

# Critical Illness Pre-Screening Checklist

Certain conditions or illnesses may exclude your client from qualifying for critical illness coverage with BMO Insurance. To help us better serve your client, please take the time to read the following pre-screening checklist with your client to avoid unnecessary tests and wasting of time for you and your client.

**PLEASE DO NOT SUBMIT AN APPLICATION FOR CRITICAL ILLNESS IF PROPOSED INSURED HAS EVER BEEN DIAGNOSED WITH ANY OF THE FOLLOWING CONDITIONS:**

- AIDS or AIDS related diseases
- Hepatitis C
- Positive for HIV
- Alcohol Abuse Treatment within past 2 years
- Huntington's Chorea or family history of same if applicant is under age 50
- Alzheimer's Disease
- Insulin Dependent Diabetes
- Angina
- Parkinson's Disease
- Bacterial Meningitis
- Aortic Surgery
- Stroke
- Cancer
- Multiple Sclerosis
- Chronic Kidney Failure
- Muscular Dystrophy
- Coronary Artery Surgery or Angioplasty
- Polycystic Kidney Disease or family history of same if applicant is under age 35
- Cystic Fibrosis
- Permanent Paralysis
- Drug Abuse within past 3 years
- Aplastic Anaemia
- Heart Valve Replacement
- Major Organ Transplant
- Heart Attack

Please note that this is only a checklist of conditions that would definitely result in an application being declined for critical illness coverage. There may be other conditions that could also result in a decline for your client. If any member of the proposed insured's immediate family (i.e. siblings and parents) has had one of the above conditions, the policy may be rated or in some cases, declined.