

ivari's Underwriting Requirements Chart for Critical Illness Policy Changes

Change Type	Age and Amount	Requirements
CI Reinstatements within 90 days of lapse date	For all ages and amounts	<ul style="list-style-type: none"> • Policy change application (LP386) fully completed
CI Reinstatements after 90 days of lapse date ages 0 to 65 (T10) ages 0 to 55 (T20 & T65)	For all ages and amounts	<ul style="list-style-type: none"> • Policy change application (LP386) fully completed • Age and amount requirements (refer to <i>ivari's</i> Underwriting Requirements Chart)
CI Change to non-smoker	For all ages and amounts	<ul style="list-style-type: none"> • Policy change application (LP386) fully completed • Urine/HIV
CI Rating reconsideration including removal of ratings or exclusions	For all ages and amounts	<ul style="list-style-type: none"> • Policy change application (LP386) fully completed • Age and amount requirements ordered upon review by the underwriter
CI Lifestyle rating reconsideration (avocation and travel)	For all ages and amounts	<ul style="list-style-type: none"> • Policy change application (LP386) completed • Appropriate questionnaire(s)
CI Addition or increase of coverage (see product specification)	For all ages and amounts	<ul style="list-style-type: none"> • Policy change application (LP386) or the Insurance application (LP257) fully completed • Age and amount requirements (refer to <i>ivari's</i> Underwriting Requirements Chart)
Replacements	For all ages and amounts	

Note: Additional requirements may be ordered as determined by the underwriter.

Approved Service Providers:

Hooper Holmes**

www.hooperholmes.ca

Quality Underwriting Services*

www.qus.ca

Keyfacts Canada*

www.keyfacts.net

Dynacare Insurance Solutions

www.dynacare.ca

* Preferred Providers for APS.

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