



BE PREPARED FOR WHAT LIFE MAY BRING.

Essential & Essential Plus include the following the coverages below

Carefree allows coverages to be selected to meet your customers needs

	ESSENTIAL	ESSENTIAL PLUS	CAREFREE
Term up to 96 months	✓	✓	✓
Available for ages 17 to 71	✓	✓	✓
Underwriting by Co-operators Life Insurance Company	✓	✓	✓
Applicant, Co-Applicant & Joint coverage available	✓	✓	✓
No Medical questionnaire	✓	✓	✓
Cancellable at anytime	✓	✓	✓
All coverage terminates on the 73th birthday of the insured	✓	✓	✓
DISABILITY COVERAGE*			
Maximum benefit per month	\$500	\$1,000	\$1,500
Physical and Psychological disability	✓	✓	✓
Full-time, Part-time workers, Seasonal workers, and Self-employed	✓ ¹	✓ ¹	✓
Benefit term per claim	6 months	6 months	Loan Term
Waiting period ²	30 days non-retroactive	30 days non-retroactive	30 days retro or non-retro
Pre-Existing Condition	6&6	6&6	6&6
LOSS OF EMPLOYMENT COVERAGE*³			
Maximum benefit per month	\$500	\$1,000	\$1,500
Benefit term per claim	6 months	6 months	6 months
Full-time, and Part-time workers ⁴	✓	✓	✓
Waiting Period	60 days non-retro	60 days non-retro	60 days non-retro
LIFE COVERAGE*			
Maximum benefit (Negative Equity)	\$10,000	\$20,000	
Maximum benefit (Loan Balance)			\$100,000
Accidental death	✓	✓	✓
Death due to sickness	✓	✓	✓
Living benefit ⁵	✓	✓	✓
Accidental Dismemberment ⁶ & Paraplegia ⁷			Up to \$25,000
Full-time, Part-time workers, Seasonal workers, and Self-employed	✓ ¹	✓ ¹	✓
Pre-Existing Condition	6&6	6&6	6&6
CRITICAL ILLNESS COVERAGE*⁸ (Must be purchased with Life Coverage)			
Maximum benefit (Loan Balance)			\$100,000
Full-time, Part-time, Seasonal workers and Self-employed			✓
Cover Heart Attack, Stroke, Life Threatening Cancer			✓
Pre-Existing Condition			12&24

¹ Seasonal workers and Self-employed are eligible to purchase Essential and Essential Plus, but they are not eligible to claim under Loss of Employment.

² Waiting period waived if alternative disability or involuntary loss of employment reoccurs within six months after a previous claim.

³ For Carefree: Loss of Employment coverage can generally be purchased alone. In Quebec, it must be purchased with Disability or Life coverage.

⁴ Must be employed, continuously employed for a minimum of 20 hours per week for 12 consecutive months, and must not have received formal or informal notice of impending loss of employment.

⁵ If medically diagnosed as terminally ill with a life expectancy less than 12 months, the Life insurance benefit is paid as of date of diagnosis.

⁶ If loss of one hand or both hands above the wrist, the loss of one foot or both feet above the ankle, or the entire and irrevocable loss of sight of both eye, Life insurance benefit is paid immediately.

⁷ The total and permanent loss of use of both legs.

⁸ If medically diagnosed with a Critical Illness, the Critical Illness benefit is paid in accordance with your contract and all of your coverage terminates.

*Coverage is optional and voluntary

LIFE COVERAGE*.

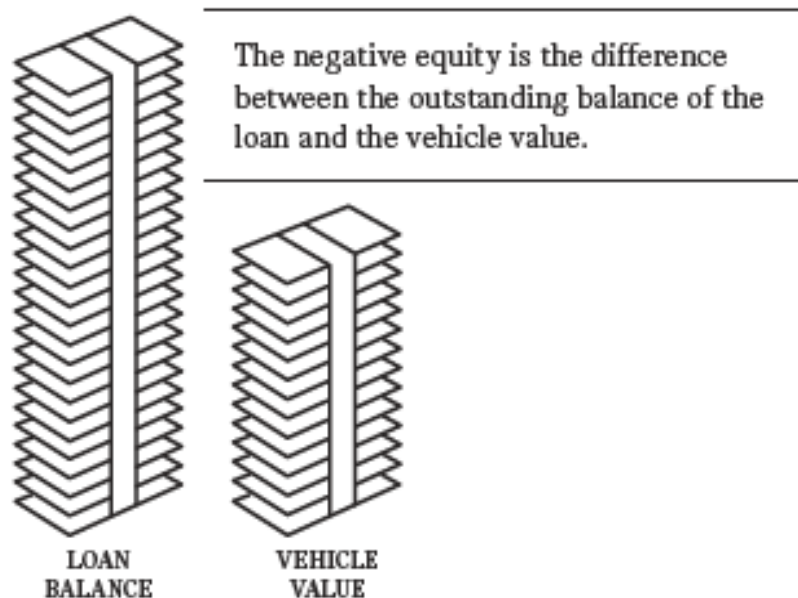
FOR ESSENTIAL – NEGATIVE EQUITY.

The negative equity portion of the loan will be paid, up to \$20,000, in the event of death.

FOR CAREFREE – LOAN BALANCE.

Pays out the balance of your loan, up to \$100,000, upon death (or covered critical illness), ensuring the vehicle you purchased remains.

Here's a Simple Explanation:



This flexible coverage allows your customer to :

- *Keep the vehicle with your loved ones (vehicle value is still required to be paid), or*
- *Sell the vehicle privately, or*
- *Return the vehicle to a dealership.*