

Insurability Rules

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If YES or NO = Eligible

If YES = Limited in the choice of options

If YES = Not eligible

	 Cancer Insurance		 Hospitalization Insurance Medical Expense Insurance	
	Cancer	Complete Critical Illness Option	Accident	Accident and Illness
	Does not affect eligibility	Does not affect eligibility	Does not affect eligibility	May have an impact on eligibility
What is the height of the insured? His/Her weight?				
In the last five years, has the insured consumed more than 20 alcoholic beverages per week for four weeks or more?				
In the last five years, has the insured consumed any type of drug (excluding marijuana) without a prescription?				
Over the last year, has the insured consumed marijuana in any form, more than four times per week for four weeks or more?				
Over the last year, has the insured's driver's licence, including all licence types and classes, been suspended?				
Over the last two years, has an insurer refused cancer or critical illness insurance to the insured?				
Over the last two years, has the insured been hospitalized for over 48 hours, or have they been on a leave of absence for over two weeks (except for pregnancies)?				
Has one or more members of the insured's immediate family (mother, father, sisters and brothers) suffered from or been diagnosed with colorectal, breast or ovarian cancer before the age of 60?				
Has one or more member of the insured's immediate family (mother, father, sisters and brothers) suffered from or has been diagnosed with heart disease, stroke or transient ischemic attack (TIA) before the age of 60?				
Over the last five years, has the insured been diagnosed with one or more heart problems, including: stroke, angina, angioplasty, electrocardiogram (ECG) anomaly, heart attack, heart failure, transient ischemic attack (TIA), coronary bypass, valvulopathy or another other heart problems, such as palpitations, or blood vessel problems (excluding arterial pressure and a treated and controlled cholesterol level)?				

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Has the insured been diagnosed with cancer or a malignant tumour, or are they waiting for results regarding cancer or a tumour?				
Does the insured have AIDS or have they tested positive for HIV?				
Has the insured been diagnosed with one or more neurological problems, including: ALS, multiple sclerosis, paralysis or other neurodegenerative diseases?				
Has the insured been diagnosed for one or more of the following respiratory problems: COPD, emphysema or cystic fibrosis?				
Has the insured been diagnosed with hepatitis C?				
Has the insured been diagnosed with type 1 diabetes (insulin-dependent)?				
Has the insured been diagnosed with type 2 diabetes?				
Has the insured been diagnosed with one or more of the following kidney problems: chronic renal failure or polycystic kidney disease?				
Does the insured currently have or did the insured ever have physical or mental symptoms for which they have not consulted a doctor, or for which they have not been treated?				
Is the insured waiting for tests, test results, a medical investigation or surgery?				