

## ELIGIBILITY CRITERIA: APPLICANTS WITHOUT PERMANENT RESIDENT STATUS

Notes: Apply standard medical and financial eligibility criteria as usual. *Labs required if applicant over 40 years of age and in Canada less than one year for coverage over \$250,000.*

| Category and Description |                                                                                                                                                                                        | Life Insurance     |                                                                  | Critical Illness Benefits |                                                                                                                                                                           |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------------|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                          |                                                                                                                                                                                        | Time in Canada     | Maximum Total Coverage                                           | Time in Canada            | Maximum Total Coverage                                                                                                                                                    |
| Students                 | Student permit valid at least 1 year, attending Designated Learning Institution recognized on Government of Canada list                                                                | Any                | • \$250,000                                                      | N/A                       | N/A                                                                                                                                                                       |
|                          | As above, but in PhD or Graduate program                                                                                                                                               | Any                | • \$2,000,000                                                    | Any                       | • \$100,000                                                                                                                                                               |
| Workers                  | Has work permit and employed full-time                                                                                                                                                 | Under 3 months     | • \$250,000                                                      | Over 6 months             | • \$100,000                                                                                                                                                               |
|                          |                                                                                                                                                                                        | 3 months - 2 years | • \$500,000                                                      |                           |                                                                                                                                                                           |
|                          |                                                                                                                                                                                        | Over 2 years       | • \$1,000,000                                                    |                           |                                                                                                                                                                           |
|                          | As above, but with proof of acceptance into Permanent Residency program                                                                                                                | Under 2 years      | • \$1,000,000                                                    | Any                       | <ul style="list-style-type: none"> <li>• \$500,000</li> <li>• Qualifies for Disability Premium Waiver, Accidental Death Benefit, and Additional Deposit Option</li> </ul> |
|                          | As above, but professional or skilled worker (i.e. doctor, lawyer, engineer, nurse, electrician, plumber, mechanic, IT)                                                                | Any                | • \$5,000,000                                                    |                           |                                                                                                                                                                           |
| Family and General       | Adult with copy of Government of Canada email or letter confirming receipt of application for permanent residency - <b>without work permit</b> (i.e. spouse of permit holder, retiree) | Any                | • \$500,000                                                      | Any                       | • \$100,000                                                                                                                                                               |
|                          | As above - <b>with work permit and full-time employment</b>                                                                                                                            | Any                | • \$1,000,000                                                    |                           |                                                                                                                                                                           |
|                          | Children or minors with parent / legal guardian that meets eligibility and applies for coverage with Co-operators                                                                      | Any                | • 50% of the parent or guardian coverage to maximum of \$250,000 | Any                       | • 50% of parent or guardian coverage to maximum of \$50,000                                                                                                               |
| Refugee                  | With documentation of refugee status from Immigration and Refugee Board of Canada                                                                                                      | Any                | • \$500,000                                                      | Over 6 months             | • \$50,000                                                                                                                                                                |

Questions? Contact [life\\_new\\_business\\_service@cooperators.ca](mailto:life_new_business_service@cooperators.ca) or 1-800-675-0608.