



BE PREPARED
for what life
MAY BRING.

When making large purchases, most people use financing as a cost effective way of making the expense more affordable. As a savvy consumer, purchasing decisions are made when you are in good health, you have a secure job, and the expense seems manageable. But statistics show that 1 in 3 Canadians will be disabled for 90 days or longer before the age of 65 and few people know that an affordable financial protection plan is available to cover their loan in the case of an unexpected critical event. SecureDrive Loan Protection takes the worry out of financing by allowing you to make a minimal investment today in order to have peace of mind tomorrow.

SecureDrive Loan Protection is a life, critical illness, loss of employment, and disability coverage program designed to protect your financial commitments from the impact of an unforeseen life event.

THE COMFORT OF PROTECTION

Should you become unable to maintain a financial commitment due to a tragic accident or an unexpected health related event, SecureDrive Loan Protection will make the payments for you up to the remaining balance of your loan. By making a simple and affordable up-front financial investment, you will have the comfort of knowing that your credit standing and assets will be protected.

LIFE

In the event of your death, SecureDrive Loan Protection will pay out the balance of your loan to ensure the asset you purchased remains with your beneficiary or your estate. With SecureDrive Loan Protection, both you and your family need not worry about the potential loss of an asset as a result of the loss of life.

LIFE & CRITICAL ILLNESS

Combined with the benefits of SecureDrive Loan Protection Life, Critical Illness coverage protects your financial commitment in the event you suffer a heart attack, stroke or are diagnosed with life threatening cancer. Should one of these ailments afflict you, or in the event of death, SecureDrive Loan Protection will be there to make your financial payments to ensure the asset stays with you and your family.

LIFE & LOSS OF EMPLOYMENT

The job market is volatile, but SecureDrive Loan Protection Life and Loss of Employment coverage can help. If you become unemployed through no fault of your own, you can rest easy knowing that your monthly loan or lease payments will be made and your vehicle remains with you and your family.

DISABILITY

In the event you are disabled for a covered medical reason, SecureDrive Loan Protection will make the monthly payments of your loan until you get back on your feet; regardless if the critical incident is at work, at home, or at play.



QUALITY
UNDERWRITING

CO-OPERATORS LIFE INSURANCE COMPANY

SecureDrive Loan Protection is fully backed by Co-operators Life Insurance Company. Founded in 1945, Co-operators Life has grown to a leading Canadian-owned insurance and financial services organization currently servicing over 2 million customers with managed assets exceeding \$42 billion. With over 5,000 staff members, a coast-to-coast network of dedicated agents, and more than 600 retail outlets, you can rest assured that with SecureDrive Loan Protection you have the most solid coverage available.

**FOR MORE INFORMATION ABOUT
CO-OPERATORS, VISIT COOPERATORS.CA**

PROGRAM BENEFITS

- Claim benefits are received tax-free.
- In most cases, no medical exam or underwriting required.¹
- All types of full-time occupations are eligible.
- No age, height, weight or smoking status premium surcharge.
- Cancellable at anytime.²
- Can protect credit standing.

¹ Health Questionnaire required only when 66 years of age or older, borrowing in excess of \$100,000.
² Terms and conditions apply for full of partial refund.

**FOR MORE INFORMATION ABOUT SECUREDRIVE LOAN PROTECTION,
CONTACT YOUR AUTHORIZED DEALER OR LGM AT 1.866.287.6200.**

SECUREDRIVE™
Loan Protection

FACTS

You Should Know
About **Critical Illness**³

- Statistics indicate that one in two men and one in three women will develop heart disease in their lifetime.
- Statistics also show that two in five Canadians will develop cancer in their lifetime.
- Each year approximately 50,000 Canadians suffer a stroke.
- 75% of stroke sufferers survive the initial attack.
- 95% of people hospitalized for a heart attack survive the initial attack.

³ Sources: Heart & Stroke Foundation Canada, 2011. Statistics Canada. Morality, Summary List of Causes 2008. (Released October 18, 2011). Canadian Cancer Society: Canadian Cancer Statistics 2011.

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SECUREDRIVE™



Authorized Dealer



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Notice: This brochure is not a contract. It is intended for informational purposes only. SecureDrive Loan Protection 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 requirements, important definitions, and exclusions.

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SECUREDRIVE™
Loan Protection

**CREDIT
PROTECTION**
& *Peace of Mind*



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