

**CRITICAL ILLNESS PRE-SCREENING CHECKLIST**

Certain conditions or illnesses may exclude your client from qualifying for critical illness coverage with BMO® Insurance.

To help us better serve your client, please take the time to read the following pre-screening checklist with your client to avoid unnecessary tests and wasting of time for you and your client.

PLEASE DO NOT SUBMIT AN APPLICATION FOR CRITICAL ILLNESS IF PROPOSED INSURED HAS EVER BEEN DIAGNOSED WITH ANY OF THE FOLLOWING CONDITIONS:

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| AIDS or AIDS related diseases  | Multiple Sclerosis   |
| Hepatitis C  | Chronic Kidney Failure   |
| Positive for HIV   | Muscular Dystrophy   |
| Alcohol Abuse Treatment within past 2 years                                | Coronary Artery Surgery or Angioplasty   |
| Huntington's Chorea or family history of same if applicant is under age 50 | Polycystic Kidney Disease or family history of same if applicant is under age 35 |
| Alzheimer's Disease  | Cystic Fibrosis  |
| Insulin Dependent Diabetes   | Permanent Paralysis  |
| Angina   | Drug Abuse within past 3 years   |
| Parkinson's Disease  | Aplastic Anaemia   |
| Bacterial Meningitis   | Heart Valve Replacement  |
| Aortic Surgery   | Major Organ Transplant   |
| Stroke   | Heart Attack   |
| Cancer   |  |

Please note that this is only a checklist of conditions that would definitely result in an application being declined for critical illness coverage. There may be other conditions that could also result in a decline for your client.

If any member of the proposed insured's immediate family (i.e. siblings and parents) has had one of the above conditions, the policy may be rated or in some cases, declined.

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