

Extended TIC and broader access to Sun CII without lab requirements

Two exciting underwriting updates can now help you settle business faster and give Clients more peace of mind.

TICs extended from 120 to 150 days

Until further notice, Temporary Insurance Contracts (TIC) will be extended from 120 to 150 days, giving you more time to settle business.

For this extension to apply, by day 90, the medical questions must have been completed on the non-medical, tele-interview or paramedical. And remember that paramedicals should be switched to tele-interviews until further notice.

This update follows from our April announcement when TIC was extended to from 90 days to 120.

Blood and vitals no longer required for Sun CII cases between the ages of 41 and 50

The non-medical limit for Sun CII is increasing from \$99,000 to \$100,000 for ages 41-50. This means blood and vitals won't be required for these Sun CII cases going forward. Those currently pending (not yet issued) are also exempt.

Updated: Critical Illness Insurance underwriting requirements				
Amounts	0-17	18-40	41-50	51+
up to \$99,000 \$100,000	Non-medical	Non-medical	Non-medical	Non-medical Blood Vitals
\$100,000 \$100,001 – 250,000	Non-medical	Non-medical	Non-medical Blood Vitals	Non-medical Blood Vitals

Additional notes:

- This change doesn't apply to proposed insureds who've resided in Canada less than one year.
- Marketing materials and supporting tools will be updated in the near future to reflect these changes.

Depending on the Client's medical history, these may not apply.

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