

Canada Protection Plan™

Field Underwriting Guide



Field Underwriting Guide as of April 2024
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CANADA
PROTECTION
PLAN®

Simply
Peace of Mind

A Foresters Financial™ Company

Medical Impairments

Highlighted conditions may qualify for Simplified Elite depending on timeline, factors and details.

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
A AIDS/HIV Positive or any AIDS related disease	AIDS: Acquired Immunodeficiency Syndrome HIV: Human Immunodeficiency Virus	<ul style="list-style-type: none"> » HIV positive » AIDS 	<ul style="list-style-type: none"> » Guaranteed Acceptance Life 	<ul style="list-style-type: none"> » Section A Question 8
Alcoholic hepatitis	Inflammation of the liver caused by excessive alcohol use.	<ul style="list-style-type: none"> » Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition? 	<ul style="list-style-type: none"> » Deferred Life 	<ul style="list-style-type: none"> » Section B Question 3C
Alcoholism	The compulsive and uncontrolled consumption of alcohol, which leads to health issues.	Have you been in a hospital or facility for drug or alcohol treatment? <ul style="list-style-type: none"> » Within the last 12 months » Within the past 5 years » Over 5 years 	<ul style="list-style-type: none"> » Guaranteed Acceptance Life » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section A Question 11C » Section C Question 3C
ALS (Lou Gehrig's Disease)	Also known as Lou Gehrig's disease, it is a rapidly progressive and fatal condition that attacks the nerve cells responsible for muscle movement and the brain. This condition is not curable and will lead to respiratory failure within three to five years.		<ul style="list-style-type: none"> » Guaranteed Acceptance Life 	<ul style="list-style-type: none"> » Section A Question 9C
Alzheimer's Disease	The most common form of dementia. The symptoms include difficulty with thinking and judgment (cognitive skills), language and memory.		<ul style="list-style-type: none"> » Guaranteed Acceptance Life 	<ul style="list-style-type: none"> » Section A Question 9C

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
Aneurysm	Abnormal dilation of a portion of an artery. Common locations: aorta, brain, intestines, leg, thorax, spleen. Brain (cerebral) aneurysm is a common disorder resulting from the widening or ballooning of part of a brain artery. It can be congenital or caused by pre-existing conditions (atherosclerosis) and, rarely, a head injury. Rupture of the aneurysm is life-threatening.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition? » Under age 40 » Within last 2 years » Within last 4 years » Over 5 years	» Guaranteed Acceptance Life » Deferred Life » Deferred Elite » Simplified Elite	» Section A Question 10 » Section B Question 1A » Section C Question 7A
Angina	A symptom of coronary artery disease. Due to atherosclerosis, the heart is not getting enough blood causing chest pain or discomfort. Angina is NOT a heart attack.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition? » Under age 40 » Within last 2 years » In combination with diabetes » Within last 4 years » Other than above	» Guaranteed Acceptance Life » Deferred Life » Deferred Life » Deferred Elite » Simplified Elite	» Section A Question 10 » Section B Question 1A » Section B Question 6 » Section C Question 7A
Anxiety	A group of disorders characterized by worry and/or fear that does not go away and can get worse over time.	Have you been in a hospital or other facility for more than 24 consecutive hours for this condition? » Within the last 12 months » Other than above	» Deferred Life » Simplified Elite	» Section B Question 4
Arteriosclerosis	A formation of fatty material or plaque on the wall of the arteries which make them narrow and prevent a normal blood flow.		» See Coronary Artery Disease (CAD) or Stroke	

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
Arrhythmia and heart murmur	Any disorder of the heart including but not limited to, atrial or ventricular, tachycardia, fibrillation, or flutter.	Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition? » Within last 2 years » Within last 4 years » Over 5 years	» Deferred Life » Deferred Elite » Simplified Elite	» Section B Question 1A » Section C Question 7A
Autism	Autism Spectrum Disorder is a serious neuro developmental disorder that impairs a child's ability to communicate and interact with others. It also includes restricted repetitive behaviors, interests, and activities. It includes, but is not limited to, Autism, Asperger's syndrome, and Rett syndrome.	» Over age 18 only Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract.	» Deferred Life	» Section B Question 7
B Basal Cell Carcinoma	A slow-growing type of non-melanoma skin cancer. This is the most common form of skin cancer. Most of these cancers are the result of regular exposure to the sun and ultraviolet radiation.	» Excluded from cancer questions	» Simplified Elite	
Bipolar Disorder/Manic Depression	A category of mood disorders characterized by mood swings. The patient will alternate states of abnormally high energy levels and episodes of depression. The other term is manic depression.	» Within the last 12 months, have you been in a hospital or other facility for more than 24 consecutive hours for a mental health condition such as, but not limited to, depression, anxiety or psychosis? » Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?	» Deferred Life » Deferred Elite	» Section B Question 4 » Section C Question 1

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
C Cancer	<p>Cells of an organ or tissue become abnormal (malignant) and grow uncontrollably, forming a mass or tumor. Some tumors remain localized (they only grow at the site where they began); others become metastatic (they invade the tissues next to the site where they began and spread to other parts of the body).</p>	<p>» Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for metastatic cancer?</p> <p>Have you had or been told you have, or been investigated (with a positive or unknown result) or treated for, cancer (of any type excluding basal cell carcinoma), an abnormal growth or a malignant tumour?</p> <p>» Within the past 12 months » Within 10 years » Over 10 years</p>	<p>» Guaranteed Acceptance Life</p> <p>» Deferred Life » Deferred Elite » Simplified Elite</p>	<p>» Section A Question 9A</p> <p>» Section B Question 2 » Section C Question 13 » Section D Question 2</p>
Cardiomyopathy (Enlarged Heart)	<p>The weakening of the heart muscle which takes place when the pumping of the heart gets weak. A person who suffers from cardiomyopathy is most likely suffering from heart failure.</p>		<p>» Guaranteed Acceptance Life</p>	<p>» Section A Question 9D</p>
Cerebral Palsy	<p>A group of permanent movement disorders that appear in early childhood derived from abnormal brain development.</p>	<p>» Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract.</p>	<p>» Deferred Life</p>	<p>» Section B Question 7</p>
Chronic Kidney Disease	<p>The slow/gradual loss of kidney function (to remove waste and excess water from the body).</p>	<p>Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?</p> <p>» Under age 40 » Age 40 and over</p>	<p>» Guaranteed Acceptance Life » Deferred Life</p>	<p>» Section A Question 10 » Section B Question 3A</p>

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
Chronic Obstructive Pulmonary Disease (COPD) And Chronic respiratory Disease (excluding Asthma)	One of the most common lung diseases, in which the lungs have become permanently damaged and the airways are always narrowed. There is NO cure for COPD. The two forms of COPD are chronic bronchitis and emphysema.	Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition? » Requires the continuing administration of Oxygen » Within 5 years	» Guaranteed Acceptance Life » Deferred Elite	» Section A Question 9B » Section C Question 4
Cirrhosis	The final stage of chronic liver damage (hepatitis C or longstanding alcohol abuse). Liver damage from cirrhosis cannot be reversed.	» Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?	» Deferred Life	» Section B Question 3C
Congenital Heart Disease	A problem with the structure and function of the heart that is present at birth, such as, but not limited to, atrial or ventricular septal defect and disorder of the valves.	» Over age 18 only	» Simplified Elite	
Congestive Heart Failure	A chronic and irreversible condition in which the heart can no longer pump enough blood to all parts of the body. As a result, the person is likely to experience swelling (legs, ankles, foot, abdomen) and/or experience a pulmonary edema (excess of fluid in the lungs).		» Guaranteed Acceptance Life	» Section A Question 9D

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
Coronary Artery Disease (CAD)	<p>A narrowing of the blood vessels that supply blood and oxygen to the heart. This is caused by atherosclerosis. Coronary artery disease is not the same as Congestive heart failure.</p> <p>Angina and heart attack are coronary artery diseases (Angina is a symptom, not a disease, see first box. Both angina and heart attack are the result of CAD).</p> <p>Over the counter medication such as baby aspirin or low dose acetylsalicylic acid (ASA) or Hypertension (high blood pressure) and cholesterol medication are not considered treatments.</p>	<p>Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?</p> <ul style="list-style-type: none"> » Under age 40 » Within last 2 years » In combination with diabetes » Within 4 years » Other than above 	<ul style="list-style-type: none"> » Guaranteed Acceptance Life » Deferred Life » Deferred Life » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section A Question 10 » Section B Question 1A » Section B Question 6 » Section C Question 7A
Crohn's disease	<p>A chronic, transmural (involves all the layers of the gut wall), inflammatory disease which usually affects the distal ileum and colon but may also occur in any part of the gastrointestinal tract from the mouth to the perianal area.</p>		<ul style="list-style-type: none"> » Simplified Elite 	
Cystic Fibrosis	<p>A serious, hereditary disorder which damages the lungs and the pancreas. It is life-threatening.</p>		<ul style="list-style-type: none"> » Guaranteed Acceptance Life 	<ul style="list-style-type: none"> » Section A Question 13
D Dementia	<p>A degenerative, irreversible loss of brain function that affects memory, thinking, judgment, behavior and language. Alzheimer's disease is the most common type of dementia.</p>		<ul style="list-style-type: none"> » Guaranteed Acceptance Life 	<ul style="list-style-type: none"> » Section A Question 9C
Depression	<p>A group of disorders affecting a person's emotional state. It is a disorder in which a person experiences long periods of extreme happiness, extreme sadness, or both.</p>	<p>Have you been in a hospital or other facility for more than 24 consecutive hours for this condition?</p> <ul style="list-style-type: none"> » Within the last 12 months » Other than above 	<ul style="list-style-type: none"> » Deferred Life » Simplified Elite 	<ul style="list-style-type: none"> » Section B Question 4
Dialysis	<p>The artificial process of removing wastes and excess of water from the body.</p>		<ul style="list-style-type: none"> » Guaranteed Acceptance Life 	<ul style="list-style-type: none"> » Section A Question 4

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
Diabetes Type 1 (On Insulin)	A chronic disease involving high levels of sugar (glucose) in the blood.	<ul style="list-style-type: none"> » Are you age 29 or under and have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for diabetes or your blood sugar level? » With 1 or more additional condition » Do you have diabetes that was diagnosed at age 39 or under and within the last 12 months have you taken insulin or been advised to take or prescribed insulin or medication for diabetes » Has insulin or another form of insulin been advised or prescribed as a new treatment or has dosage been increased in the last 6 months? » All others 	<ul style="list-style-type: none"> » Deferred Life » Deferred Life » Deferred Elite » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section B Question 5 » Section B Question 6 » Section C Question 8 » Section C Question 9 » Section D Question 3
Diabetes Type 2 (Non-Insulin Dependent)	A chronic disease involving high levels of sugar (glucose) in the blood.	<ul style="list-style-type: none"> » Are you age 29 or under and have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for diabetes or your blood sugar level? » With 1 or more additional condition » Do you have diabetes that was diagnosed at age 39 or under and within the last 12 months have you taken insulin or been advised to take or prescribed insulin or medication for diabetes » Has insulin or another form of insulin been advised or prescribed as a new treatment or has dosage been increased in the last 6 months? » All others 	<ul style="list-style-type: none"> » Deferred Life » Deferred Life » Deferred Elite » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section B Question 5 » Section B Question 6 » Section C Question 8 » Section C Question 9 » Section D Question 3
Down's Syndrome	Also known as trisomy 21; is a genetic disorder typically associated with physical growth delays and mild to moderate intellectual disability.	<ul style="list-style-type: none"> » Over age 18 only. Provided they are able to answer all questions on the Application form and able to legally enter into a life insurance contract. 	<ul style="list-style-type: none"> » Deferred Life 	<ul style="list-style-type: none"> » Section B Question 7

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
Drug Addiction or Abuse	<p>The compulsive use of a substance despite its negative effects on someone's overall health.</p> <p>Voluntary counseling is not considered in this question.</p>	<p>Have you: a. used (except as prescribed by a medical professional) a narcotic or barbiturate or b. used (whether prescribed by a medical professional or not) heroin, a psychoactive drug, cocaine, crack, methadone, fentanyl or another similar agent or c. been in a hospital or facility for drug or alcohol treatment?</p> <ul style="list-style-type: none"> » Past 12 months » Past 5 years » Within the last 5 years, have you been treated or received medical advice or counseling for, or been advised to seek treatment for, or to cease or reduce the use of alcohol or drugs? » Over 5 years 	<ul style="list-style-type: none"> » Guaranteed Acceptance Life » Deferred Elite » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section A Question 11 » Section C Question 3 » Section C Question 2
Drug use: heroin, narcotics, barbiturates, psychoactive drugs (excluding marijuana), cocaine or similar agents, been in a hospital or facility for drug or alcohol abuse		<p>Drugs not prescribed by a doctor within 12 months:</p> <ul style="list-style-type: none"> » Drugs used in the last 12 months » Drugs used during last 5 years » Drugs used over 5 years ago 	<ul style="list-style-type: none"> » Guaranteed Acceptance Life » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section A Question 10 » Section C Question 3
E Emphysema	<p>One of the two forms of chronic obstructive pulmonary disease: a long-term, progressive and irreversible destruction of the lungs.</p>		<ul style="list-style-type: none"> » See COPD 	
Epilepsy	<p>A brain disorder characterized by repeated seizures (convulsions). The cause can be unknown or it may be due to a medical condition or injury. With proper treatment, few restrictions are to be expected.</p>	<ul style="list-style-type: none"> » After the age of 40, have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for a neurological condition? » If you are currently age 39 or under as of your last birthday 	<ul style="list-style-type: none"> » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section C Question 6 » Section D Question 1

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
H Heart Attack	<p>A blood clot blocks a coronary artery, therefore prevents proper blood flow to a section of the heart. When that section dies, the person suffers from a heart attack.</p> <p>Heart Attack is NOT a heart failure.</p> <p>Over the counter medication such as baby aspirin or low dose acetylsalicylic acid (ASA) or Hypertension (high blood pressure) and cholesterol medication are not considered treatments.</p>	<p>Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?</p> <ul style="list-style-type: none"> » Under age 40 » Within last 2 years » In combination with diabetes » Within the last 4 years » Other than above 	<ul style="list-style-type: none"> » Guaranteed Acceptance Life » Deferred Life » Deferred Life » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section A Question 10 » Section B Question 1A » Section B Question 6 » Section C Question 7A
Heart Failure	<p>A life-threatening condition characterized by the heart no longer being able to pump enough blood in the body.</p>		<ul style="list-style-type: none"> » Guaranteed Acceptance Life 	<ul style="list-style-type: none"> » Section A Question 9D
Heart Murmur	<p>Additional abnormal noise heard during cardiac auscultation. There are several types.</p>		<ul style="list-style-type: none"> » See Arrhythmia 	
Hepatitis B	<p>An inflammation of the liver from the hepatitis B virus, which spreads through contact with the blood, semen and vaginal fluids of an individual already infected with the virus. Acute Hepatitis B will resolve over a few weeks or months. If the infection lasts over a period of 6 months, the individual will have then developed a chronic form of the disease.</p>	<ul style="list-style-type: none"> » If Hepatitis B carrier 	<ul style="list-style-type: none"> » Simplified Elite 	
Hepatitis C	<p>Inflammation of the liver from the Hepatitis C virus, which spreads by blood-to-blood contact. Hepatitis C is one of the most common forms of chronic liver disease.</p>	<ul style="list-style-type: none"> » Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition? 	<ul style="list-style-type: none"> » Deferred Life 	<ul style="list-style-type: none"> » Section B Question 3C

Condition		Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
	Hodgkin's Disease	A cancer that starts in the lymphocytes (see lymphatic system). It is one of most curable cancers if diagnosed and treated early.		» See Cancer	
	Huntington's Disease	A genetic, chronic and progressive disorder in which nerve cells degenerate. The symptoms include Dementia, slow movements and behavioral changes. No cure is available.		» Guaranteed Acceptance Life	» Section A Question 9C
	Hypertension (high blood pressure)	A chronic medical condition in which the pressure of the blood circulating in the arteries is elevated enough to necessitate treatment.		» Simplified Elite	
L	Leukemia	A cancer that starts in the stem cells of the bone marrow, the soft material that fills the centre of the bones and makes blood cells. Acute leukemia starts suddenly, get worse quickly and need to be treated right away; chronic leukemia develops over months or years.		» See Cancer	
	Liver Diseases	The many diseases and disorders that cause the liver to malfunction or cease functioning entirely.	» Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?	» Deferred Life	» Section B Question 3C
	Lupus-Discoid lupus (DLE)	Appears to be a benign, non-systemic form of systemic lupus erythematosus (SLE). It is confined to skin, however, the skin changes may be disfiguring. Systemic lupus erythematosus (SLE) is an inflammatory disease of connective tissue caused by a severe disturbance of the immune system; some parts of the body cease to be recognized as such and are attacked by the immune system.		» Simplified Elite	

Condition		Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
	Lymphoma	A cancer that starts in the lymphocytes (see lymphatic system). It is one of most curable cancers if diagnosed and treated early.		» See Cancer	
M	Metastatic Cancer	When the cancer has spread to other parts of the body, it is called metastatic cancer. The liver, lungs, lymph nodes, and bones are common areas of spread or metastasis. Even when cancer spreads to a new location, it is still named after the area of the body where it started.		» See Cancer	
	Multiple Sclerosis	A chronic, progressive and debilitating disease that affects the central nervous system. The disruption of blocking of the messages from the brain to all parts of the body leads to a number of symptoms including a lack of coordination (movements), speech impediments, tremors, loss of bladder/bowel functions. No cure is available.	<ul style="list-style-type: none"> » After the age of 40, have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for a neurological condition? » Within the last 12 months » If you are currently age 39 or under as of your last birthday 	<ul style="list-style-type: none"> » Deferred Elite » Simplified Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section C Question 6 » Section D Question 1
	Muscular Dystrophy	A group of disorders characterized by progressive muscle weakness and loss of muscle tissue.		» Guaranteed Acceptance Life	» Section A Question 9C
	Myocardial Infarction (MI)	See Heart Attack.		» See Heart Attack	
N	Nursing Home	A place of residence for people who require continual nursing care and have significant difficulty coping with the required activities of daily living excluding assisted living residence, retirement homes or senior living facilities.	» Are you a resident of a long-term care facility, nursing home, nursing facility or assisted living residence?	» Guaranteed Acceptance Life	» Section A Question 2

	Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
O	Organ Transplants	<p>A graft of an organ from a donor to replace the recipient's damaged or absent organ.</p> <p>Heart valve replacement is not an organ transplant.</p>	<p>» Have you ever been advised to receive, or are you on a waiting list for, or are you the recipient of, an organ or bone marrow transplant (excluding corneal transplant)?</p>	<p>» Guaranteed Acceptance Life</p>	<p>» Section A Question 4</p>
P	Parkinson's Disease	<p>A disorder of the brain characterized by shaking (tremor), poverty of movement, and impaired postural reflexes.</p>		<p>» Guaranteed Acceptance Life</p>	<p>» Section A Question 9C</p>
	<p>Peripheral Vascular (or Arterial) Disease (PVD/PAD)</p>	<p>The narrowing of the arteries (atherosclerosis) that supply any blood vessels located outside the heart. Legs are most commonly affected. Peripheral circulation is not to be confused with cardiac circulation.</p>	<p>Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?</p> <p>» Under age 40 » Within last 2 years » In combination with diabetes » Within last 4 years » Other than above</p>	<p>» Guaranteed Acceptance Life » Deferred Life » Deferred Elite » Simplified Elite</p>	<p>» Section A Question 10 » Section B Question 1B » Section B Question 6 » Section C Question 7B</p>
R	Rheumatoid Arthritis (RA)	<p>It is an autoimmune, systemic, inflammatory disorder that primarily involves the joints (occurring equally on both sides of the body).</p>		<p>» Simplified Elite</p>	
S	Schizophrenia or Schizoaffective disorder	<p>A chronic, severe and debilitating mental disorder. The symptoms include delusions, hallucinations, incoherent speech and behaviors, catatonic (a state of stupor) behaviors.</p>	<p>» Within the last 12 months, have you been in a hospital or other facility for more than 24 consecutive hours for a mental health condition such as, but not limited to, depression, anxiety or psychosis?</p> <p>» Have you ever had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?</p>	<p>» Deferred Life » Deferred Elite</p>	<p>» Section B Question 4 » Section C Question 1</p>

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
<p>Sleep Apnea</p>	<p>A sleep disorder characterized by pauses in breathing.</p>		<p>» Simplified Elite</p>	
<p>Stroke or Cerebrovascular Accident (CVA)</p>	<p>The interruption of the blood supply to any part of the brain.</p>	<p>Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication, or had surgery or a procedure for this condition?</p> <ul style="list-style-type: none"> » Prior to age 40 » Within last 2 years » In combination with diabetes » Within 4 years » Other than above 	<ul style="list-style-type: none"> » Guaranteed Acceptance Life » Deferred Life » Deferred Life » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section A Question 10 » Section B Question 1A » Section B Question 6 » Section C Question 7A
<p>Transient Ischemic Attack (TIA)</p>		<p>Have you had or been told you have, or been investigated (with a positive or unknown result) or treated, or taken medication, or been advised to take or prescribed medication for this condition?</p> <ul style="list-style-type: none"> » Prior to age 40 » Within last 2 years » Within 4 years » Other than above 	<ul style="list-style-type: none"> » Guaranteed Acceptance Life » Deferred Life » Deferred Elite » Simplified Elite 	<ul style="list-style-type: none"> » Section A Question 10 » Section B Question 1A » Section C Question 7A

Non-medical Risks

Condition	Definition	Timeframe, Factors and Details	Policy Eligibility	Refer to App
Aviation	Been involved in the operation of an aircraft as a pilot (Scheduled commercial pilots excluded.)	» Within the past 2 years or plan to do so within the next year	» Simplified Elite	» Section D Question 6
Criminal History	Have been found guilty of a criminal offence or are there criminal charges pending.	» Within the past 24 months convicted or charges pending, incarceration and probation Have you been convicted, incarcerated, on probation or parole, or are you awaiting sentencing, for a criminal offence? » Within last 5 years » Within last 10 years	» Guaranteed Acceptance Life » Deferred Elite » Simplified Elite	» Section A Question 12 » Section C Question 5 » Section D Question 5
Driving/ Moving violations	Driving violations and license suspensions.	DUI: » Within the past 12 months » Greater than 12 months	» Guaranteed Acceptance Life » Simplified Elite	» Section A Question 11
Foreign Travel	Travel, work or live outside North America.	» Travel outside North America, the Caribbean, Australia, the United Kingdom, New Zealand or the European Union countries for more than 12 consecutive weeks in the next 12 months?	» Deferred Elite	» Section C Question 10
Hazardous Sports	The applicant is currently involved or plans to be involved.	» Within the past 2 years or plan to do so within the next year E.g. Skydiving, Car racing, Scuba diving » Subject to details	» Simplified Elite	» Section D Question 6



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