated: exclude Operated, within first year: exclude Operated, over 1 year: rated for vision loss</p> |
| <p>Fibrocystic Breast Disease</p> <p>Characterized by cyst formation causing pain and tenderness, differentiated by mammogram or biopsy.</p> | <ul style="list-style-type: none"> Status Family history of breast cancer | <p>Requirement: APS Fast Track: <ul style="list-style-type: none"> Surgical report with pathology </p> | <p>Present, definitely benign No family history of breast cancer: standard 90-day Elimination Period Family history of breast cancer: exclude In history, benign: standard with 90-day Elimination Period Mammogram or biopsy pending: postpone</p> |
| <p>Fibromyalgia</p> <p>Fibrositis / Myofascial Pain Syndrome / Chronic Pain Syndrome Generalized aching and stiffness with characteristic "tender points". Mechanical neck and back pain, sleep impairment, and depression/anxiety are often complaints. The condition tends to be chronic (although it is NOT Chronic Fatigue Syndrome).</p> | <ul style="list-style-type: none"> Date of onset Type of treatment Residual impairment Other complaints | <p>Requirement: APS</p> | <p>Symptoms present or within 5 years: decline 5 years after recovery: individual consideration</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|-------------------------|--|
| Fractures: Back | Refer to Back Disorders | | |
| <p>Fractures Break or rupture of the bone which may be simple (closed) or compound (open). Usually caused by trauma but may be secondary to other disease.</p> <p>Some fractures require installation of pins, screws, plates which may increase risk of infection or a need for further procedures to remove/replace.</p> | <ul style="list-style-type: none"> • Cause • Residual impairment | Requirement: APS | After full recovery, no residuals, with or without hardware in place: standard with 90-day Elimination Period |
| <p>Gall Bladder Stones Cholelithiasis</p> | <ul style="list-style-type: none"> • Definitive diagnosis • Treatment | Requirement: APS | <p>After surgery, recovery 6 months: standard to exclude</p> <p>Unoperated: exclude</p> |
| Gastritis | Refer to Stomach Disorders | | |
| <p>Gastroesophageal Reflux Disease (GERD) Varied complaints due to reflux of stomach and duodenal contents (acid and bile) into esophagus.</p> | | Requirement: APS | <p>Cause known: rated for cause</p> <p>Cause not known, mild symptoms: standard</p> <p>Cause not known, moderate to severe symptoms: exclude</p> |
| Glaucoma | Refer to Eye Impairments | | |
| Glomerulonephritis | Refer to Kidney Disorders | | |
| Goiter | Refer to Thyroid Disorders | | |
| <p>Gout Characterized by elevated uric acid with attacks of acute arthritis and sometimes kidney stones.</p> <p>A metabolic disorder that predominantly affects middle-aged males. Hypertension and obesity often accompany gout.</p> | <ul style="list-style-type: none"> • Number of attacks • Symptoms • Build • Blood pressure • Other cardiovascular impairments | Requirement: APS | <p>No cardiovascular or renal abnormalities</p> <p>Present</p> <p>Mild, infrequent attacks: +25-50%, 90-day Elimination Period</p> <p>Moderate, recurrent: +25-75%, 90-day Elimination Period</p> <p>Severe, recurrent: decline</p> <p>In history</p> <p>Single episode, complete recovery</p> <p>0-1 year: +25-50%, 90-day Elimination Period</p> <p>After one year: +25% to standard, 90-day Elimination Period</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|---|--|---|
| Graves' Disease | Refer to Thyroid Disorders | | |
| Headaches: Migraines | Refer to Migraines | | |
| Heart Abnormalities: Angina Pectoris | | | Decline |
| Heart Abnormalities: Coronary Artery Disease | | | Decline |
| Heart Abnormalities: Enlarged Heart | <ul style="list-style-type: none"> • Age • Degree | Requirement: APS Fast Track: <ul style="list-style-type: none"> • EKG • X-ray | Depending on age, degree and assuming no other cardiac or ECG abnormality, cause of enlargement: individual consideration (trial application) |
| Heart Abnormalities: Mitral Valve Prolapse Usually benign and asymptomatic. | <ul style="list-style-type: none"> • Symptoms • No other signs of cardiac disease | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Echocardiogram | Asymptomatic, no other evidence of cardiac disease, systolic murmur grade 1/6 or 2/6: standard Symptomatic: individual consideration (trial application) |
| Heart Abnormalities: Murmur Abnormal heart sounds caused by blood flow. | <ul style="list-style-type: none"> • Functional or Organic • Age • Level of investigation • Cause • Complications • Progression | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Echocardiogram | Functional/Innocent: standard Organic: individual consideration |
| Heart Abnormalities: Tachycardia Rapid pulse. | <ul style="list-style-type: none"> • Evidence of cardiac disease • Other symptoms • Pulse | Requirement: APS Fast Track: <ul style="list-style-type: none"> • EKG | Depending on frequency and duration of episodes and degree of control: standard to decline |
| Heart Attack Myocardial infarction | | Requirement: APS, Chest Pain Questionnaire Fast Track: <ul style="list-style-type: none"> • EKG • X-ray | Under age 40: decline Over age 40 at time of diagnosis Single vessel with an angiogram 0-5 years: decline 5+ years: individual consideration Two or more vessels or no coronary angiogram: decline |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|---|---|
| Hemochromatosis | | | Decline |
| <p>Hepatitis Inflammation of the liver often evidenced by elevated liver enzymes.</p> <p>There are several causes and it may be acute or chronic. Several viruses may cause a short-term illness. Long-term chronic problems arise when a person fails to clear the offending virus from the body.</p> | <ul style="list-style-type: none"> Type Current level of liver enzymes | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Liver Function Tests Hepatitis screen | <p>Present, all types: decline</p> <p>In history, with full recovery, normal liver and hepatitis blood studies</p> <p>Hepatitis A or B with Ag/Ab studies indicative of cure</p> <p>Within 6 months: postpone</p> <p>Over 6 months: standard</p> <p>Hepatitis B carrier: decline</p> <p>Hepatitis C or D: decline</p> <p>Others: individual consideration</p> |
| <p>Hernia: Inguinal, Hiatus, Umbilical</p> <p>Protrusion of tissues or organs.</p> <p>A protrusion of part or all of an organ or body structure through a weakness or defect in the wall of its normal confines. It is important to note the type and location.</p> | <ul style="list-style-type: none"> Type Treatment Complications | Requirement: APS | <p>Operated or unoperated</p> <p>Standard with a 90-day Elimination Period subject to occupational duties</p> |
| Herniated Disc | Refer to Back Disorders | | |
| Herpes Zoster | Refer to Shingles | | |
| <p>Human Papilloma Virus (HPV)</p> <p>Virus spread by contact, often sexual. Causes warts and increases the risk of cervical cancer.</p> | | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> HIV test PAP tests | <p>Present: postpone</p> <p>In history, with negative HIV test, no further episodes: standard</p> <p>Recurrent: individual consideration (trial application)</p> |
| <p>Hodgkins' Disease</p> <p>Enlarged lymphatic glands.</p> | Refer to Cancer | | |
| <p>Huntington's Chorea</p> <p>A hereditary disease causing involuntary muscle movements.</p> | | | Decline |
| Hypertension | Refer to Blood Pressure: Elevated | | |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|---|---|---|
| Hypoglycemia Low blood sugar. | <ul style="list-style-type: none"> • Diabetes? • Cause • Control • Treatment | Requirement: APS | With Diabetes: Refer to Diabetes Reactive, adequately treated, asymptomatic 0-6 months: postpone After: standard Fasting Cause known: rated for cause Other: individual consideration (usually declined) |
| Hyperthyroidism or Hypothyroidism | Refer to Thyroid Disorders | | |
| Hysterectomy Surgical removal of the uterus. | <ul style="list-style-type: none"> • Reason • Recovery • Complications | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Pathology Report | Cause not malignant, full recovery with no residuals and returned to work: standard with 90-day Elimination Period Malignant: Refer to Cancer |
| Insomnia Difficulty initiating or maintaining sleep. Transient sleep disturbances are a normal part of life. Prolonged insomnia may indicate an underlying physical or adjustment disorder. | <ul style="list-style-type: none"> • Degree • Duration • Treatment • Interference with function • Occupational duties | Requirement: APS | Cause known: rated for cause in addition to ratings below Mild, infrequent: usually standard Otherwise: individual consideration |
| Kidney Disorders: Polycystic Disease Inherited disease in which numerous cysts gradually develop, eventually destroying normal kidney tissue. | <ul style="list-style-type: none"> • Family history • Fully investigated | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Negative ultrasound | Decline Family history of polycystic Kidney Disease Not Investigated: decline Investigated: individual consideration |
| Kidney Disorders: Glomerulonephritis Including Bright's. | <ul style="list-style-type: none"> • Acute • Recurrent • Chronic • Stability • Normal blood pressure | Requirement: APS | Individual consideration (trial application) |
| Kidney Disorders: Nephrectomy Surgical removal of kidney. | <ul style="list-style-type: none"> • Cause • Status of other kidney • No urinary system impairment • No hypertension • Not due to malignancy | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Urinalysis • Surgical report | Due to congenital abnormality, trauma, benign tumour, or lone cyst; remaining kidney normal; normal urinalysis; no current urinary system impairment or hypertension 0-6 months: postpone After 6 months: standard, 90-day Elimination Period Others: individual consideration |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|--|---|--|
| Kidney Disorders: Renal Calculus Kidney stone. | <ul style="list-style-type: none"> One or both kidneys? Single or multiple episodes? Normal kidney function tests | Requirement: APS Fast Track: <ul style="list-style-type: none"> Urinalysis | Normal kidney function, urinalysis, Blood pressure, no other renal problems Present 1 kidney: exclude, 90-day Elimination Period Both kidneys: decline Passed or removed 1-2 episodes: standard with 90-day Elimination Period 2+ episodes: exclude or rate 25% |
| Kidney Disorders: Renal Failure Impaired kidney function – may be acute following shock, crushing injuries, infection or poisons. Full recovery may occur or may become chronic. | <ul style="list-style-type: none"> Cause Complete recovery Single episode | Requirement: APS Fast Track: <ul style="list-style-type: none"> Urinalysis Kidney function tests | Acute episode, complete recovery, normal urine, normal blood pressure Within 1 year: postpone 1-2 years: rated for cause plus +50% rating Over 2 years: rated for cause Others: decline |
| Kidney Disorders: Kidney Transplant | | Requirement: APS | Recipient: decline Donor: Refer to Nephrectomy |
| Knee Disorders The knee is a major weight bearing joint of complex design, vulnerable to injury. Strains are most common. Ligament injuries and meniscus tears are more serious. | <ul style="list-style-type: none"> Cause Type Treatment Recovery Occupational duties | Requirement: APS | Single episode with little lost time from work, no cartilage/ligament damage: usually standard with 90-day Elimination Period subject to occupational duties Recurrent episode, lost time from work, or damaged cartilage/ligament: exclude subject to occupational duties Surgery, under 1 year: exclude subject to occupational duties Surgery, more than 1 year ago: usually standard subject to occupational duties |
| Lung Disorders: Emphysema, Chronic Obstructive Pulmonary Disease (COPD) An obstruction of the airways. Often associated with a history of smoking. | <ul style="list-style-type: none"> Type Severity Smoking status | Requirement: APS | Mild to moderate, applicant a Non-smoker: +25-50% Smoker: +75%, 5-year Benefit Period Severe: decline |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|--|--|---|
| <p>Lung Disorders: Pleurisy</p> <p>An inflammation of the membrane lining the inside of the chest wall and the surface of the lungs. It may be related to an acute pulmonary infection (i.e. pneumonia, flu) or it may be associated with more serious illnesses (congestive heart failure, malignant tumours, pancreatitis, etc).</p> <p>Effusion refers to accumulation of fluid in pleural cavity.</p> | <ul style="list-style-type: none"> Type Cause Single attack? Recurrent | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Chest X-ray | <p>Pleurisy with effusion: decline</p> <p>Dry Pleurisy</p> <p>Cause unknown, single attack</p> <p>Within 6 months: postpone</p> <p>After 6 months: standard</p> <p>Cause unknown, more than 1 attack</p> <p>0-1 year: decline to 50%</p> <p>1-2 years: +25-50%</p> <p>Over 2 years: standard</p> |
| <p>Lung Disorders: Pneumonia</p> <p>An acute lung infection caused by bacteria, viruses, or fungi.</p> | <ul style="list-style-type: none"> Recurrence Complications | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Chest X-ray Pulmonary function tests if recent | <p>Present: postpone</p> <p>Single occurrence with full recovery: standard</p> <p>More than 2 episodes in 12 months: decline</p> |
| <p>Lung Disorders: Pneumothorax</p> <p>Collapsed lung.</p> <p>May be spontaneous, due to trauma or artificially induced.</p> | <ul style="list-style-type: none"> Cause Recurrence Full recovery | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Chest X-ray | <p>Present: postpone</p> <p>Un-operated, traumatic, recovered: standard</p> <p>Spontaneous, no sign of underlying disease, 1-2 attacks, recovered 3 months: standard</p> <p>More than 2 attacks:</p> <p>0-6 months: postpone</p> <p>Over 6 months: standard, 90-day Elimination Period</p> |
| <p>Lung Disorders: Tuberculosis</p> <p>An infectious disease that is increasing in Canada due to immigration and HIV exposure. It can usually be controlled with proper medical treatment, although drug resistant strains have developed. It is important to note the number of sites and extent to which an organ is infected, the medication, progressions, and any complications.</p> | <ul style="list-style-type: none"> Type Degree of involvement Complications | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Chest X-ray Pulmonary tests | <p>Present: decline</p> <p>Pulmonary, treated with full recovery and no residual impairment</p> <p>Mild: standard</p> <p>Moderate: standard to +50%</p> <p>Other: individual consideration (trial application)</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|--|---|
| Lung Disorders: Pneumonitis Lung disease secondary to inhalation of mineral or organic dust. | | | Decline |
| Lupus: Discoid or Systemic Lupus Erythematosus Systemic (SLE) | Refer to Connective Tissue Disorders | | |
| Major Depression | Refer to Anxiety, Affective and Adjustment Disorders | | Decline |
| Marijuana, use of | Refer to Drug Use | | |
| Mastoiditis | Refer to Ear Impairments | | |
| Meniere's Disease | Refer to Ear Impairments | | |
| Meningitis Inflammation of the brain or spinal cord. | <ul style="list-style-type: none"> • Cause • Recovery • Complications | Requirement: APS Fast Track: <ul style="list-style-type: none"> • HIV test | Acute bacterial or viral, full recovery for at least 6 months, no residuals, no secondary to other disease: standard Otherwise: individual consideration (trial application) |
| Migraine A severe vascular headache caused by alterations in the diameter of the blood vessels within and outside the head. Visual abnormalities (blind spots, flashing lights), difficulty speaking, paralysis, a severe pounding headache and nausea often characterize a migraine. | <ul style="list-style-type: none"> • Severity • Frequency • Cause | Requirement: APS | Mild, occasional: standard Moderate, recurrent: standard 90-day Elimination Period Severe, disabling more than 7 days, recurrent: individual consideration |
| Miscarriage Interruption of pregnancy before fetus is capable of living outside the uterus. | | Requirement: APS | 1-2 within past year: exclude 1-2 more than 1 year ago: standard More than 2, no normal childbirth since: exclude |
| Mitral Valve Prolapse (MVP) | Refer to Heart Abnormalities | | |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|---|--|---|
| Multiple Sclerosis | | | Decline |
| Myocardial Infarction Heart attack. | See Heart Attack | | |
| Myositis Inflammation of muscles. | <ul style="list-style-type: none"> • Cause • Recurrence • Recovery • Residual impairment • Occupational duties | Requirement: APS | Single attack, no deformity, full recovery 6 months: standard, 90-day Elimination Period Recurrent attacks, no deformity, full recovery 6 months 0-2 years: +25% Over 3 years: standard |
| Narcolepsy Characterized by excessive daytime sleepiness leading to sleep attacks. | <ul style="list-style-type: none"> • Cause • Response to medication • Occupational hazards • Driving offences | Requirement: APS | Episode within 3 years: postpone Over 3 years, depending on severity, occupation and driving record: individual consideration |
| Nephrectomy | Refer to Kidney Disorders | | |
| Nephritis | Refer to Kidney Disorders | | |
| Obesity | Refer to Build Table | | |
| Osteoarthritis Acceleration of the normal aging process, leading to degenerative joint disease. | <ul style="list-style-type: none"> • Severity • Single or multiple joints • Physical demands of occupational duties | | Non-weight bearing joints, minimal pain, no disability: +25%, 90-day Elimination Period Others: individual consideration |
| Ovarian Cysts | <ul style="list-style-type: none"> • Treatment • Benign | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Pathology Report | Benign: standard 90-day Elimination Period |
| Pancreatitis Inflammation of the pancreas. | <ul style="list-style-type: none"> • Acute • Recurrent • Treatment • Complications • No alcohol offences | Requirement: APS | Acute, no alcohol offences Mild, last episode within 1 year: postpone After 1 year: standard to rate Single severe 0-2 years: postpone + 2 years: standard to +75%, 5-year Benefit Period Recurrent mild 0-2 years: postpone 2-5 years: +25-50%, 90-day Elimination Period Over 5 years: possibly standard Recurrent, severe: individual consideration |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|--|--|--|
| Parkinson's Disease A progressive, degenerative central nervous system disorder. | | | Decline |
| Phlebitis, Venous Thrombosis, or Thrombophlebitis Inflammation of a vein blood clot in a vein. | <ul style="list-style-type: none"> • Recurrent • Treatment • Residuals • Complications | Requirement: APS | Present: postpone In history Single episode, full recovery 0-1 years: +50%, 90-day Elimination Period Over 1 year: standard Recurrent, on chronic anti-coagulation: individual consideration |
| Pleurisy | Refer to Lung Disorders | | |
| Pneumonia | Refer to Lung Disorders | | |
| Pneumothorax | Refer to Lung Disorders | | |
| Pregnancy | <ul style="list-style-type: none"> • Trimester • Previous complications • Current status | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Current status • Urinalysis | During the first 6 months of normal pregnancy: exclude for pregnancy, including complications and/or treatment, subject to urinalysis and Attending Physician's Report Any complications or after 6 months of pregnancy: decline until returned to work full-time History of pregnancies with complications: usually necessitates exclusion if applicant is of childbearing age |
| Prostate Disorder: Enlargement A gland surrounding the neck of the bladder and urethra in the male. Disorders may include inflammation (acute or chronic), enlargement, or cancer of the prostate. | <ul style="list-style-type: none"> • Cause • Degree • Recurrence • Normal urine | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Pathology report if done • Urinalysis | Present, no symptoms, no malignancy, normal urine Slight Enlargement Up to age 50: standard, 90-day Elimination Period Over age 50: +25-50%, 90-day Elimination Period Moderate or Severe Enlargement: exclude In history, with surgery less than 6 months ago: postpone Surgery over 6 months ago, no malignancy, no sequels, normal urine: standard |
| Prostate Disorder: Prostatitis | <ul style="list-style-type: none"> • Recurrent • Urinalysis • Absence of hematuria | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Urinalysis if within past year | One episode, full recovery: usually standard Chronic: exclude |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|--|---|--|
| Psoriasis | Refer to Skin Disorders | | |
| Raynaud's Syndrome Disturbances of circulation in extremities, causing numbness and pallor. | | Requirement: APS | Cause known: rated for cause Cause unknown, one year after recovery, if stable and not disabling, mild or moderate: +25-50%, 90-day Elimination Period Severe: decline |
| Renal Calculus | Refer to Kidney Disorders | | |
| Renal Failure | Refer to Kidney Disorders | | |
| Retinal Detachment | Refer to Eye Impairments | | |
| Rheumatoid Arthritis | Refer to Arthritis: Rheumatoid | | |
| Scoliosis | Refer to Back Disorders | | |
| Shingles Herpes zoster. Nerve infection with skin rash. | | Requirement: APS | With complete recovery, no residual pain or evidence of immune compromise: standard |
| Skin Disorders: Dermatitis, Eczema, Psoriasis Most skin eruptions are transient and related to viral infection or an allergic reaction. It is important to note any impact the skin disorder may have on the client's occupation. | <ul style="list-style-type: none"> • Acute • Recurrent • Interference with occupational duties | Requirement: APS | Mild, no interference with occupation: standard Otherwise: likely exclude |
| Skin Tumours: Benign, Non-melanoma, Melanoma Most common non-melanomas: Basal Cell Carcinoma and Squamous Cell Carcinoma. Non-melanoma rarely spreads. Melanoma: Often characterized by a change in size, shape or colour. Less common but more aggressive. | <ul style="list-style-type: none"> • Type • Family history of melanoma • Atypical (dysplastic) moles • Date of diagnosis • Pathology • Type of treatment • Confirmation completely excised • Recurrence • Staging | Requirement: APS Fast Track: <ul style="list-style-type: none"> • Pathology report with staging • Details of follow up | Benign: Dysplastic Nevi (no family history of Dysplastic Nevi Syndrome or Melanoma) Dysplastic Nevus present: exclude Single Dyplastic Nevi removed, no other irregular moles, with annual follow up: standard Otherwise: exclude Dysplastic Nevus Syndrome or with family history of it or Melanoma: decline Non-melanoma: With complete excision and follow up: 0-1 year: postpone or exclude After 1 year: standard Melanoma: typically decline |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|---|--|---|
| <p>Sleep Apnea</p> <p>Cessation of breathing during sleep. Causes daytime fatigue, leading to increased accident risk. Commonly associated with excess weight and alcohol excess. Diagnosis is made by a sleep study.</p> | <ul style="list-style-type: none"> Type Degree Treatment Response to/compliance with treatment Occupational hazard No driving offences Build Cardiac arrhythmia Smoker | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Sleep Study | <p>Obstructive, no cardiac arrhythmia, no treatment or treated with evidence of good response:</p> <p>Mild: standard to +25%</p> <p>Moderate, treated with evidence of good response</p> <p>0-1 year: +50%</p> <p>1 year+: standard</p> <p>Moderate: no treatment or non-compliant with CPAP: decline</p> <p>Severe: decline</p> |
| <p>Splenectomy</p> <p>Removal of the spleen, usually due to trauma.</p> | <ul style="list-style-type: none"> Cause Complications | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Chest X-ray Complete Blood Count | <p>Due to injury, fully recovered, no residual: standard</p> <p>Other causes</p> <p>0-6 months: postpone</p> <p>Over 6 months: standard</p> |
| <p>Stomach Disorders: Gastritis</p> <p>Inflammation of the stomach.</p> | <ul style="list-style-type: none"> Acute Recurrent Cause | <p>Requirement: APS</p> | <p>Acute, single attack: standard, 90-day Elimination Period</p> <p>Chronic or recurrent, cause unknown:</p> <p>0-2 years: exclude</p> <p>2+ years: standard</p> |
| <p>Stomach Disorders: Indigestion</p> <p>Dyspepsia, Acid Stomach, Hyperacidity</p> <p>Impairment of the digestive function, usually controlled by diet and medication.</p> | <ul style="list-style-type: none"> Acute Recurrent Cause | <p>Requirement: APS</p> | <p>Acute, single attack: standard</p> <p>Chronic or recurrent, cause unknown</p> <p>0-2 years: exclude</p> <p>2+ years: standard</p> |
| <p>Stomach Disorders: Ulcer</p> <p>Peptic, Duodenal, Gastric, etc.</p> <p>Peptic ulcer disease is a common impairment in which ulcerations develop in the esophagus, stomach, or duodenum. Previously the cause of ulcers was thought to be due to the secretions of stomach acid. Although this is still significant in ulcer formation, a bacteria called H. Pylori is thought to be the leading cause of ulcer disease. Antibiotics have proven to heal the ulcers and prevent recurrence. Another major cause of ulcers is the chronic use of anti-inflammatory medications.</p> | <ul style="list-style-type: none"> Type Treatment Complications Smoking status Symptoms Recurrence | <p>Requirement: APS</p> <p>Fast Track:</p> <ul style="list-style-type: none"> Operative report Upper gastrointestinal series | <p>Unoperated, under treatment, no bleeding or time loss</p> <p>Present: exclude</p> <p>In history, within 2 years: exclude</p> <p>Others: individual consideration</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|---|--|
| <p>Stroke Diminished blood supply to brain causing a neurological deficit.</p> <p>Transient Ischemic Attack (TIA) Partial interference with diminished blood supply – symptoms last less than 24 hours.</p> | <ul style="list-style-type: none"> • Recurrence • Residual impairment • Neurological sequels • No Diabetes • No cardiovascular renal disease • No hypertension • Non-smoker | <p>Requirement: APS</p> | <p>Stroke Single episode, complete recovery, no other rateable impairment, minimal sequels, working full time at regular occupation 0-5 years: decline After 5 years: +75-150% rating with reduced Benefit Period</p> <p>TIA Single episode, complete recovery, no other rateable impairment, minimal sequels, working full time at regular occupation 0-2 years: decline 2-5 years: +75-100%, 5-year Benefit Period</p> |
| Substance Abuse | Refer to Alcohol/Drug Excess | | |
| <p>Syncope Sudden transient loss of consciousness, of varying length and duration, not due to trauma or seizure.</p> | <ul style="list-style-type: none"> • Cause • Recurrence | <p>Requirement: APS</p> | <p>Cause known: rated for cause Cause unknown, well investigated, cardiac and neurological disease ruled out 0-6 months: postpone 6 months+: standard, 90-day Elimination Period Recurrent, severe or not well investigated: postpone</p> |
| Systemic Lupus Erythematosus (SLE) | | | Decline |
| <p>Thalassemias Inherited anemia.</p> | <ul style="list-style-type: none"> • Type | <p>Requirement: APS</p> | <p>Minor trait, definite diagnosis, normal blood count: standard Major trait: decline</p> |
| <p>Thyroid Disorders: Hypothyroidism Gland is underactive in secreting a hormone that controls the body's metabolism.</p> | <ul style="list-style-type: none"> • Treatment • Control | <p>Requirement: APS Fast Track: • Lab reports</p> | <p>Treated, under control generally standard Uncontrolled: individual consideration</p> |
| <p>Thyroid Disorders: Hyperthyroidism Gland is overactive in secreting a hormone that controls the body's metabolism.</p> | <ul style="list-style-type: none"> • Treatment • Control | <p>Requirement: APS</p> | <p>Present, control not yet established: decline In history, operated or treated, under control 0-2 years: exclude, 90-day Elimination Period 2 years+: standard Uncontrolled: decline</p> |
| <p>Thyroid Disorders: Graves Disease Overactivity of thyroid which enlarges into goiter.</p> | <ul style="list-style-type: none"> • Treatment • Control | <p>Requirement: APS</p> | <p>Controlled, less than 2 years: rate/exclude Controlled for 2 years or more: generally standard</p> |

Medical Impairments

| Condition and Description | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--|--|--|--|
| Thyroid Disorders: Thyroid Nodules | <ul style="list-style-type: none"> Type | Requirement: APS Fast Track: <ul style="list-style-type: none"> Pathology Report Ultrasound | Present, fully investigated, benign, asymptomatic: standard to exclude |
| Triglycerides: Elevated | Refer to Cholesterol: Elevated | | |
| Tuberculosis | Refer to Lung Disorders | | |
| Tumours | Refer to Skin Tumours or Cancer | | |
| Ulcer | Refer to Stomach Disorders | | |
| Underweight | Refer to Build Table | | |
| Varicose Veins: Legs Abnormally enlarged veins with functionally insufficient valves. They may develop because of a benign disorder (obesity, pregnancy, frequent standing) or be the result of a serious disorder (cirrhosis, tumours, clots, etc.) | <ul style="list-style-type: none"> Location Cause Treatment Complications Occupational duties | Requirement: APS | Present, no ulcer, no swelling, not disabling Mild, no support worn: standard, 90-day Elimination Period Moderate to severe, support worn: exclude, 90-day Elimination Period Operated, complete recovery 0-6 months: exclude, 90-day Elimination Period 6 months: usually standard |
| Vertigo | Refer to Dizziness | | |

Non-Medical Risks

| Activity | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|---|---|
| <p>Aviation: Private</p> <p>Private pilots are those who are licensed as private pilots (whether they have IFR or not) and fly for recreational and business reasons. Business flying in this category refers to non-professional pilots (not flying for pay) flying for business purposes not aviation related.</p> | <ul style="list-style-type: none"> • Current age • Pilot experience including ratings • Medical history • Lifestyle • Where they fly • Type of aircraft flown • Type of flying | <p>Requirement: Aviation Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Overall experience • Hours/year • Flight ratings • Aircraft • Details of specialized flying | <p>Licensed at least one year prior to application, minimum 75 solo hours, flying 25 - 200 hours annually, not taking off or landing on water: standard</p> <p>Other: exclude</p> |
| <p>Aviation: Sport</p> <p>This covers a number of types of recreational flight activities, which include the use of non-conventional aircraft, competition or performances.</p> | <ul style="list-style-type: none"> • Current age • Pilot experience including ratings • Amateur or professional • Medical history • Lifestyle • Where they fly • Type of aircraft flown • Type of flying | <p>Requirement: Ballooning/Hang Gliding/Ultralight Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Overall experience • Hours/year • Flight ratings • Aircraft • Details of specialized flying | <p>Ballooning, hang gliding, paragliding: exclude</p> |
| <p>Climbing: Cliffs</p> | <ul style="list-style-type: none"> • Current age • Frequency • Height of cliffs • Location: local area or elsewhere • Medical history • Lifestyle | <p>Requirement: Mountaineering Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Overall experience • Frequency • Type of terrain | <p>Standard to exclude</p> |
| <p>Climbing: Ice and/or Snow</p> | <ul style="list-style-type: none"> • Current age • Frequency • Type of terrain: established trails • Altitude • Location: North America/Europe or elsewhere • Medical history • Lifestyle | <p>Requirement: Mountaineering Questionnaire, Foreign Travel Questionnaire (if applicable)</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Overall experience • Frequency • Type of terrain | <p>Climbing in the Himalayas: uninsurable</p> <p>Other: standard to exclude</p> |
| <p>Climbing: Mountain</p> | <ul style="list-style-type: none"> • Current age • Frequency • Type of terrain: established trails • Altitude • Location: North America/Europe or elsewhere • Medical history • Lifestyle | <p>Requirement: Mountaineering Questionnaire, Foreign Travel Questionnaire (if applicable)</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Overall experience • Frequency • Type of terrain | <p>Standard to exclude</p> |

Non-Medical Risks

| Activity | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|---|--|--|---|
| <p>Climbing: Rock</p> | <ul style="list-style-type: none"> • Current age • Frequency • Heights of climbs • Climbing indoors only • Location if outdoor climbing: North America/Europe or elsewhere • Medical history • Lifestyle | <p>Requirement: Mountaineering Questionnaire, Foreign Travel Questionnaire (if applicable)</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Overall experience • Indoor or out • Difficulty of climbs | <p>Standard to exclude</p> |
| <p>Driving</p> <p>Motor vehicle accidents are the primary cause of death at younger ages. Contributing factors to fatal accidents include alcohol and excessive speed. At older ages (> 65) it can be a flag for underlying cognitive degeneration.</p> | <ul style="list-style-type: none"> • Current age • Types of infractions • Frequency of infractions • DUI (multiple) • Other suspensions and number of suspensions • Accident (at fault) • Risk taking avocations | <p>Requirement: MVR</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Number and types of violations • Date of last violation • Date of last suspension, length of and reason for suspension | <p>Several minor infractions: standard</p> <p>Several moderate infractions: rate +25-50%</p> <p>Several serious infractions: rate +75-100% and limited Benefit Period to decline</p> <p>DUI cannot be considered for a minimum of 6 months following completion of the suspension. If there are other infractions, cannot consider for 12 months.</p> |
| <p>Foreign Travel</p> | <ul style="list-style-type: none"> • Which country and destination in the country • Frequency and duration of visit (total number of days/year in each country) • Purpose of travel • Age of applicant • Health of applicant • Any travel warning, advisory or public notice posted by the Canadian Government • Canadian Citizen or permanent resident | <p>Requirement: Foreign Travel Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Travel questionnaire outlining destination(s), frequency and duration of visits must be submitted with the initial documents | <p>Do not submit an application with any travel planned or expected in the next 30 days. In this case, wait until the applicant's return.</p> <p>Best case: standard depending on country being visited for less than 8 cumulative weeks per year.</p> <p>Typical case: exclusion stating client return to Canada or the US for a claim to be considered. For travel to higher risk countries, we may supplement this exclusion by specifically excluding any disability which might occur in a specific country.</p> <p>Worse case: decline</p> |

Non-Medical Risks

| Activity | Factors Affecting the Decision | Fast Track the App | Likely Underwriting Decision |
|--------------------------------|---|--|---|
| Motor Vehicle Racing | <ul style="list-style-type: none"> • Current age • Type of vehicle/size of engine • Type of fuel • Frequency • Speeds attained (average, highest) • Type of course • Location (outside Canada or US) • Concurrent avocations | <p>Requirement: Automobile Racing Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Type of racing and frequency • Speeds attained | Exclude |
| Scuba Diving | <ul style="list-style-type: none"> • Current age • Experience including certification • Depths and frequency of dives • Medical history • Lifestyle • Dive location (e.g. lake, open ocean, beaches) • Dive sites (e.g. wreck, salvage) • Diving activities (e.g. search and rescue, caves, ice) • Commercial diving | <p>Requirement: Scuba Diving Questionnaire</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Type of diving (location, site, activities) • Experience • Frequency | Generally standard if certified, no decompression and no cave, ice or salvage diving. |
| Trail Climbing Trekking | <ul style="list-style-type: none"> • Current age • Frequency • Type of terrain: established trails • Altitude • Location: North America/Europe or elsewhere • Medical history • Lifestyle | <p>Requirement: Mountaineering Questionnaire, Foreign Travel Questionnaire (if applicable)</p> <p>Fast Track:</p> <ul style="list-style-type: none"> • Overall experience • Frequency • Type of terrain | Generally standard |

Smoking Definition

Smoker Rates

Smoker rates will be charged if your client uses any tobacco product including cigarettes, marijuana, cigar, pipe, chewing tobacco, nicotine gum or patches.

Non-Smoker Rates

Non-smoker rates will be charged if your client has not used any form of tobacco, nicotine products or marijuana in the past 12 months.

An occasional cigar smoker may be considered a non-smoker if:

- use is 12 cigars or less per year, and
- smoking details are fully disclosed on the application, and
- urine tests show no cotinine, and
- the person is not rated substandard for a smoking-related impairment.

Build Table – Adults

The following build table shows the standard ranges for weight and height measurements.

| Males and Females, Aged 18+ | | | |
|-----------------------------|--------------|--------|--------------|
| Height | Weight (lbs) | Height | Weight (lbs) |
| 4'8" | 82-141 | 5'9" | 125-215 |
| 4'9" | 85-147 | 5'10" | 129-222 |
| 4'10" | 88-152 | 5'11" | 132-228 |
| 4'11" | 91-157 | 6' | 136-234 |
| 5' | 95-163 | 6'1" | 140-241 |
| 5'1" | 98-168 | 6'2" | 144-248 |
| 5'2" | 101-174 | 6'3" | 148-254 |
| 5'3" | 104-179 | 6'4" | 152-261 |
| 5'4" | 108-185 | 6'5" | 156-268 |
| 5'5" | 111-191 | 6'6" | 160-275 |
| 5'6" | 114-197 | 6'7" | 164-282 |
| 5'7" | 118-203 | 6'8" | 168-290 |
| 5'8" | 121-209 | 6'9" | 172-297 |

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