

Pre-Existing Condition for life insurance and disability insurance

Pre-existing conditions for Life and Disability claims are investigated if the claim occurs within 6 months after the date insurance begins.

Pre-Existing Condition means:

- Any illness,
- Any disease or
- Any bodily injury condition or any symptom

Regardless of whether or not a definitive diagnosis has been made.

For which you received any medical advice or treatment during the 6 months immediately preceding the date insurance begins which results in death or total disability within 6 months immediately after the date insurance begins.

		DATE INSURANCE BEGINS			
		6 months before	6 months after		
		↓	↓		
Pre-Existing Condition	[shaded]	○	○	[shaded]	<i>Claims Denied</i>
Not a Pre-existing Condition	[shaded]	○	Y	[shaded]	<i>Claims Accepted</i>
Not a Pre-existing Condition	○	[shaded]	○	[shaded]	<i>Claims Accepted</i>
Not a Pre-existing Condition	○	[shaded]	○	[shaded]	<i>Claims Accepted</i>
Not a Pre-existing Condition	[shaded]	○	○	[shaded]	<i>Claims Accepted</i>
Not a Pre-existing Condition	[shaded]	[shaded]	○	[shaded]	<i>Claims Accepted</i>

○ Medical advice or treatment
Y Medical advice or treatment for a condition different than ○

Pre-existing condition for critical illness insurance

Pre-existing conditions for Critical Illness claims are investigated if the claim occurs within the first 24 months after the date insurance begins

Pre-Existing Condition means:

- Any illness,
- Any disease or
- Any bodily injury condition or any symptom

Regardless of whether or not a definitive diagnosis has been made.

For which you received any medical advice or treatment during the 12 months immediately preceding the date insurance begins and for which a diagnosis of critical illness has been made 24 months immediately after the date insurance begins.

		DATE INSURANCE BEGINS			
		12 months before	24 months after		
		↓	↓		
Pre-Existing Condition	[shaded]	○	○	[shaded]	<i>Claims Denied</i>
Not a Pre-existing Condition	[shaded]	○	Y	[shaded]	<i>Claims Accepted</i>
Not a Pre-existing Condition	○	[shaded]	○	[shaded]	<i>Claims Accepted</i>
Not a Pre-existing Condition	○	[shaded]	○	[shaded]	<i>Claims Accepted</i>
Not a Pre-existing Condition	[shaded]	○	○	[shaded]	<i>Claims Accepted</i>
Not a Pre-existing Condition	[shaded]	[shaded]	○	[shaded]	<i>Claims Accepted</i>

○ Medical advice or treatment
Y Medical advice or treatment for a condition different than ○

Example scenario 1: Life insurance

The applicant went to a Hospital Emergency Department with chest pain on August 25, 2017. He then underwent a stress test on August 30, 2017 and was unable to complete the test due to increased chest pain and arrhythmia on exertion. The applicant was given nitroglycerin and advised to take one aspirin daily. On January 1, 2018, the applicant applied for a loan to cover the purchase of a vehicle and bought Loan Protection Life Insurance coverage. The applicant then died of a heart attack secondary to arrhythmia on October 10, 2018.

Date of Loan: January 1, 2018
Date of Death: October 10, 2018
Cause of Death: Heart attack
The Pre-existing condition period: July 1, 2017 to January 1, 2018 (6 months prior the date insurance begins).

Claim Accepted: Death occurred outside of 6 months following the date of the loan.

Example scenario 2: Disability

The applicant was seen by his physician on a monthly basis in order to have his blood sugars checked as he has suffered from diabetes for the past 2 years. During a monthly visit on September 10, 2017 the applicant's medication was adjusted due to increased blood sugars. On October 7, 2017 the applicant was referred to a specialist due to uncontrolled blood sugars. The applicant was seen by the specialist on October 15, 2017 and medications were adjusted. On January 1, 2018, the applicant applied for a loan to cover the purchase of a vehicle and bought Loan Protection disability insurance coverage. On March 10, 2018, the applicant submitted a claim for disability benefits due to diabetes.

Date of Loan: January 1, 2018
Date of Disability: March 10, 2018
Cause of Disability: Diabetes
The Pre-Existing Condition period: July 1, 2017 to January 1, 2018 (6 months prior date insurance begins).

Claim Denied: the applicant was advised and treated for his diabetes, the condition he is currently claiming for, in September and October 2017, 6 months preceding the loan date.

Example scenario 3: Critical Illness

The applicant was seen by his physician on November 10, 2017 with dizziness and was diagnosed with vertigo by his physician. The applicant continued to experience dizziness with vomiting and headaches. He was seen again by his physician on December 7, 2017 and, at this time, the physician referred the applicant to a specialist. On January 1, 2018, the applicant applied for a loan to cover the purchase of a vehicle and both the Loan Protection Life/Critical Illness Insurance coverage. The applicant met with the specialist on January 10, 2018 and further testing revealed that he had brain cancer.

Date of Loan: January 1, 2018
Date of Diagnoses of CI: January 10, 2018
Diagnosis: Malignant brain cancer
The Pre-Existing Condition period: Will not pay a critical illness benefit for a diagnosis of cancer if you had cancer; or signs or symptoms of cancer, at any time before the "Effective Date of Insurance" shown on

Claim Denied: Although the diagnosis was not made until January 10, 2018; the applicant was treated for symptoms of the brain cancer in November and December, 2017.

Example 04: Loss of Employment Insurance

Note: Loss of Employment offers a 6 month benefit per occurrence in the event of involuntary loss of employment.

The applicant experienced involuntary unemployment on April 1, 2018. As the applicant's loan protection insurance contained a 60-day non-retro elimination period, after 60 days of being unemployed, the applicant started to have loan repayments covered by loan protection. On December 1, 2018 the applicant was reemployed and loan protection repayments ended. The applicant then experienced loss of employment again on July 1, 2020. As the applicant had been employed for over 12 months they started to receive loan repayments 60 days after the date of loss of employment.

Date of Loan: January 1st, 2018
Date of LOE: April 1st, 2018
Date of Reemployment: December 1, 2018
Date of LOE: July 1st, 2020

The Loss of Employment insurance benefits end the earliest of:

- when the applicant once again becomes employed;
- the end of the "Maximum Benefit Period" shown on the insurance enrolment;
- the "Maximum Cumulative Benefit Payable" has been reached.