This guideline provides information on how to reinstate a lapsed life insurance or critical illness insurance policy.

**Topics covered in this guideline are:**

- Payment of unpaid premiums
- Confirmation of premium amount to reinstate
- Evidence of Insurability requirements
- Declaration of Insurability form 2761
- Ordering underwriting requirements
- Sending documentation to Standard Life
- Acknowledgement of reinstatement

**Payment of unpaid premiums**

- Life and critical illness insurance policies can be reinstated within 2 years of the lapse date through the payment of all unpaid premiums.

- If a premium is received between the end of the 31-day grace period and the 61st day following the premium due date and during the lifetime of the insured, coverage is reinstated without evidence of insurability. See **Note 1**.

- If the premium remains unpaid after the 61st day, evidence of insurability and payment of all unpaid premiums and the late payment interest is required to reinstate a lapsed policy.

- The total amount due must be paid in full in order to reinstate the policy. COD payment is not permitted for a reinstatement.

- Submit the client’s personal cheque, payable to **Standard Life Canada**, to cover the unpaid premiums and any interest due along with the reinstatement request.

**Note 1:** Some exceptions apply – SLT-100, Ideal Protection/20 and Ideal Protection/65 permit reinstatement within 60 days following the grace period without evidence of insurability.

**Confirmation of premium amount to reinstate**

- Before submitting evidence of insurability, contact us to determine the number of premiums outstanding and amount of late payment interest required to reinstate the policy.
Evidence of insurability requirements

- Evidence of insurability to reinstate a life or critical illness insurance policy varies depending on the type of coverage and length of time the policy has been lapsed.

- Obtain evidence of insurability for each life insured, including children and for any owner reapplying for Owner Waiver of Premium benefit who is not a life insured.

- When both life and critical illness insurance coverages are being reinstated, do not duplicate the requirements. Instead, obtain the most stringent requirements.

### Requirements for life insurance with preferred rates and critical illness insurance

*Perspecta (universal life), Whole Life and Term 10/20 with a profile of 1, 2 or 4 Protecta (all critical illness coverages)*

<table>
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<tr>
<th>Lapse period</th>
<th>Requirements</th>
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| Policy lapsed for **less** than 6 months and medical information and lab tests on file with Standard Life are **less** than 6 months old. | ▪ Complete a Declaration of Insurability form 2761.  
▪ For a sum insured of $100,000 and more:  
  ▪ Request a UHIV (urine test including test for HIV antibody) through an approved paramedical agency. |
| Policy lapsed for **less** than 6 months and medical information and lab tests on file with Standard Life are **more** than 6 months old.  
  **OR**  
Policy lapsed between 6 months and 1 year. | ▪ Complete a Declaration of Insurability form 2761.  
▪ Using age nearest birthday at the time of reinstatement, request the following when indicated on the Underwriting requirements chart form PC 4439:  
  ▪ UHIV (Urine test including test for HIV antibody)  
  ▪ BCP (Blood Chemistry Profile)  
  ▪ APS (Attending Physician’s Statement)  
  ▪ ADL (Activities of daily living) |
| Policy lapsed over 1 year | ▪ Using age nearest birthday at the time of reinstatement, obtain full underwriting requirements as indicated on the Underwriting Requirements chart form PC 4439. See **Note 2**.  
▪ Also complete a Declaration of Insurability form 2761. Complete only the top of page 1 and sections A, I, J and K. |

**Note 2:** If underwriting requirements indicate a Non-Medical or Tel-Express, do not request these requirements. Instead, complete the Declaration of Insurability form in full.

### Requirements for all other life insurance plans

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<th>Requirements</th>
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| All lapse periods | ▪ Complete a Declaration of Insurability form 2761.  
▪ For profile 3 or non-smoker rates with a sum insured of $100,000 or more:  
  ▪ Request a UHIV test (urine test including test for HIV antibody). |
Reinstating a lapsed policy
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Declaration of Insurability form 2761

- For information on how to complete this form, see the Declaration of Insurability form guidelines.

Ordering underwriting requirements

- Underwriting requirements are ordered by phone or fax through a paramedical service listed on the Fax Order Form PC BIL 3186.

Sending documentation to Standard Life

- Submit the Declaration of Insurability form to Standard Life within 30 days from the date of completion as the information provided is considered medical evidence. If not submitted during this timeframe, fresh information may be required.

- Submit the client’s cheque, payable to Standard Life Canada, to cover the unpaid premiums and any interest due.

- For mailing and courier addresses, see Submitting documentation

Acknowledgement of reinstatement

- Once the reinstatement is processed, a Certificate of Reinstatement is sent to the owner.