



## Essential.\*

Essential is designed to protect your financial obligations from the impact of having an unforeseen life event. All of the following coverages are included in your protection.

- Loss of Employment.
- Disability.
- Life.

### Additional Benefits.

- ✓ Available for ages 17 to 71.
- ✓ Tax-free claims benefits.
- ✓ No medical questionnaire or exams.
- ✓ No smoker premium surcharge.
- ✓ Cancellable at anytime.
- ✓ Premium can be included with the vehicle financing

For more information contact your Hyundai dealer or call 1-855-506-6160.

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#### Quality underwriting.

Essential is underwritten by Co-operators Life Insurance Company and administered by LGM Financial Services Inc. To contact Co-operators Life Insurance Company call 1-855-587-8595 or visit [www.cooperators.ca](http://www.cooperators.ca).

This brochure is not a contract. It is intended for informational purposes only. Essential contains many valuable features and benefits which are described in greater detail in the certificate of insurance. Please read the certificate carefully as it sets out the policy terms, conditions, definitions, and exclusions.

\* Coverage is optional and voluntary.  
Sources: Statistic Canada, [cancer.ca/statistics](http://cancer.ca/statistics) and [heartandstroke.ca](http://heartandstroke.ca)

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# Loan Protection.

## Essential plans.

**Bundled coverage:** Life, Disability  
and Loss of Employment.\*



With essential, all the following coverages are included.

## Loss of employment coverage.

The job market is volatile, but Essential can help. If you become unemployed through no fault of your own, you can rest easy knowing that you have up to 6 monthly payments per claim while you are looking for your next opportunity.

Covers up to \$1,000 per month.

**19.8 weeks** – the average weeks unemployed.

## Disability coverage.

Physical and psychological disability can have a significant impact on your life.

Essential helps you get back on your feet and makes up to 6 monthly payments per claim in the event you become disabled; regardless if the incident occurred at work, at home, or at play.

Covers up to \$1,000 per month.

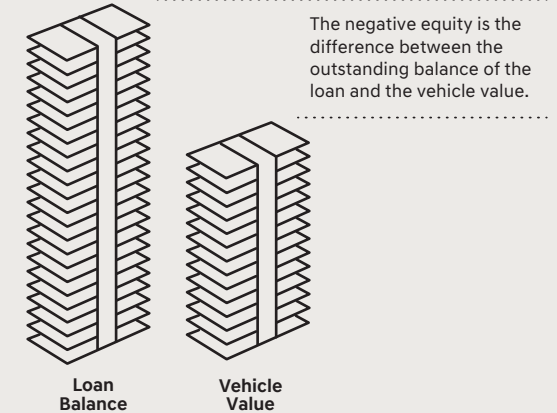
**1 in 3 Canadians** run the risk of being disabled for over 3 months in their working years.

**11 weeks** is the average length of absence from work.

## Life coverage.

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

Here's a simple explanation.



This flexible coverage allows you 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.

Included with life coverage, the **living benefit** covers the negative equity if you are diagnosed with a terminal illness.

**51% of widowers** suffer a loss of adjusted income five years after the loss of their loved one.

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