

# Be prepared for what life may bring.

All of the following coverages are included in your protection.

Select the coverage that you need.

	Essential	Essential Plus	Carefree
<b>Disability coverage.*</b>	Maximum benefit per month.	\$500	\$1,500
	Physical and Psychological disability.	✓	✓
	Full-time, Part-time, Seasonal workers, and Self-employed.	✓	✓
	Benefit term per claim.	6 months	6 months
	Waiting period.	30 days non-retroactive	30 days non-retroactive
<b>Loss of Employment coverage.*</b>	Maximum benefit per month.	\$500	\$1,500
	Benefit term per claim.	6 months	6 months
	Full-time, and Part-time workers. <sup>1</sup>	✓	✓
<b>Life coverage.*</b>	Maximum benefit ( <b>Negative Equity</b> ).	\$10,000	—
	Maximum benefit ( <b>Loan Balance</b> ).	—	\$100,000
	Accidental death.	✓	✓
	Death due to sickness.	✓	✓
	Living benefit. <sup>2</sup>	✓	✓
	Accidental Dismemberment <sup>3</sup> and Paraplegia. <sup>4</sup>	—	—
	Full-time, Part-time, Seasonal workers, and Self-employed.	✓	✓
<b>Critical Illness coverage.*<sup>5</sup></b>	Maximum benefit ( <b>Loan Balance</b> ).	—	\$100,000
	Full-time, Part-time, Seasonal workers and Self-employed.	—	✓
	Term up to 96 months.	✓	✓
	Available for ages 17 to 71.	✓	✓

## Additional benefits.

Tax-free claims benefits / No medical questionnaire or exams /  
No smoker premium surcharge / Cancellable at anytime /  
Premium can be included with the vehicle financing.

- Seasonal workers and self-employed are not eligible to claim under LOE.
- 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.
- 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 eyes, Life insurance benefit is paid immediately.
- The total and permanent loss of use of both legs.
- 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.



## Disability coverage.\*

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

Get back on your feet and let us make your vehicle monthly payments in the event you become disabled; regardless if the incident occurred at work, at home, or at play.

**Covers up to \$1,500 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.

## Loss of Employment coverage.\*

The job market is volatile!

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 \$1,500 per month.**

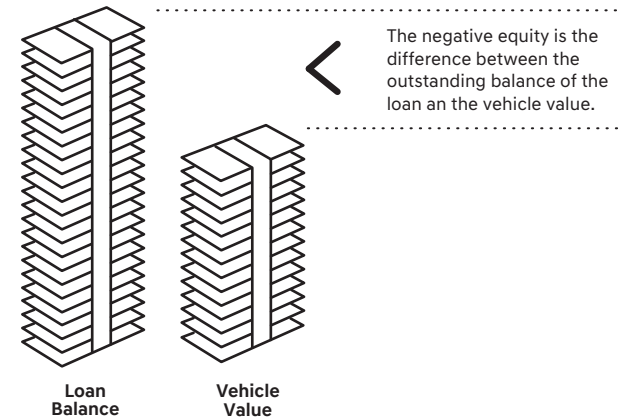
**19.8 weeks** – the average weeks unemployed.

## Life coverage.\*

### Essential and Essential Plus. Negative Equity.

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.

## Life and Critical Illness coverage.\*

### Carefree.

#### Loan Balance.

Pays out the balance of your loan upon death (or covered critical illness), ensuring the vehicle you purchased remains.

**Covers up to \$100,000.**

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

**1 in 2 Canadians** will develop cancer in their lifetime.

**1 in 2 Canadians** have been affected by heart failure.

Sources: Statistic Canada, cancer.ca/statistics and heartandstroke.ca

## Quality underwriting.

The Carefree and Essential plans are 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 marketing tool is not a contract. It is intended for informational purposes only. Carefree, Essential and Essential Plus contain many valuable features and benefits which are described in greater detail in the product guide. Please read the product guide carefully as it sets out the terms, conditions, definitions, and exclusions.

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