

# Pre-underwriting guide – Sun Critical Illness Insurance



This guide will help you evaluate a proposed insured before completing an application for critical illness insurance.

## **Automatic decline:**

Below is a list of common conditions that make a person uninsurable. It does not include all the conditions. If the proposed insured has a history of any of the following, they are not eligible for critical illness insurance. **Please do not submit an application for coverage.**

- AIDS or tested positive for HIV
- angina or heart attack
- invasive cancer
- chronic hepatitis
- chronic kidney (renal) failure
- cirrhosis of the liver
- cystic fibrosis
- coronary artery bypass grafting
- diabetes (type 1, insulin dependent)
- diabetes (type 2, under 40 years of age)
- Down syndrome
- drug/alcohol abuse within 3 years
- Huntington's disease
- major organ transplant
- multiple sclerosis
- permanent paralysis
- polycystic kidney disease (PKD)
- stroke

## **Possible decline or rated:**

If the proposed insured has a prior history of any of the following conditions, or falls into one of the situations below, he or she may still be eligible for coverage, depending on the severity of the situation. **You may still submit an application for coverage.**

- both parents and a sibling who have been diagnosed with or died from any of the covered illnesses
- depression or mental disorder
- high cholesterol
- high blood pressure
- history of heart problems (e.g. murmur, arrhythmia)
- overweight

We will insure up to two and one half times greater than (or 250% of) the standard levels of risk on adult applications. Once we feel the risk is greater than 250%, the insurance is declined. On juvenile critical illness insurance applications (ages 0 days - 17 years) we do not apply ratings; we either issue standard or decline.