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# Manulife QIT's built-in exclusions help make applying easy

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Manulife Quick Issue Term<sup>®</sup> (Manulife QIT<sup>®</sup>) has two built-in coverage exclusions ? for hazardous activity and foreign travel. Since the Manulife QIT application is an end-to-end paperless application process, there are no questions on the application or supplemental questionnaires about foreign travel or risky activities. This lends itself to a **simple application** process and **quick approval** decisions, typically within **one business day**.

The foreign travel exclusion **only** applies for two years, whereas the hazardous activity exclusion is permanent. Clients that have travel plans to foreign countries that might be categorized as unsafe, or engage in hazardous activities, can still benefit from purchasing term insurance to cover circumstances outside of these exclusions.

Many clients have no foreign-travel plans or any desire to take up a hazardous activity meaning they will not be impacted by either exclusion.

**Learn more** about Manulife QIT's built-in coverage exclusions details.

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