



May 15, 2020

Update to RBC Insurance Temporary Life Underwriting Changes

We are pleased to announce an update to the temporary adjustment of the No Fluid and Non-Medical Limits for all RBC *YourTerm*™ life insurance new business applications. Effective immediately, we are extending this offer for coverage up to and including \$2,000,000 for your clients aged 18-50.

We will apply this change retroactively to applications in RBC Insurance® Head Office that are pending underwriting from March 24, 2020, because of the suspension in paramedical services, as well as for any new applications going forward until further notice.

With this temporary change to our age and amount requirements, Preferred and Optimum classes are not currently available and depending on your client's medical history, fluids and vitals may still be required.

Action for you

If your client's RBC *YourTerm* policy was issued with a reduction in coverage to be within the no fluids amount on or after March 24th and they would like to increase it to the original requested amount, please let us know in writing by contacting your case coordinator if known, otherwise email us at indnbservices@rbc.com.

The new temporary limits for RBC *YourTerm* new business applications are as follows:

Ages	Face Amount for RBC <i>YourTerm</i>
18 to 50	Up to and including \$2,000,000
51 to 55	Up to and including \$499,999
56 to 60	Up to and including \$300,000
61+*	Up to and including \$99,999

* For as long as these temporary limits are in place you can submit an application for as low as \$50,000 with a special quote from our Head Office at actuarialservices@rbc.com.

No change to the temporary limits for Individual Disability Personal and Business Insurance new business applications:

(*with the exception of *The Fundamental Series*®):

Ages	Benefit Amount for individual DI
18 to 50	Up to and including \$8,000
51+	Up to and including \$2,500

No change to the temporary limits for Critical Illness limits for new business applications:

Ages	Coverage Amount for Critical Illness Recovery Plan™
18 to 40	Up to and including \$249,999
41 to 50	Up to and including \$100,000
51 to 55	Up to and including \$25,000

Questions?

If you have any further questions please contact your RBC Insurance regional office at 1-866-235-4332. To stay on top of all COVID-19 updates from us, please bookmark our new [RBC Insurance COVID-19 Advisor/Partner Communication Hub](#) on the Sales Resource Centre.

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