



For advisor use only

# Critical Illness Underwriting Guide

Insurance



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## General Information

Critical illness insurance provides a one-time lump sum benefit when you are diagnosed with and survive a covered critical illness. This insurance will assist you in making meaningful decisions about your physical and financial recovery and will help protect your standard of living. You may use the benefit in any manner, such as:

- To reduce debt and other financial concerns
- To make alterations to a home or automobile to accommodate any special needs
- To supplement any reduced or lost income, or protect retirement savings
- To obtain specialized medical equipment, private nursing or child care
- To obtain out-of-country or non-government covered treatments

Due to the strong statistical correlation between family history and the risk of other family members developing some of the same critical illness conditions, family history is an important aspect of critical illness insurance underwriting.

It is important to note that some medical conditions, non-medical history (such as avocations) or family history may require some additional attention during the underwriting process of a critical illness application.

## Introduction

Establishing reasonable expectations with your clients is essential when it comes to successfully selling critical illness insurance. Applicants may perceive the underwriting process as complicated and confusing. The purpose of this guide is to provide you with clear, concise and useful information to help you explain our underwriting process and ultimately place more business.

This guide is an important tool to help you identify whether your client is eligible for critical illness insurance, and if so, on what basis.

How this guide will help you, the advisor:

- It will help you manage your clients' expectations.
- It will help you place more business, faster.
- It will help you explain the need for diligence during the application process so you and your clients will have fewer surprises and concerns.

How this guide will help your client:

- They will be better informed about the type of information that is required.
- They will understand the potential underwriting outcomes at the time of application.

This guide provides a general framework for potential underwriting outcomes. It provides a provisional assessment based on the client's general health condition. It is not a guarantee of the decision. Common medical conditions are discussed in the Medical Conditions section of this guide. **As it is impractical to include every conceivable condition in this guide, please contact your sales support representative or the underwriting department for further assistance.**

The final decision on any application depends on the findings of a fully completed and reviewed file and is the decision of the RBC Insurance® underwriter.

## Successful Selling

Knowledge of possible underwriting outcomes at the time of application is important to the success of each sale.

The Medical Conditions and Family History sections of this guide highlight possible modifications that could be necessary to issue coverage to individuals with significant personal health conditions or impairments, or a significant family history. Prior knowledge of this is important in order to prepare the client, but you may also be able to avoid adverse action by proposing a rated decision or a decision with an exclusion.

This guide also identifies applicants who **may not be eligible for coverage** due to certain personal health conditions or impairments, or a significant family history.

### Establishing Expectations

Advising clients of potential outcomes and collecting as much information at the time of application increases the likelihood of placing a case that may otherwise take longer in underwriting or be issued on a modified basis.

Some guiding principles:

- The applicant can help make the process quicker by providing complete and accurate information on a timely basis. Stress the importance of full disclosure of the applicant's personal health history, as well as the health history of their immediate family members, and the potential impact on the validity of their insurance contract that non-disclosure or incorrect information can have.
- Some requests for critical illness insurance coverage may lead to additional requirements on top of the fully completed application (refer to our requirement chart). It is important to inform your client that they may be contacted during the application process for additional underwriting requirements such as a paramedical examination, their vitals (measured height, weight and blood pressure), a blood test or a urinalysis.
- When an applicant applies for critical illness insurance, good health is not the only basis for approval of the amount of insurance that is applied for. We, the insurance company, may also require financial justification and other information relating to the risk we will be assuming. Collecting and reviewing this information with your client is important to ensure they are applying for the appropriate coverage.



## Medical Underwriting

Medical underwriting refers to the use of medical or health information in the evaluation of an applicant for coverage. It is important that the applicant understand their obligation to answer the questions accurately and completely. Failure to inform RBC Insurance of a pre-existing condition or family history could result in our denial of their claim or the termination of the contract. In a situation where there is doubt as to the insurability of a potential applicant, contact your sales support representative or underwriting case coordinator.

While most applicants will qualify for standard insurance, some applicants will not because of their medical or family history. For applicants who do not qualify for standard insurance, we will attempt to issue a modified policy that provides coverage at a reasonable cost.

### Do's and Don'ts

	DO	DON'T
<b>Underwriting Decision</b>	Inform the applicant that they should not assume the coverage is in force until the underwriter has made a decision.	Advise the client that they are insurable for critical illness insurance based on a life or disability underwriting approval.
<b>Replacements</b>	Provide the date when the in-force coverage is to be paid, and submit the replacement form if required.	Recommend that the applicant cancel any existing coverage until new coverage is approved and in force.
<b>Exclusions</b>	Discuss with the applicant the potential for an exclusion rider when there are significant medical (including family history) or non-medical factors. See the Medical Conditions, Family History and Non-Medical Conditions sections for a list of common impairments and potential outcomes.	
<b>Rating Discussions</b>	Discuss with the applicant the potential for an extra premium rating or exclusion due to medical (including family history) or non-medical factors.	

### Substandard Underwriting

For critical illness insurance, substandard underwriting means the coverage has been modified due to medical findings and history, physical impairments, family history or some non-medical situation that exists or has existed.

### Typical Underwriting Decisions and Their Meanings

There are some main types of decisions that RBC Insurance underwriters can make:

- **Standard Rates:** When the premium rates are set, it is assumed that we will experience a certain level of morbidity (claims). The underwriter will therefore allow normal premium terms if the risk falls within the level of risk assumed in setting those base premium rates.
- **Rating:** An extra premium is charged where there is an identified extra risk over and above what has been assumed for the base premium rates. Ratings are applied to the base rate and optional benefits, except for the return of premium (ROP).
- **Exclusion:** Exclusions are applied where the underwriter feels the risk is too great to apply a rating, but not significant enough for the policy to be declined. In essence the risk is acceptable but greater than a risk that can be accepted with a premium increase alone, so it cannot be priced. In these circumstances an exclusion of a particular medical condition or a sport or pastime is offered.
- **Decline:** Decline decisions are made where the underwriter feels the risk and likelihood of a claim are too great, and the risk cannot be reasonably priced or covered.

There could be a combination of an exclusion(s) and a rating(s), depending on the client's medical history, family history or non-medical factors.

## Mandatory Decline Conditions for Critical Illness Insurance

Occasionally, it is better not to have a client apply in light of significant conditions. Taking an application from an applicant who you're certain will be declined would not only upset the applicant, but also misuse your time and impede the underwriter's ability to process other cases.

**Do not submit an application** for a client who has, or has had, any of the conditions listed below:

- AIDS (AIDS related disease or HIV positive)
- Alcohol abuse (within the past 2 years)
- Alzheimer's disease
- Amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease
- Angina
- Angioplasty
- Blindness (may be available with an exclusion)
- Cancer\*
- Cardiomyopathy
- Chronic kidney disease (including polycystic kidney disease)
- Coronary artery bypass surgery
- Cystic fibrosis
- Diabetes (Type 1 – insulin dependent)
- Heart attack
- Huntington's disease
- Kidney failure
- Major organ transplant
- Motor neuron disease (e.g. primary lateral sclerosis, progressive muscular atrophy)
- Multiple sclerosis (MS)
- Parkinson's disease
- Peripheral vascular disease
- Permanent paralysis
- Primary lateral sclerosis
- Progressive bulbar palsy
- Progressive muscular atrophy
- Progressive pseudobulbar palsy
- Sickle cell disease
- Stroke
- Transient ischemic attack (TIA)
- Valvular heart surgery

In a situation where there is doubt as to the insurability of a potential applicant, contact your sales support representative or underwriting case coordinator.

\* Applicants with certain skin cancers or certain early stage cancers may be eligible for coverage. Consult your underwriting case coordinator before submitting an application.

## Financial Underwriting

Financial underwriting is the analysis of a proposed risk to verify that an insurable interest exists, prevent anti-selection or speculation, ensure the amount of coverage requested is related to the amount of the expected loss and the loss can be quantified (indemnification), evaluate the potential for an early claim and verify whether the risk can be priced so a profit can occur.

The fundamental purpose of critical illness insurance is to make funds available to a client who has been diagnosed with and survived a covered critical illness. These funds can be used to supplement income, pay debts (such as a mortgage or loan), purchase medical equipment, obtain out-of-country or non-government covered treatment, etc. – all of which have an economic or financial impact.

### Anti-Selection

Anti-selection is the withholding or misstatement of information to obtain insurance that would not be issued as applied for had the correct information been known.

### Speculation

Speculation in insurance is an attempt to purchase a policy that the insured feels could provide a benefit far beyond any reasonable insurable need.

### Indemnification

Indemnification means the replacement of an actual loss. The insurance would protect against a loss that is the result of an untimely or unexpected event; it should not represent a “windfall”.

- An individual earning an income (working) would require some form of income continuance to replace that lost income. Therefore, they would be expected to require a higher amount of coverage than someone who is not working.
- Often, a non-working spouse may not require the same amount of coverage as their income-earning spouse. In this situation, coverage would be based on the family income and the critical illness coverage in place for the income-earning spouse.

## What Is Reinsurance?

Reinsurance is insurance for the insurance company. The insurance company is still liable for insurance benefits to the policyholder; however a portion of its risk is transferred to the reinsurer. The policyholder’s legal rights are not affected by reinsurance in any way.



## Cover Letter Guidelines

A cover letter is a communication to the underwriter and is your opportunity to highlight additional information. It can be used to provide additional details on the applicant's occupational duties, medical conditions, family history or financial situation.

### When to Provide a Cover Letter

A cover letter is not required for every application. It can be helpful to provide the underwriter with a broader understanding of the applicant in certain situations such as where they:

- Have existing and significant medical issues
- Have shown negative health behaviours such as drug or alcohol abuse
- Have criminal charges or driving suspensions
- Are exposed to significant travel concerns
- Are applying for a large amount of insurance coverage

### What Information to Include in a Cover Letter

A cover letter should include, but not be limited to, general information on the sale:

- The length of time you have known the applicant
- The purpose of the insurance
- Specifics related to any of the circumstances noted above
- Details of existing insurance coverage and any intention to replace existing coverage
- The involvement of other professionals in the sale (lawyers, accountants, etc.)

The cover letter may include additional details depending on the situation of the specific applicant. As a general rule, the disclosure of more information streamlines the process.

## Medical Conditions

### Introduction

This section lists the medical conditions often seen on the application for critical illness. This list indicates a typical underwriting outcome – it does not guarantee what the decision will be. This will help you prepare your client or identify situations where an offer is unlikely, potentially eliminating a negative experience for your client.

**These are potential outcomes for each individual condition. If more than one condition is present, the potential outcome may differ.**

Completing and providing any listed questionnaires or statements along with the application may shorten the process.

## Alcohol Excess/Abuse

The complications of excessive alcohol use or abuse are many and pervasive. Individuals who suffer from alcohol abuse and dependence often have associated anxiety, depression and/or antisocial behavioural disorders.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Amount of current use</li> <li>▪ Any diagnosis of abuse or dependence</li> <li>▪ Treatment (medication, admission to treatment facility, participation in self-help group such as AA)</li> <li>▪ Any relapses</li> <li>▪ Any associated medical conditions</li> </ul>	<ul style="list-style-type: none"> <li>▪ Alcohol Usage Questionnaire</li> <li>▪ Attending Physician's Statement (from a personal physician and treatment facility, if appropriate and available)</li> <li>▪ Blood profile</li> <li>▪ Motor Vehicle Record (if appropriate)</li> </ul>	<p>Contingent primarily on applicant's age, time since it was last used and any co-morbid factors.</p> <ul style="list-style-type: none"> <li>▪ <b>Most favorable (&gt;5 years since last consumption):</b> Standard.</li> <li>▪ <b>Less favorable:</b> 125 – 250% rating.</li> <li>▪ <b>Severe case:</b> Decline.</li> </ul>

## Anemia

Anemia is a condition in which there is a deficiency of red blood cells or hemoglobin in the blood. Iron deficiency anemia is the most common type.

Although there are certain types of tumors or cancers that can cause anemia, the primary causes are blood loss, failure of the bone marrow to produce sufficient red blood cells or the premature destruction of red blood cells.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Type of anemia</li> <li>▪ Cause (if known)</li> <li>▪ Results of medical investigations</li> <li>▪ Full details of doctors providing treatment and any referrals</li> <li>▪ Treatment (including medication and dosage)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician's Statement, contingent on type of anemia</li> </ul>	<p>Contingent on type of anemia.</p> <ul style="list-style-type: none"> <li>▪ <b>Most favourable – mild iron deficiency anemia:</b> Standard to 125%.</li> <li>▪ <b>Less favourable – hemolytic anemia:</b> Standard to decline.</li> <li>▪ <b>Severe case – aplastic anemia:</b> Decline.</li> </ul>

## Aneurysm

Aneurysm is a localized enlargement or dilation of an artery caused by weakness in the arterial wall.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Type of aneurysm</li> <li>▪ Location and size of aneurysm</li> <li>▪ Date of diagnosis</li> <li>▪ Cause (if known)</li> <li>▪ Stability</li> <li>▪ Treatment</li> <li>▪ Current status</li> <li>▪ Residual impairments</li> <li>▪ Full details of doctors providing treatment and any referrals</li> <li>▪ Smoking habits (include history)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician's Statement</li> </ul>	<p>Contingent on type, location, size, date of diagnosis and any residual impairment.</p> <p>Possible range from standard to a rating to decline.</p>

## Anxiety

Anxiety is a feeling of apprehension or fear that lingers and can be situational or chronic. A generalized anxiety disorder is a relatively common (about 5%) lifetime incidence. It is a potentially chronic or recurrent condition with symptoms of excessive worry or anxiety of at least six months duration. There may be associated symptoms such as restlessness, fatigue, poor concentration, sleep disturbance, etc. The symptoms are such that a disturbance of social, occupational or other areas of function may occur.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Dates of onset, diagnosis and duration</li> <li>▪ Severity of symptoms</li> <li>▪ Frequency of episodes</li> <li>▪ Number of episodes requiring treatment</li> <li>▪ Cause (if known)</li> <li>▪ Ongoing symptoms (if any)</li> <li>▪ Treatment (including medication and dosage)</li> <li>▪ Hospitalization or emergency room visits</li> <li>▪ Any loss of time from work</li> </ul>	<ul style="list-style-type: none"> <li>▪ Nervous Disorder Questionnaire</li> <li>▪ Attending Physician's Statement, contingent on severity</li> </ul>	<p>Contingent on whether the occurrence is situational or chronic, the severity and the treatment.</p> <p>If symptoms are mild and client is fully functional with no loss of time from work and no other psychiatric disorders: Usually standard.</p>

## Asthma

Asthma is characterized by recurrent attacks of shortness of breath and wheezing due to a reversible narrowing of the smaller bronchi and bronchioles. Most asthma represents an allergic response to pollens, house dust, foods, medications, infections or unknown factors, and occurs more commonly in children and young adults.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Dates of onset and diagnosis</li> <li>▪ Severity of symptoms</li> <li>▪ Frequency of attacks</li> <li>▪ Treatment (including medication and dosage)</li> <li>▪ Underlying respiratory medical conditions</li> <li>▪ Hospitalization or emergency room visits</li> <li>▪ Smoking status</li> </ul>	<ul style="list-style-type: none"> <li>▪ Respiratory Disorder Questionnaire</li> </ul>	<p>Contingent on frequency of episodes, level of control and any underlying medical conditions.</p> <p><b>Smokers:</b> 150% to decline.</p> <p><b>Non-smokers:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Most favourable (infrequent and well controlled):</b> Usually standard</li> <li>▪ <b>Less favourable (frequent or daily preventative medication):</b> 150 – 200%</li> <li>▪ <b>Severe case:</b> Decline</li> </ul>

## Atrial Fibrillation/Atrial Flutter

Atrial fibrillation (also called A Fib or AF) is a quivering or irregular heartbeat (arrhythmia) that can lead to blood clots, a stroke, heart failure and other heart-related complications.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date atrial fibrillation/flutter was diagnosed</li> <li>▪ Age of onset</li> <li>▪ Frequency and severity of symptoms</li> <li>▪ Type of investigations/treatment (including medication and dosage)</li> <li>▪ Full details of doctors providing treatment and any referrals</li> <li>▪ Any associated conditions or heart disease</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician's Statement</li> </ul>	<p>Contingent on duration, severity and frequency.</p> <ul style="list-style-type: none"> <li>▪ <b>Most favourable:</b> (&lt; 3 attacks per year, no underlying conditions) Minimum 150%.</li> <li>▪ <b>Chronic or recurrent:</b> 150% to decline.</li> <li>▪ <b>Diagnosed &lt; 1 year ago:</b> Decline.</li> </ul>

## Bariatric Surgery

Bariatric surgery is performed on the stomach or intestine to induce weight loss. Also known as stomach stapling, gastric bypass surgery, gastric banding, gastroplasty.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Pre-operative weight and current weight</li> <li>▪ Type and date of surgery</li> <li>▪ Any associated conditions (such as diabetes, high blood pressure, heart disease)</li> <li>▪ Any complications of surgery</li> </ul>	<ul style="list-style-type: none"> <li>▪ None</li> </ul>	<p>Contingent on type and date of surgery, and provided there are no surgical complications.</p> <ul style="list-style-type: none"> <li>▪ <b>Most favourable:</b> Standard, subject to standard build (height and weight).</li> <li>▪ <b>Surgery within last 6 months:</b> Decline.</li> </ul>

## Barrett's Esophagus

Barrett's esophagus (BE) is a disorder in which the lining of the esophagus is damaged by stomach acid. Barrett's esophagus can increase the risk of esophageal cancer.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Associated risk factors</li> <li>▪ Type and results of all testing completed (including biopsy)</li> <li>▪ Treatment (including medication and dosage)</li> <li>▪ Compliance with treatment and follow-up surveillance</li> <li>▪ Any complications (such as hemorrhage, perforation)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician's Statement</li> </ul>	<p><b>All cases:</b> Decline.</p>

## Benign Brain Tumor

A benign brain tumor is a mass of abnormal cells in the brain, which can cause serious symptoms and complications. Some benign brain tumors can be life threatening.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Type and stage of tumor</li> <li>▪ Full details of treatment, including surgery</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Residuals</li> <li>▪ Any recurrence</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician's Statement (including surgical reports, pathology reports, treatment, interim history and current status)</li> </ul>	<p>Contingent on type of tumor, results of surgery/treatment, residuals or recurrence.</p> <p>Possible range from an exclusion to an exclusion and a rating to decline.</p> <p><b>Note:</b> An applicant with any history of a malignant brain tumor will be declined.</p>

## Cancer

Cancer, or malignant neoplasm, is a broad group of diseases involving unregulated cell growth. Cells divide and grow uncontrollably, forming malignant tumors and invading nearby parts of the body. The cancer may also spread to more distant parts of the body through the lymphatic system or bloodstream. There are over 200 different known cancers that affect humans. The causes of cancer are diverse, complex and only partially understood.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Type and stage of cancer</li> <li>▪ Full details of treatment</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Any recurrence or secondary cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician's Statement (including initial pathology reports, staging/extent of disease and treatment, interim history and current status)</li> </ul>	<p>Contingent on staging, severity, results of treatment and recurrence.</p> <p>Possible range from standard to a rating or exclusion to decline.</p>

## Cancer – Breast or Ovarian

Breast cancer is a malignant tumor that starts in the cells of the breast. Breast cancer is the most common form of cancer among Canadian women.

Ovarian cancer is a growth of malignant cells that begin in the ovaries.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Type and stage of cancer</li> <li>▪ Any lymph node involvement</li> <li>▪ Type of treatment and date completed</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Any recurrence or secondary cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ None</li> </ul>	<p>Applicant with any personal history of breast or ovarian cancer will be declined.</p> <p>If applicant has <b>family history</b> of breast or ovarian cancer, refer to Cancer in the Family History section of this guide.</p>

## Cancer – Colorectal

Colorectal cancer is a malignant tumor that can affect any part of the large bowel, and is one of the most common types of cancer worldwide.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Type and stage of cancer</li> <li>▪ Any lymph node involvement</li> <li>▪ Type of treatment and date completed</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Any recurrence or secondary cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ None</li> </ul>	<p>Applicant with any personal history of colon cancer will be declined.</p> <p>If applicant has history of colon polyps, refer to Colon Polyps in this section.</p> <p>If applicant has <b>family history</b> of colon cancer, refer to Cancer in the Family History section of this guide.</p>

## Cancer – Leukemia

Leukemia is a cancer of the blood or bone marrow which can be chronic or acute.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Type and stage of leukemia</li> <li>▪ Type of treatment and date completed</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Any recurrence or secondary cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ None</li> </ul>	<p>Applicant with any personal history of leukemia will be declined.</p> <p>If applicant has <b>family history</b> of leukemia, refer to Cancer in the Family History section of this guide.</p>

## Cancer – Lung

Lung cancer is a malignant tumor that starts in the cells of the lung and is the leading cause of cancer death in both men and women.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Type and stage of cancer</li> <li>▪ Any lymph node involvement</li> <li>▪ Type of treatment and date completed</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Any recurrence or secondary cancer</li> <li>▪ Smoking status</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement (including initial pathology reports, staging/extent of disease and treatment, interim history and current status)</li> </ul>	<p>Contingent on type and stage of cancer, any lymph node involvement, length of time since treatment ended and any recurrence.</p> <p><b>Benign lung tumor (removed and benign pathology confirmed):</b></p> <ul style="list-style-type: none"> <li>▪ <b>Non-smoker</b> – after 5 years: Possible coverage with an exclusion</li> <li>▪ <b>Smoker</b> – any history: Decline</li> </ul> <p><b>Malignant tumor (cancer)</b> – any personal history: Decline</p> <p>If applicant has <b>family history</b> of lung cancer, refer to Cancer in the Family History section of this guide.</p>

## Cancer – Malignant Melanoma

Malignant melanoma is the most aggressive type of skin cancer that develops from the pigment-containing cells known as melanocytes.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Number and type of lesions</li> <li>▪ Type and stage of cancer</li> <li>▪ Full details of treatment</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Any recurrence or secondary cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement (including initial pathology reports, staging extent of disease and treatment, interim history and current status)</li> </ul>	<p>Contingent on age of applicant, type and stage of melanoma, any lymph node involvement, length of time since treatment ended and any recurrence.</p> <p><b>After 2 years:</b> Possible range from an exclusion to decline.</p> <p>If applicant has <b>family history</b> of malignant melanoma, refer to Cancer in the Family History section of this guide.</p>

## Cancer – Prostate

Prostate cancer is usually a slow growing tumor and one of the most common forms of cancer in males.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Type and stage of cancer</li> <li>▪ Any lymph node involvement</li> <li>▪ Type of treatment and date completed</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Current PSA result</li> <li>▪ Any recurrence or secondary cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement (including initial pathology reports, staging/extent of disease and treatment, interim history, current status and PSA result)</li> <li>▪ Blood test to include PSA</li> </ul>	<p>Contingent on age of applicant, type and stage of cancer, any lymph node involvement, length of time since treatment ended and any recurrence.</p> <p><b>After 10 years:</b> Possible range from an exclusion to decline.</p> <p>If applicant has <b>family history</b> of prostate cancer, refer to Cancer in the Family History section of this guide.</p>

## Cancer – Skin Tumors *Other Than Malignant Melanoma*

Skin tumors are abnormal cells that arise from the skin and have the ability to spread to other parts of the body. This includes basal cell carcinoma, squamous cell carcinoma, and dysplastic nevus and lentigo maligna.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Number and type of lesions</li> <li>▪ Type and stage of cancer</li> <li>▪ Full details of treatment</li> <li>▪ Frequency of follow-ups or any planned follow-up</li> <li>▪ Any recurrence or secondary cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement (including initial pathology reports, staging/extent of disease and treatment, interim history and current status)</li> </ul>	<p>Contingent on age of applicant, type and stage of cancer, number of lesions, results of treatment and any recurrence.</p> <p><b>Basal cell carcinoma or squamous cell carcinoma:</b> Possible range from standard to an exclusion.</p> <p><b>Other skin cancers (excluding melanoma):</b> Possible range from an exclusion to decline.</p> <p>For <b>melanoma</b> refer to Melanoma section.</p> <p>If applicant has <b>family history</b> of skin cancer, refer to Cancer in the Family History section of this guide.</p>

## Cancer – Thyroid

Thyroid cancer is abnormal cell growth within the thyroid gland. Thyroid tumors may also be referred to as “nodules”. Papillary and follicular are the most common types of thyroid cancer.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Type and stage of cancer</li> <li>▪ Any lymph node involvement</li> <li>▪ Type of treatment and date completed</li> <li>▪ Any recurrence or secondary cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement (including initial pathology reports, staging/extent of disease and treatment, interim history and current status)</li> </ul>	<p>Contingent on age of applicant, type and stage of cancer, length of time since treatment ended and any recurrence.</p> <p><b>After 5 years:</b> Possible range from an exclusion to decline.</p> <p>If applicant has <b>family history</b> of thyroid cancer, refer to Cancer in the Family History section of this guide.</p>

## Chronic Obstructive Pulmonary Disease (COPD)

COPD is a term used to describe a variety of diseases that cause significant chronic, irreversible or frequent airway obstruction. Two common forms of COPD are chronic bronchitis and emphysema.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Age at diagnosis</li> <li>▪ Smoking history and current tobacco use</li> <li>▪ Severity of symptoms</li> <li>▪ Response to treatment</li> <li>▪ Any concurrent impairment</li> <li>▪ Any complications</li> </ul>	<ul style="list-style-type: none"> <li>▪ Respiratory Disorder Questionnaire</li> <li>▪ Attending Physician's Statement</li> </ul>	<p>Contingent on age of applicant, exact diagnosis, severity, smoking status and any associated risk factors.</p> <p>Possible range from a rating to decline.</p>

## Colon Polyps

A colon polyp is a small clump of cells that forms on the lining of the colon. Most colon polyps are harmless. But over time, some colon polyps can develop into colon cancer. The two most common types of polyps are hyperplastic and adenomatous (villous, tubular or tubulovillous). Two less common types are lymphoid and juvenile.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Age at diagnosis</li> <li>▪ Number and type of polyps</li> <li>▪ Full details of treatment</li> <li>▪ Frequency of follow-ups or planned follow-up</li> <li>▪ Compliance with follow-up surveillance with colonoscopy</li> <li>▪ Family history of colon polyps or colon cancer</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician's Statement (including pathology report, results of all colonoscopies and current status)</li> </ul>	<p>Contingent on number and type(s) of polyp(s), date of last polyp removal, follow-up surveillance with colonoscopy and <b>family history</b>.</p> <ul style="list-style-type: none"> <li>▪ <b>Most favourable – hyperplastic polyp:</b> Standard.</li> <li>▪ <b>All other polyps:</b> Possible range from standard to an exclusion to decline.</li> <li>▪ <b>Polyp present:</b> Decline.</li> </ul> <p>If applicant has <b>family history</b> of colon polyps, refer to Familial Adenomatous Polyposis (FAP) in the Family History section of this guide.</p>

## Congenital Heart Disease

Congenital heart defects are problems with the heart's structure that are present at birth. They can vary significantly in severity.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specific congenital abnormality</li> <li>▪ Treatment (including medications)</li> <li>▪ Any concurrent impairment</li> <li>▪ Any underlying coronary artery disease</li> <li>▪ Blood pressure and cholesterol readings</li> <li>▪ Family history</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician's Statement (including all cardiac test results)</li> </ul>	<p>Contingent on type of congenital defect, details of any surgery, treatment and medication.</p> <p>Possible range from standard to a rating to decline.</p>

## Coronary Artery Disease (CAD)

CAD occurs when the coronary arteries are unable to supply sufficient blood to the heart due to a narrowing of the arteries due to a buildup of fatty material and plaque.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Severity</li> <li>▪ Current symptoms</li> <li>▪ Treatment (including medication)</li> <li>▪ Smoking history</li> <li>▪ Any associated medical impairments (such as high blood pressure, diabetes, elevated cholesterol)</li> <li>▪ Family history</li> </ul>	<ul style="list-style-type: none"> <li>▪ None</li> </ul>	<p>Applicant with any personal history of CAD will be declined.</p> <p>If applicant has <b>family history</b> of CAD, refer to Cardiovascular Disease in the Family History section of this guide.</p>

## Crohn's and Colitis

Crohn's disease is a chronic inflammatory disease usually affecting the terminal ileum (ileitis, enteritis) and/or colon (colitis). Inflammatory bowel disease (IBD) is a phrase meaning chronic intestinal inflammation of an unknown cause that is commonly applied to Crohn's disease and ulcerative colitis.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of onset and diagnosis</li> <li>▪ Severity of symptoms</li> <li>▪ Frequency and dates of previous episodes</li> <li>▪ Treatment (medication and dosage)</li> <li>▪ Weight change (if any)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Gastrointestinal Questionnaire</li> <li>▪ Attending Physician's Statement (including all clinical notes, test results and referral reports)</li> </ul>	<p>Contingent on severity of symptoms, treatment and additional complications.</p> <p>Possible range from 150% to decline.</p>

## Depression (Major Depression)

Depression is an emotional state characterized by feelings of persistent sadness, worthlessness, rejection, loss of hope and loss of interest in usual activities. Depression can be broken down into two categories – single episode or recurrent. The critical feature of a major depressive episode is either a dysphoric mood (usually depression) or a loss of interest or pleasure in all or almost all usual activities and pastimes.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of onset and diagnosis</li> <li>▪ Frequency and dates of previous episodes</li> <li>▪ Treatment (medication and dosage)</li> <li>▪ Hospitalization or emergency room visits</li> <li>▪ Suicidal thoughts or suicide attempts</li> <li>▪ Full details of doctors providing treatment and any referrals</li> <li>▪ Any loss of time from work</li> </ul>	<ul style="list-style-type: none"> <li>▪ Nervous Disorder Questionnaire</li> <li>▪ Attending Physician's Statement</li> </ul>	<p>Contingent on number of episodes, contributing factors and current treatment.</p> <p>Possible range from standard to a rating to decline.</p>

## Diabetes (Type 1 and Type 2) or Impaired Glucose Tolerance (IGT)

Diabetes is a life-long disease of high blood sugar caused by too little insulin, resistance to insulin or both. The long-term effects of diabetes are cumulative. The three major types of diabetes are type 1 diabetes (IDDM), type 2 diabetes (NIDDM) and gestational diabetes.

Impaired glucose tolerance (IGT) is a pre-diabetic state of high blood sugar (hyperglycemia) that is associated with insulin resistance, and can precede the development of type 1 or type 2 diabetes.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Dates of onset and diagnosis</li> <li>▪ Treatment (medication and dosage)</li> <li>▪ Control factors (diet, exercise)</li> <li>▪ Type of diabetes</li> <li>▪ Any complications</li> <li>▪ Blood pressure</li> <li>▪ Smoking status</li> </ul>	<ul style="list-style-type: none"> <li>▪ Diabetes Questionnaire</li> <li>▪ Attending Physician's Statement</li> <li>▪ Blood profile and urinalysis</li> </ul>	<p>Contingent on type of diabetes, control, treatment, complications and any associated risk factors (e.g. height/weight, abnormal blood pressure).</p> <p><b>Type 1 diabetes (insulin dependent):</b> Decline.</p> <p><b>Type 2 diabetes OR impaired glucose tolerance (IGT):</b></p> <ul style="list-style-type: none"> <li>▪ &lt; 40: Decline</li> <li>▪ 40 to 50: 200% to decline</li> <li>▪ &gt; 50: 150% to decline</li> </ul> <p><b>Gestational diabetes:</b></p> <ul style="list-style-type: none"> <li>▪ Currently pregnant: Decline</li> <li>▪ &gt; 3 months post-partum with confirmed normal blood sugar: Standard</li> <li>▪ Otherwise: Same as type 2 diabetes</li> </ul>

## Drug and Substance Abuse (Excluding Alcohol)

Drug abuse is the use of any habit-forming drug for purposes other than those for which it is normally intended, or in a manner of taking quantities other than directed. It may include illegal or prescription drugs.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Frequency of use</li> <li>▪ Treatment (medication, participation in self-help group, admission or referral to treatment program)</li> <li>▪ Stability factors (financial, employment)</li> <li>▪ History of relapse</li> <li>▪ Criminal convictions or charges pending</li> </ul>	<ul style="list-style-type: none"> <li>Drug Usage Questionnaire</li> <li>Attending Physician's Statement</li> <li>Blood profile</li> <li>Motor Vehicle Record (if appropriate)</li> </ul>	<p>Underwriting of drug abuse is complex; there may be nuances of a given case that require discussion.</p> <p>May be standard contingent on frequency of use and presence of favourable factors; may also include a rating or be declined.</p> <p><b>Marijuana usage only:</b> May be standard to decline, contingent on frequency of use and job stability.</p> <p><b>All other drug use:</b> Typically declined.</p>

## Epilepsy (Seizure Disorder)

Epilepsy is a disorder of the central nervous system characterized by seizures. The seizures are due to an excessive discharge of neurons. Usually seizures begin in childhood. If they begin in adulthood, an underlying disease may be present. After careful evaluation, if no cause is found, epilepsy is presumed. If there is an underlying disease (e.g. brain tumor, degenerative brain disease), that condition itself may be more of an underwriting concern than the resulting seizure.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of onset and diagnosis</li> <li>▪ Severity of symptoms</li> <li>▪ Frequency and dates of previous seizures</li> <li>▪ Type of epilepsy</li> <li>▪ Treatment (medication and dosage)</li> <li>▪ Hospitalization or emergency room visits</li> </ul>	<ul style="list-style-type: none"> <li>▪ Seizure Disorder Questionnaire</li> <li>▪ Attending Physician's Statement, contingent on history</li> </ul>	<p>Contingent on type, severity, frequency and date of last episode.</p> <p><b>Simple partial, focal, Petit Mal:</b> May be standard to decline.</p> <p><b>Myoclonic, tonic clonic (Grand Mal), complex partial:</b> 125% to decline.</p>

## Hepatitis

Hepatitis is an inflammation of the liver most commonly caused by a virus or a toxin (such as alcohol or certain drugs).

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Type of hepatitis and date of diagnosis</li> <li>▪ Current status</li> <li>▪ Treatment (medications and dosage)</li> <li>▪ History of any intravenous drug use</li> <li>▪ Results of liver biopsy</li> </ul>	<ul style="list-style-type: none"> <li>▪ Blood profile with current hepatitis screen (not required for a history of hepatitis A)</li> <li>▪ Attending Physician's Statement (including the type of hepatitis, treatment, results of last follow-up)</li> </ul>	<p>Contingent on type of hepatitis, any symptoms, treatment and any associated medical impairments.</p> <p><b>History of hepatitis A:</b> Standard.</p> <p><b>Hepatitis B:</b> Possible range from standard to a rating to decline.</p> <p><b>Hepatitis C:</b> Possible range from exclusions to decline.</p>

## High Blood Pressure (Hypertension)

High blood pressure is a condition where a person has higher than normal blood pressure. High blood pressure is generally considered significant when readings are greater than 140 systolic and 90 diastolic.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Treatment (medication and dosage)</li> <li>▪ Other renal or cardiovascular abnormalities</li> <li>▪ Limitations of activities (if any)</li> <li>▪ Family history (if any)</li> <li>▪ Smoking status</li> </ul>	<ul style="list-style-type: none"> <li>▪ Vitals, depending on history</li> </ul>	<p>Contingent on average reading, Body Mass Index (BMI), smoking status and level of control.</p> <p>Possible range from standard to decline.</p>

## Myocardial Infarction/MI/Heart Attack/Coronary Thrombosis

Permanent damage of a portion of the heart muscle due to inadequate oxygen supply and coronary blood flow.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Age at diagnosis</li> <li>▪ Severity</li> <li>▪ Treatment (including medications)</li> <li>▪ Smoking status</li> <li>▪ Any associated medical impairments (such as high blood pressure, diabetes, elevated cholesterol)</li> <li>▪ Current status</li> </ul>	<ul style="list-style-type: none"> <li>▪ None</li> </ul>	<p>Applicant with any personal history of myocardial infarction will be declined.</p> <p>If applicant has <b>family history</b> of myocardial infarction, refer to Cardiovascular Disease in the Family History section of this guide.</p>

## Obesity (Build)

Being overweight or obese is a significant health concern whose prevalence has increased over the past four decades. It's defined as having a Body Mass Index (BMI) of 30 – 39.9. The concern with being overweight or obese is that the person has excessive amounts of body fat, and is at risk for developing associated medical complications.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"><li>▪ Treatment (surgery or medications used for weight loss or control)</li><li>▪ Recent weight change</li><li>▪ Complications of obesity</li><li>▪ Limitations of activities (if any)</li></ul>	<ul style="list-style-type: none"><li>▪ Vitals</li><li>▪ Attending Physician's Statement, contingent on history</li></ul>	Contingent on level of obesity, other medical conditions and treatment. Possible range from standard to a rating to decline.

## Pregnancy

The morbidity risk during pregnancy in normal healthy women is minimal, and the majority of critical illness applications can be accepted at standard rates.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"><li>▪ Current age</li><li>▪ Obstetric history</li><li>▪ Any history of pregnancy complications</li><li>▪ Any associated medical impairments (such as high blood pressure, diabetes, elevated cholesterol)</li></ul>	<ul style="list-style-type: none"><li>▪ Attending Physician's Statement, contingent on history</li></ul>	Contingent on applicant's current health and any history of complications. <b>No past or current complications:</b> Standard. <b>Otherwise:</b> Decline until 3 months postpartum

## Sleep Apnea

Sleep apnea is characterized by the occurrence of apnea (the cessation of breathing for at least 10 seconds) during sleep. Symptoms include cognitive dysfunction, personality change, daytime sleepiness and poor daytime job performance. Conditions that may lead to sleep apnea are obesity and upper airway abnormalities.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of onset and diagnosis</li> <li>▪ Severity of symptoms</li> <li>▪ Full details of prior sleep studies (dates and records)</li> <li>▪ Treatment (continuous positive airway pressure [CPAP], surgery)</li> <li>▪ Hospitalization or emergency room visits</li> <li>▪ Underlying medical conditions (obesity, smoking, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Sleep Apnea Questionnaire</li> <li>▪ Attending Physician's Statement, contingent on history</li> </ul>	<p>Contingent on severity of symptoms.</p> <p>Possible range from standard to a rating to decline.</p>

## Stroke (Cerebrovascular Accident/CVA)

A stroke occurs when a blood vessel that carries oxygen and nutrients to the brain is either interrupted or reduced and the symptoms last 24 hours or longer.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Date of diagnosis</li> <li>▪ Number of strokes</li> <li>▪ Treatment</li> <li>▪ Any residual impairment</li> <li>▪ Blood pressure readings</li> <li>▪ Smoking – past and current use</li> <li>▪ Any associated medical impairments (such as high blood pressure, diabetes, elevated cholesterol)</li> </ul>	<ul style="list-style-type: none"> <li>▪ None</li> </ul>	<p>Applicant with any personal history of stroke will be declined.</p> <p>If applicant has <b>family history</b> of stroke, refer to Cerebrovascular Disease in the Family History section of this guide.</p>

## Transient Ischemic Attack (TIA)

Transient ischemic attack is a neurological event with signs and symptoms of a stroke lasting less than 24 hours.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"><li>▪ Date of diagnosis</li><li>▪ Number of TIAs</li><li>▪ Severity</li><li>▪ Treatment</li><li>▪ Any residual impairment</li><li>▪ Blood pressure readings</li><li>▪ Smoking – past and current use</li><li>▪ Any associated medical impairments (such as high blood pressure, diabetes, elevated cholesterol)</li></ul>	<ul style="list-style-type: none"><li>▪ None</li></ul>	<p>Applicant with any personal history of TIA will be declined.</p> <p>If applicant has <b>family history</b> of TIA, refer to Cerebrovascular Disease in the Family History section of this guide.</p>



## Family History

Due to the strong statistical correlation between family history and the risk of another family member developing the same condition, family history is an important aspect of critical illness insurance underwriting.

The impact of family history on underwriting varies based on the specific medical condition of the family member, the age of onset or death in the affected family member, the age of the applicant and the overall medical history of the applicant. Due to these variables, it is not possible to create simple guidelines to address the issue of family history.

Examples of family histories that are of particular concern are:

- Early onset of cardiovascular or cerebrovascular disease
- Early onset of diabetes
- Early onset of certain cancers
- Any history of motor neuron disease
- Any strong family incidence of the same medical condition, or an unusually early onset of some conditions such as Alzheimer's disease.

This section lists the family histories often seen on the application for critical illness. This list indicates a typical underwriting outcome – it does not guarantee what the decision will be. This will help you prepare your client or identify situations where an offer is unlikely, potentially eliminating a negative experience for your client.

**These are potential outcomes for each individual family history. If more than one family history exists, the potential outcome may differ.**



## Family History – Alzheimer’s Disease

A progressive disease where dementia symptoms gradually worsen over a number of years. It is the most common form of dementia. Those with a family history of Alzheimer’s are more likely to develop the disease.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age at onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected and age at time of onset/diagnosis.</p> <p>Possible range from standard to exclusions to decline.</p>

## Family History – Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig’s Disease)

A progressive neurodegenerative disease affecting nerve cells in the brain and spinal cord. Over time, the muscles of the body break down resulting in the inability to walk, talk, eat, swallow and eventually breathe. Approximately 5 – 10% of ALS cases are familial.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age at onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected.</p> <p>Possible range from exclusions to decline.</p>

## Family History – Aneurysm (Brain/Intracranial)

Aneurysm is a localized enlargement or dilation of an artery caused by weakness in the arterial wall.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected.</p> <p>Possible range from standard to a rating to decline.</p>

## Family History – Breast/Ovarian Cancer

Breast cancer is a malignant tumor that starts in the cells of the breast. Breast cancer is the most common form of cancer among Canadian women.

Ovarian cancer is a growth of malignant cells that begins in the ovaries.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Details of specific type of cancer for each family member</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> <li>▪ Applicant’s frequency of breast screening and gynecological examinations</li> <li>▪ Date of last screening and examination</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected, age at time of onset/diagnosis and applicant’s frequency of screening and check-ups.</p> <p><b>Male applicants:</b> Standard.</p> <p><b>Female applicants:</b> Possible range from standard to a rating to exclusions to decline.</p>

## Family History – Colorectal Cancer

Colorectal cancer is a malignant tumor that can affect any part of the large bowel, and is one of the most common cancers worldwide.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> <li>▪ Details of colonoscopy screening (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected, age at time of onset/diagnosis and applicant’s frequency of screening.</p> <p>Possible range from standard to a rating and an exclusion.</p>

## Family History – Hereditary Nonpolyposis Colorectal Cancer (HNPCC)

HNPCC is also known as Lynch syndrome or cancer family syndrome. It is a condition in which the tendency to develop colon cancer is inherited.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ None</li> </ul>	<p>Applicant with any family history will be declined.</p>

## Family History – Prostate Cancer

Prostate cancer is usually a slow growing tumor and one of the most common forms of cancer in males.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> <li>▪ Details of PSA screening (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected, age at time of onset/diagnosis and applicant’s PSA results.</p> <p><b>Female applicants:</b> Standard.</p> <p><b>Male applicants:</b> Possible range from standard to a rating to an exclusion to decline.</p>

## Family History – All Other Cancers Including But Not Limited to Leukemia, Lung Cancer, Thyroid Cancer and Skin Cancer (including melanoma)

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Details of specific type of cancer for each family member</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected, age at time of onset/diagnosis and applicant’s current age.</p> <p>Possible range from standard to a rating to an exclusion.</p>

## Family History – Cardiomyopathy

Cardiomyopathy means a disease of the heart muscle. It affects the muscle of the heart and reduces its ability to pump blood to the rest of the body.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Specific type of cardiomyopathy</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician’s Statement, contingent on history</li> </ul>	<p>In most situations applicant with family history of cardiomyopathy will be declined. Any consideration is contingent on type of cardiomyopathy.</p>

## Family History – Cardiovascular Disease

Cardiovascular disease includes, but is not limited to, angina, angioplasty, heart attack (MI, myocardial infarction), coronary artery disease (CAD), heart valve disease and coronary artery bypass surgery (CABG).

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Details of specific disease</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected and age at time of onset/diagnosis. Possible range from standard to a rating to decline.</p>

## Family History – Cerebrovascular Disease

Cerebrovascular disease includes, but is not limited to, a stroke or a transient ischemic attack (TIA).

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Details of specific disease</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on number of family members affected and age at time of onset/diagnosis.</p> <p>Possible range from standard to a rating to decline.</p>

## Family History – Diabetes (Type 1 and Type 2)

Diabetes is a life-long disease of high blood sugar caused by too little insulin, resistance to insulin or both. The long-term effects of diabetes are cumulative. The three major types of diabetes are type 1 diabetes (IDDM), type 2 diabetes (NIDDM) and gestational diabetes.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Type of diabetes</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement, blood profile and urinalysis, contingent on history</li> </ul>	<p>Contingent on number of family members affected, type of diabetes and current age of applicant.</p> <p>Possible range from standard to a rating to decline.</p>

## Family History – Familial Adenomatous Polyposis (FAP)

Inherited condition characterized by the development of large numbers of adenomatous polyps in the colon.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement</li> </ul>	<p>Contingent on family members affected, applicant having no personal history of polyps and current age of applicant.</p> <ul style="list-style-type: none"> <li>▪ <b>Current age &lt; 40 or not investigated:</b> Decline.</li> <li>▪ <b>Age 40 or older with normal colonoscopy:</b> Standard.</li> </ul>

## Family History – Huntington’s Chorea

Inherited neurological condition with onset of symptoms in middle age. Symptoms include involuntary muscle contraction usually producing isolated or repetitive jerking movements.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Attending Physician’s Statement, contingent on history</li> </ul>	<p>Contingent on family members affected, current age of applicant and any current symptoms.</p> <ul style="list-style-type: none"> <li>▪ <b>&lt; age 50:</b> Decline.</li> <li>▪ <b>age 50 or older with no symptoms:</b> Standard to 200%.</li> <li>▪ <b>Currently having symptoms:</b> Decline.</li> </ul>

## Family History – Multiple Sclerosis (MS)

A chronic disease that attacks the central nervous system (brain, spinal cord and optic nerves).

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician's Statement, contingent on history</li> </ul>	<p>Contingent on family member(s) affected and current age of applicant.</p> <ul style="list-style-type: none"> <li>▪ <b>&lt; age 45:</b> 125% to exclusions.</li> <li>▪ <b>age 45 or older:</b> Standard to 150% to exclusions.</li> </ul>

## Family History – Parkinson's Disease

A progressive neurodegenerative disorder resulting from the loss of dopamine-producing brain cells. It is characterized by an impaired ability to start and continue movement, decreased motor function, rigidity, resting tremor and postural changes.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Specify family member(s) affected</li> <li>▪ Age of onset/diagnosis for each family member</li> <li>▪ Age at death (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Personal History Interview or Attending Physician's Statement, contingent on history</li> </ul>	<p>Contingent on family members affected and age at time of onset/diagnosis.</p> <p>Possible range from standard to exclusions to decline.</p>

## Family History – Polycystic Kidney Disease (PKD)

PKD is an inherited disease in which multiple cysts gradually develop and enlarge, eventually leading to end-stage renal (kidney) failure.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"><li>▪ Specify family member(s) affected</li><li>▪ Age of onset/diagnosis for each family member</li><li>▪ Age at death (if applicable)</li><li>▪ Full details of investigations completed for the applicant</li></ul>	<ul style="list-style-type: none"><li>▪ Attending Physician's Statement</li></ul>	<p>Contingent on family members affected, applicant's current age, complete investigation with negative results.</p> <p><b>Investigated with negative results:</b></p> <ul style="list-style-type: none"><li>▪ <b>&lt; age 35:</b> Decline</li><li>▪ <b>age 35 or older:</b> Possible range from standard to 200%</li><li>▪ <b>Not investigated:</b> Decline.</li></ul>



## Non-Medical Conditions

### Aviation: Commercial

Commercial pilots are those participating in or working for passenger or cargo carriers (crop dusting, bush piloting, flight instructors, etc.).

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Name of commercial carrier</li> <li>▪ Type of aircraft(s) flown and destinations</li> <li>▪ Type of flying</li> <li>▪ Any accidents</li> <li>▪ Medical history</li> <li>▪ Lifestyle</li> </ul>	<ul style="list-style-type: none"> <li>▪ Aviation Questionnaire</li> </ul>	<p><b>Pilots for scheduled and unscheduled airlines in Canada and U.S.:</b> Usually standard.</p> <p><b>Other types of aircraft or flying:</b> Possible range from standard to a rating to decline.</p>

### Aviation: Private/Sport

Private pilots are holders of a private pilot's licence who fly for recreational or business reasons.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Pilot experience</li> <li>▪ Number of flying hours</li> <li>▪ Where they fly</li> <li>▪ Type of aircraft flown and destinations</li> <li>▪ Type of flying</li> <li>▪ Amateur or professional sport (if applicable)</li> <li>▪ Any accidents</li> <li>▪ Medical history</li> <li>▪ Lifestyle</li> </ul>	<ul style="list-style-type: none"> <li>▪ Aviation Questionnaire</li> </ul>	<p>Contingent largely on type of flying and number of hours flown.</p> <p>Possible range from standard to 150%.</p>

## Climbing and Mountaineering

The sport of climbing rock faces, particularly with the aid of ropes and special equipment.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Difficulty of climb and experience</li> <li>▪ Frequency and heights of climbs</li> <li>▪ Type of climb (indoor, outdoor, ice climbing, extreme altitudes, cave diving, etc.)</li> <li>▪ Location and any foreign travel</li> <li>▪ Medical history</li> <li>▪ Lifestyle</li> </ul>	<ul style="list-style-type: none"> <li>▪ Mountaineering Questionnaire</li> <li>▪ Foreign Travel Questionnaire (if applicable)</li> </ul>	<p>Contingent on type of climbing, location, height and frequency.</p> <p><b>Indoor or trail climbing:</b> Usually standard.</p> <p><b>Rock or ice climbing:</b> Possible range from standard to an exclusion to decline.</p>

## Foreign Travel

Some of the traditional risks of foreign travel, including exposure to infectious disease, lower standards of public health, sanitation and general living conditions, are not as significant as they were in the past. Specific medical issues such as a lack of quality medical facilities and control over the distribution of certain drugs and medications may arise in some countries. Visit the Canadian government website for their travel advice and advisories: [www.travel.gc.ca](http://www.travel.gc.ca)

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Country of birth</li> <li>▪ Residency status</li> <li>▪ Amount of time living in Canada</li> <li>▪ Duration, destination (rural/metropolitan) and frequency of travel</li> <li>▪ Purpose (business, pleasure)</li> <li>▪ Employer information</li> </ul>	<ul style="list-style-type: none"> <li>▪ Foreign Travel Questionnaire</li> </ul>	<p>Contingent on residency status, duration of time living in Canada, countries travelled to, duration and frequency of foreign travel.</p> <p><b>Most holiday destinations:</b> Standard.</p> <p><b>U.S. travel:</b> Standard.</p> <p><b>Countries with known travel advisories:</b> Exclusion to decline.</p>

## Motor Vehicle Racing/Violations

**Racing:** Motor vehicle racing (also known as car racing, motor racing or automobile racing) is a sport involving the racing of different motor vehicles for competition. This can include auto racing, motocross, drift racing, drag racing, etc.

**Driving Violation:** Driving is not normally a significant concern in critical illness insurance cases; however an individual with a past history of driving violations and accidents is more likely to have accidents in the future.

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Personal driving history, violations/infractions (dates, number and reason)</li> <li>▪ Any licence suspension or revocations</li> <li>▪ Type of racing vehicle (if applicable)</li> <li>▪ Type of race, speed and engine capacity (if applicable)</li> <li>▪ Driving experience (if applicable)</li> <li>▪ Medical history</li> <li>▪ Lifestyle</li> </ul>	<ul style="list-style-type: none"> <li>▪ Possibly Motor Vehicle Record</li> <li>▪ Automobile Racing or Motorcycle Racing Questionnaire (if applicable)</li> </ul>	<p><b>Racing:</b> Contingent on type of racing, type of vehicle and experience. Possible range from standard to an exclusion to decline.</p> <p><b>Driving Violation:</b> Contingent on age, type and date of violation(s) and number of violations. Possible range from standard to a rating to decline.</p>

## Scuba Diving

Scuba diving is a form of underwater diving where the diver uses a self-contained underwater breathing apparatus (scuba).

Details to provide with application	Expected requirements	Likely underwriting decisions
<ul style="list-style-type: none"> <li>▪ Diving experience and level of certification</li> <li>▪ Specialty dives such as wreck, cave or ice diving</li> <li>▪ Average depth and frequency</li> <li>▪ Deepest depth and frequency</li> <li>▪ Location and purpose of dives</li> <li>▪ Medical history</li> <li>▪ Lifestyle</li> </ul>	<ul style="list-style-type: none"> <li>▪ Scuba and Skin Diving Questionnaire</li> </ul>	<p>Contingent on depth of dives and history of any other hazardous diving.</p> <p><b>Depth of 100 feet or less with no other hazardous diving:</b> Usually standard.</p> <p><b>Depth of more than 100 feet or hazardous diving:</b> Standard to an exclusion to decline.</p>

## Non-Smoking Definition

To be considered a non-smoker, the applicant **must not** have used any tobacco or nicotine products in the past 12 months, including:

- Cigarettes
- E-cigarettes
- Water pipes
- Betel nut or leaves (more than once per month)
- Smoking cessation products
- More than 12 large cigars
- Nicotine or tobacco in any other form



## Insurance