

Impairments

The impairment information on the following pages has been provided to help give you a general idea of potential underwriting outcomes based on medical and non-medical life insurance underwriting.

By initially obtaining specific, detailed information, your underwriter will be able to provide the right quote quickly and easily.

Descriptions of possible underwriting outcomes represent tentative, non-binding assessments based on hypothetical parameters using our underwriting guidelines at the time of publication. Actual underwriting outcomes may possibly be more favorable than illustrated using available Healthy Lifestyle Credits and our Automatic Standard Approval Program (ASAP). We reserve the right to apply individual consideration to any case. All cases are subject to full underwriting, and assessments are subject to change based on actual file review. For more information, contact your home office underwriter.

The impairments table is set up as follows:

Impairment

The name of the impairment, including a short description. Conditions are listed alphabetically.

Risk factors	Typical requirements	Likely underwriting decision
The criteria the underwriter uses to classify the risk	Medical requirements the underwriter is likely to request in addition to the routine age and amount medical requirements For faster decision: These are the specific details to include in your application package to enable the underwriter to quickly and easily provide the right quote. This information may be used to determine appropriate APS acquisition, thereby expediting the underwriting process and limiting the need for subsequent requirement requests.	The risk classification or rating necessary for the impairment based on the factors and requirements presented. Many impairments outline a best-case scenario, typical case and worst-case rating.

Impairments / Medical

Alcohol abuse

(Includes alcoholism and problem drinking)

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Amount of past and present alcohol consumption declared • Any diagnosis of abuse or dependence • Past history of treatment • Results of all investigations, including liver enzymes and alcohol markers • How long abstinent or consuming in moderation • Any relapses • Member of a self-help group such as Alcoholics Anonymous • Treatment with medication • Any co-morbid conditions, including any history of other substance abuse, driving offenses or participation in hazardous sports • Any history of marital or job instability • Any medical complications 	<p>Requirements: APS, medical exam, MVR, blood test, alcohol questionnaire, inspection report selectively</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Provide details of medical treatment. • Document any residential care/treatment including dates and length of treatment. • Outline any favorable aspects such as continued employment, attendance in Alcoholics Anonymous or similar body, etc. 	<p>Ratings depend primarily on applicant's age, time since last use and any co-morbid factors.</p> <p>Alcoholism: Best Case: Standard (> six years since last consumption) Worst Case: Decline</p> <p>Problem drinking: Best Case: Table 2-4 (over age 30 and mild) Worst Case: Decline</p>

Alzheimer's disease

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Age at onset of symptoms • Treatment, including any medications • Activities of daily living • Living independently • Type of assistance, if required • Judgment intact • Stable course 	<p>Requirements: APS, Inspection Report selectively</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Any neuropsychiatric testing such as cognitive or memory testing • Activity levels • ADLs affected • IADLs affected 	<p>All cases: Decline</p>

Anemia

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> Type of anemia Severity/degree of anemia Cause of anemia, if known Treatment Blood test results Details of testing done and referrals to specialists/hematologists (include dates, names of tests and doctors seen) Medications Any concurrent impairment 	<p>Requirements: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> Results of all investigations and testing to include cause and/or source of bleeding Details of treatment Details of ongoing surveillance of the condition, including recent complete blood count (CBC) 	<p>Ratings depend on type of anemia and assume anemia is fully investigated and stable. Decisions can range from Preferred to Decline.</p> <p>Iron deficiency anemia: Preferred possible for best-case scenario</p> <p>Hemolytic anemia: Preferred possible for best-case scenario</p>

Aneurysm

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> Precise diagnosis Type or location of aneurysm Date of diagnosis Cause Size and stability of aneurysm Currently present Treatment Smoking history Presence of associated coronary artery disease, hypertension, cerebrovascular, other peripheral vascular or renal disease, or COPD Blood pressure control 	<p>Requirements: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> All tests and details of ongoing surveillance Details of any lifestyle modifications Details of blood pressure and lipid control Presence of associated coronary artery disease, hypertension, cerebrovascular, other peripheral vascular or renal disease, or COPD Smoking history Presence or absence of symptoms 	<p>Can consider on a rated basis 6 to 12 months post-op depending on the type of aneurysm.</p> <p>Abdominal: No surgery: Best case is Table 6 provided diameter <5 cm, with no increase in size within last three years or since diagnosis If diameter >5 cm: Decline With surgery: Individual consideration</p> <p>Cerebral: No surgery: \$7.50 per \$1,000 if small, stable and no complications Large: Decline With surgery: Standard after two years</p> <p>Thoracic: No Surgery: Decline With Surgery: Table 4 after two years</p>

Angina pectoris

Risk factors	Typical requirements	Likely underwriting decision
Refer to Coronary Artery Disease.		

Angioplasty

Risk factors	Typical requirements	Likely underwriting decision
Refer to Coronary Artery Disease.		

Apnea/sleep apnea

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Type of apnea (obstructive, central or mixed) • Severity • Treatment (CPAP or surgery) • Compliance with treatment • Date of last sleep study • Current height/weight • Presence of cardiovascular disease and/or risk factors including hypertension, arrhythmias • Any associated overweight or obesity • Smoking history 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Type, frequency, severity, and duration of symptoms • Results of sleep study including, apnea index and degree of oxygen desaturation • Treatment and compliance with treatment • Any associated impairments • History of motor vehicle or industrial accidents attributed to sleepiness 	<p>Mild disease and no complications: Preferred or Super Preferred possible</p> <p>Moderate disease untreated and no complications: Table 2-3</p> <p>Moderate disease treated and compliant with therapy: Preferred possible</p> <p>Severe disease untreated and no complications: Decline</p> <p>Severe disease treated and compliant with therapy. Best case: Standard after two years compliance with treatment</p>

Arteriosclerosis

Risk factors	Typical requirements	Likely underwriting decision
Refer to Coronary Artery Disease.		

Asthma

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis • Current symptoms • Frequency and severity of asthma attacks • Type of medication and frequency of use • Compliant with medications • Hospitalizations or ER visits • Limitations to activities • Smoking history • Occupational or environmental exposure • Concurrent impairments such as COPD, psychiatric disorder, alcohol abuse, CAD 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Results of investigations including pulmonary function tests • Frequency of symptoms • Duration and intensity of exacerbations • Treatment and response to treatment • Frequency of night-time symptoms • Smoking history • Time off work • Level of activity 	<p>Minimal or mild asthma: Preferred or Super Preferred</p> <p>Moderate: Standard to Table 2</p> <p>Severe: Table 6 to Decline</p>

Atrial fibrillation

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Date of diagnosis and age at onset • Age of applicant • Frequency of attacks • Associated symptoms and complications • Risk factors for stroke • Exercise tolerance • Underlying cardiac and non-cardiac disease • Full cardiac evaluation • Paroxysmal vs. Chronic • Treatment including use of anticoagulant medication 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Type of atrial fibrillation • Details of treatment • Copies of all cardiac Investigations • Current level of activity 	<p>Found on examination, no investigation: Postpone</p> <p>Paroxysmal Atrial Fibrillation (PAF) with infrequent attacks: Standard</p> <p>Chronic Atrial Fibrillation: Table 2-6</p> <p>Less favorable outcome for co-morbid complications</p>

Barrett's esophagus

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Ongoing risk factors • Results of all investigations including biopsy • Stable course • Medication/treatment • Response to medication treatment • Compliant with medical treatment and surveillance • Complications (e.g., hemorrhage, perforation) 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Results of all investigations including biopsy • Details of ongoing follow-up (e.g., endoscopy) • Details of lifestyle modification (stop smoking and alcohol use) 	<p>Best case: Preferred or Super Preferred if no dysplasia and good follow-up done on a regular basis</p> <p>Typical case: Standard to Table 2</p> <p>Worst case: Decline</p>

Blood pressure

Risk factors	Typical requirements	Likely underwriting decision
Refer to Hypertension.		

Bypass surgery

Risk factors	Typical requirements	Likely underwriting decision
Refer to Coronary Artery Disease.		

Cancer

Risk factors	Typical requirements	Likely underwriting decision
Refer to specific organ or type of cancer.		<p>For all forms of cancer: Consideration for insurance begins once treatment has been completed, assuming the client is well followed.</p>

Cancer:

Basal Cell Carcinoma/Squamous Cell Carcinoma

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Date of diagnosis • Pathology reports including confirmation of basal cell carcinoma • Type of treatment • Date treatment completed • Confirmation that tumor has been removed completely • Family history of atypical/dysplastic nevi or dysplastic nevus syndrome • Details of regular full body surface skin examinations • Any recurrence or spread • Ongoing risk factors such as multiple dysplastic nevi and a propensity to develop other skin cancers • Any serious complications from treatment 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pathology report including post-operative • Details of ongoing follow-up • Details of lifestyle modification (sun screen, stop smoking) 	<p>Complete excision: Possible Preferred or Super Preferred</p>

Cancer:

Breast

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Date of diagnosis • Type and stage of cancer • Size of tumor • Type of treatment • Date treatment completed • Any recurrence or spread • Any serious complications from treatment 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pathology report • Stage and grade of tumor • Details and date(s) of treatment, including any adjunct therapy (e.g., Tamoxifen) • Hospital reports • Details of follow-up (mammograms, bone scan, etc.) 	<p>Best case: Standard for carcinoma in situ after 2-3 years since treatment</p> <p>Typical case: Unable to consider until 2-3 years after completion of treatment (chemo or radiation), then possible Table rating and/or a flat extra depending on stage and grade</p> <p>Worst case: Decline</p>

Cancer:

Colon

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Date of diagnosis • Stage and grade of the tumor • Any hereditary syndrome that may be associated with other types of cancer • Family history of colon cancer types of cancer • What treatment • Length of remission • Ongoing follow-up including colonoscopy results • Any recurrence • Any complications from treatment 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pathology report and staging information • Details and date(s) of treatment • Hospital reports • Details of follow-up (colonoscopy and tumor markers) 	<p>Best case: Standard after three years</p> <p>Typical case: Unable to consider until 2-3 years after completion of treatment (chemo or radiation), then possible Table rating and/or a flat extra depending on stage and grade</p> <p>Worst case: Decline</p>

Cancer:

Leukemia

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type of leukemia and stage of cancer • Treatment • Date treatment completed • Any recurrence or secondary cancer 	<p>Requirements: APS, blood testing if current results are not available</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pathology reports • Evidence of regular follow-up • Hospital treatment reports 	<p>Acute lymphoid leukemia/ acute myeloid leukemia:</p> <p>Best case: Standard</p> <p>Typical case: Standard with a flat extra</p> <p>Worst case: Decline</p> <p>Chronic lymphoid leukemia/ hairy cell leukemia:</p> <p>Best case: Table 4</p> <p>Typical case: Table 8 – Decline</p> <p>Worst case: Decline</p>

Cancer:

Lung

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type of cell and stage of cancer • Type of treatment • Date treatment completed • Any recurrence or spread • Reduced/eliminated risk factors (e.g., smoking) • Any concurrent impairment (e.g., emphysema or chronic bronchitis) • Any serious complications from treatment 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pathology report and staging • Treatment and hospital report • Evidence of regular follow-up (CT scans etc.) 	<p>Carcinoma (all types)</p> <p>Stage 1: Best case: Standard after eight years Typical case: Standard with a flat extra Worst case: Decline if less than or equal to three years since primary treatment</p> <p>Stage 2-3: Best case: Standard after nine years Typical case: Standard with a flat extra Worst case: Decline if less than or equal to five years since primary treatment</p>

Cancer:

Prostate

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type of treatment • Date treatment completed • Stage and Gleason Grade • Any recurrence or spread • Serial PSA levels including current PSA • Any serious complications from treatment 	<p>Requirements: APS, blood profile to include PSA if current results are not available</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pathology reports • Type of treatment • Evidence of regular follow-up and PSA testing • Copies of PSA tests 	<p>If client is under age 70, rate class will depend on years since primary treatment, the stage of cancer and Gleason grade of the tumor.</p> <p>Best case: Standard</p> <p>Typical case: Standard with a flat extra</p> <p>Worst case: Decline</p>

Cancer:

Malignant melanoma

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none">• Date of diagnosis• Type of cancer/tumor• Depth and thickness of tumor• Type of treatment• Date treatment completed• Any recurrence or spread• Details of regular full body surface skin examinations• Ongoing risk factors like multiple dysplastic nevi and a propensity to develop other skin cancers• Any serious complications from treatment	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none">• Pathology report• Evidence of regular dermatology follow-up• Hospital treatment reports	<p>Best case: Standard</p> <p>Typical case: Standard with a flat extra</p> <p>Worst case: Decline</p>

Cancer:

Thyroid

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none">• Type of thyroid cancer (papillary, follicular, anaplastic, etc.)• Pathology• Age of applicant• Type of treatment and date(s) performed• Any remission and for how long• Any recurrence• Any complications from treatment	<p>Requirements: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none">• Pathology report• Treatment and hospital report• Evidence of regular follow-up	<p>Best case: Standard</p> <p>Typical case: Standard or Standard with a flat extra</p> <p>Worst case: Decline</p>

Chronic obstructive pulmonary disease (COPD)

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Smoking history and current tobacco use • Build, any current weight loss • Severity of symptoms • Degree of impaired respiratory function • Speed of disease progression • Alpha-1 antitrypsin deficiency or other biochemical abnormality • Any concurrent impairment (e.g., CAD, cancer, malnutrition) • Any hospitalization • Any treatment with oxygen is a decline 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pulmonary function tests (PFT), serial PFTs • Details of lifestyle modification • Level of activity 	<p>Best case: Standard</p> <p>Typical case: Table 2-8</p> <p>Worst case: Decline</p>

Coronary artery disease

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis and age at onset • Severity of the disease (how many vessels and which ones) • Current symptoms • Treatment • Medications • Smoking history • Any concurrent serious impairment • Any history of congestive heart failure or arrhythmia • Active lifestyle • Blood pressure and cholesterol readings • Family history 	<p>Requirements: APS, EKG (or TST) if current test is not available</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Cardiac test results (e.g., angiogram, recent stress tests, perfusion) • Detailed list of medications • Copies of lipid testing • Details of any lifestyle change. Best ratings possible with testing including perfusion and stress echocardiograms within the past 12 months 	<p>Unable to consider until six months post-surgery</p> <p>Best case: Standard</p> <p>Typical case: Table 2-8</p> <p>Worst case: Decline</p>

Crohn's disease

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Severity of the disease • Frequency of flare ups • Severity of symptoms • Medication – ongoing oral steroid therapy • Hospitalization • Surgery • Weight stable or loss • Testing and follow-up • Complications or concurrent impairments such as rheumatoid arthritis or other inflammatory disease 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pathology reports • Evidence of regular GI surveillance (colonoscopy) • Details of hospitalization and hospital reports • Stable weight • Active lifestyle 	<p>Best case: Standard</p> <p>Typical case: Standard – Table 5</p> <p>Worst case: Table 6 – Decline</p>

Diabetes

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis and age at onset • Type of diabetes • Treatment • Medication • Degree of control – blood sugar readings • Complications – nephropathy or kidney disease, neuropathy, retinopathy, cardiovascular disease • Current height and weight • Blood pressure 	<p>Requirements: APS, blood (if not already required or current results not available)</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Type of diabetes including age at onset • Copies of specialist reports (neurologist, nephrologist, endocrinologist) • History of blood sugar control – copies of blood tests (incl. Hemoglobin A1c where possible) • Details of risk factor modification • Active lifestyle 	<p>Type 1 Also known as Insulin Dependent Diabetes Mellitus (IDDM)</p> <p>Best case: Table 3-4</p> <p>Typical case: Table 5-8</p> <p>Worst case: Decline (complications, poor or uncontrolled)</p> <p>Type 2 Also known as Non-Insulin Dependent Mellitus (NIDDM) or Adult Onset Diabetes</p> <p>Best case: Standard</p> <p>Typical case: Table 2-4</p> <p>Worst case: Decline (complications, poor or uncontrolled)</p>

Emphysema

Risk factors	Typical requirements	Likely underwriting decision
Refer to COPD.		

Epilepsy/seizure disorder

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Age onset • Compliance with medication • Control of seizures • Reason for the seizure activity • Any alcohol use • Any other significant medical conditions 	<p>For faster decision:</p> <ul style="list-style-type: none"> • Type of epilepsy • Age diagnosed • Duration of history • Date of last seizure and number of seizures per year 	<p>Best case: Standard</p> <p>Typical case: Table 2-6</p> <p>Worst case: Decline</p>

Gastric surgery for obesity

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Pre-operative weight • Current weight • Any co-morbid conditions (such as diabetes, hypertension, coronary disease) • Date of surgery • Type of surgery • Any surgical complications • Outcome of surgery (weight loss, improvement of risk factors) 	<p>Requirements: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Supply all medical reports relating to the surgical procedure and follow-up • Current weight 	<p>Unable to consider until 6 months after surgery</p> <p>Restrictive surgery (gastric banding or gastroplasty): 6 months to 3 years: Table 3 >3 years: Standard to Table 2</p> <p>Malabsorptive surgery/bypass: <1 year: Postpone 1-5 years: Table 4 >5 years: Standard to Table 2</p>

Heart attack

Risk factors	Typical requirements	Likely underwriting decision
Refer to Coronary Artery Disease.		

Hepatitis B

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Date of diagnosis • Is this acute or chronic infection • Laboratory results (liver function) • If chronic, was a biopsy done • Any alcohol usage or other medical conditions 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Laboratory results • Sonograms, CTs, biopsy results 	<p>Best case: Standard</p> <p>Typical case: Table 2-6</p> <p>Worst case: Decline</p>

Hepatitis C

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Duration of the disease • Laboratory results, including liver function tests • Has a biopsy been done • Does the client use alcohol, and if so, amount per day 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Laboratory results, including liver function tests • Biopsy results • Sonogram and/or CT scan results 	<p>If treated with sustained viral response</p> <p>Best case: Standard</p> <p>Typical case: Standard to Table 3</p> <p>Worst case: Decline - with complications including continued elevated liver enzymes or moderate liver disease on biopsy</p> <p>Untreated</p> <p>Best case: Table 3-4</p> <p>Typical case: Table 5-8</p> <p>Worst case: Decline</p>

Hypertension

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type of hypertension (essential or secondary to another impairment) • Medication/treatment • Response to medication treatment • Current BP readings and history of readings for past 2 years (demonstrate stable course) • Compliant with medical treatment and follow-up • Any concurrent impairment (e.g., CAD, stroke, kidney disease, build) 	<p>Requirements: APS, para or medical exam, selectively</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Record of blood pressure readings • Copies of any cardiac investigation • Details of risk factor modification • Active lifestyle 	<p>Rating depends on severity of hypertension.</p> <p>May qualify for Preferred or Super Preferred if well-controlled and compliant with medication.</p>

Liver function test

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • How many liver functions are outside the normal lab range? • Is client taking any medications or using alcohol? • Is there a medical condition that is causing the elevation in liver function? • How long has this finding been monitored by the attending physician? • Is this a new finding which has not been fully evaluated with additional testing? 	<p>Requirements: APS, Hepatitis screens, all markers, selectively</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • All laboratory tests • Any sonograms • Details of medications being taken • Amount of alcohol used • Results of any investigations for elevated liver functions 	<p>Decision will depend on how many liver function results are outside the normal range, the degree of elevation, any other medical conditions, and any diagnosis for the elevated liver function finding.</p> <p>Best case: Preferred or Super Preferred</p> <p>Typical case: Standard to Table 4</p> <p>Worst case: Decline</p>

Myocardial infarction

Risk factors	Typical requirements	Likely underwriting decision
Refer to Coronary Artery Disease.		

Parkinson's disease

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis • Medication/treatment • Response to medication treatment • Severity of the disease • History of falling or indications of dementia • Compliant with medical treatment and follow-up • Any concurrent impairment (e.g., depression) 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Details of type of Parkinson's • Type of treatment • Compliance and response to medication • Severity of the disease • Active and independent lifestyle (outline Activities of Daily Living) 	<p>Best case: Standard</p> <p>Typical case: Table 2-4</p> <p>Worst case: Table 5 – Decline</p>

Peripheral artery disease (PAD)/peripheral vascular disease (PVD)

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis • Medication/treatment • Response to medication treatment • Smoking status – if currently smoking this will have a greater impact on disease progression • Compliant with medical treatment and follow-up • Any concurrent impairment (e.g., CAD, CVD, diabetes, hypertension, build) 	<p>Requirements: APS, medical exam, insurance blood profile, EKG – selectively</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Copies of any vascular and cardiac investigation • Details of any ongoing symptoms • Ankle-brachial index (ABI) score • Details of risk factor modification • Active lifestyle 	<p>Best case: Standard</p> <p>Typical case: Table 2-4</p> <p>Worst case: Table 5 – Decline</p>

Pulmonary nodule

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis • Size and number of nodules • Any treatment • Date treatment completed • Benign pathology • Reduced/eliminated risk factors (e.g., smoking) • Any concurrent impairment (e.g., emphysema or chronic bronchitis) 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Copies of tests • Details of follow-up • Demonstrated stability of nodule(s) 	<p>Best case: Preferred possible</p> <p>Typical case: Standard</p> <p>Worst case: Decline</p>

Rheumatoid arthritis

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Severity of symptoms • What medications are being taken • Any limitations of daily activities • No other significant medical condition(s) 	<p>Requirement: APS</p> <p>For faster decision: Laboratory results</p>	<p>Best case: Preferred possible</p> <p>Typical case: Standard - Table 2</p> <p>Worst case: Decline</p>

Stroke

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis and age at onset • Current symptoms/extent of neurological deficit • Cause of stroke • Treatment • Medications • Number of strokes • Smoking history • Active lifestyle • Blood pressure and cholesterol readings • Any concurrent serious impairment 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Neurology workup (carotid duplex, MRI) • Current function (how active) • Lifestyle modifications 	<p>Best case: Table 4</p> <p>Typical case: Table 4 with a flat extra</p> <p>Worst case: Decline</p>

Transient ischemic attack (TIA)

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Date of diagnosis and age at onset • Any neurological deficit • Number of episodes • Treatment • Medications • Smoking history • Test results • Active lifestyle • Blood pressure and cholesterol readings • Any concurrent serious impairment 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Neurology workup (carotid duplex, MRI) • Current function (how active) • Lifestyle modifications 	<p>Best case: Standard</p> <p>Typical case: Table 2-3 for single TIA, Table 4 with a flat extra for multiple TIAs</p> <p>Worst case: Decline</p>

Ulcerative colitis

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Age of onset • Severity of the disease • Frequency of flare-ups • Severity of symptoms • Date of last episode • Extra-colonic complications • Effect on ADLs • Medication (ongoing oral steroid therapy) • Hospitalization • Surgery • Weight stable or loss • Testing and follow-up 	<p>Requirement: APS</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Pathology reports • Evidence of regular GI surveillance (colonoscopy) • Details of hospitalization and hospital reports • Stable weight • Active lifestyle 	<p>Best case: Standard</p> <p>Typical case: Standard to Table 5</p> <p>Worst case: Table 6 to Decline</p>

Impairments / non-medical

Aviation

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Pilot experience • Flight ratings and type of license held • Medical history • Lifestyle • Where they fly • Type of aircraft flown • Type of flying • Purpose of flights and number of flying hours per year • Medical history • Lifestyle 	<p>Requirement: Aviation Statement</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Overall experience • Hours flown per year • Pilot experience • Flight ratings • Aircraft • Details of specialized flying 	<p>Best case: Preferred or Super Preferred possible*</p> <p>Typical case: Standard*</p> <p>Worst case: Aviation Exclusion Rider if available or Decline</p> <p>*Flat extra may apply to base rating</p>

Climbing and mountaineering

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Frequency • Type of terrain: established trails • Altitude/heights • Location: North America/ Europe or elsewhere • Medical history • Lifestyle 	<p>Requirement: Sport Statement, Foreign Travel questionnaire, if applicable</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Overall experience • Frequency • Type of terrain • Difficulty of climbs 	<p>Best case: Preferred or Super Preferred possible*</p> <p>Typical case: Standard*</p> <p>Worst case: Hazardous Sports Exclusion Rider if available or Decline</p> <p>*Flat extra may apply to base rating</p>

Driving

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Types of infractions • Frequency of infractions • DWI (Multiple) • Other suspensions and number of suspensions • Accident (at fault) • Risk-taking avocations 	<p>Requirement: MVR</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Number and types of violations • Date of last violation • Date of last suspension, length of, and reason for suspension 	<p>Best case/typical case: Preferred or Super Preferred for infrequent, minor violations</p> <p>Worst case: Decline</p> <p>NOTE: A single DUI can be considered with a flat extra 0-1 year since violation. Standard is available after 2-3 years.</p>

Motor vehicle racing

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Type of vehicle/size of engine • Type of fuel • Frequency • Speeds attained (average, highest) • Type of course • Location (outside U.S. or Canada) • Concurrent avocations 	<p>Requirements: Sport Statement, Foreign Travel Questionnaire (if applicable)</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Type of racing and frequency • Speeds attained 	<p>Best case: Preferred or Super Preferred</p> <p>Typical case: Standard to Standard with a flat extra</p> <p>Worst case: Decline</p>

Scuba diving

Risk factors	Typical requirements	Likely underwriting decision
<ul style="list-style-type: none"> • Current age • Experience including certification • Depths and frequency of dives • Medical history • Lifestyle • Dive location (e.g., lake, open ocean, beaches) • Dive sites (e.g., wreck, salvage) • Diving activities (e.g., search and rescue, caves, ice) • Commercial diving 	<p>Requirement: Avocation Questionnaire, Foreign Travel Questionnaire (if applicable)</p> <p>For faster decision:</p> <ul style="list-style-type: none"> • Type of diving (location, site, activities) • Experience • Frequency 	<p>Best case/typical case: Preferred or Super Preferred</p> <p>Worst case: Decline</p>