

# 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	\$1,000	\$1,500
	Physical and Psychological disability	✓	✓	✓
	Full-time, Part-time, Seasonal workers, and Self-employed	✓	✓	✓
	Benefit term per claim	6 months	6 months	Loan term
	Waiting period	30 days non-retroactive	30 days non-retroactive	30 days retro or non-retroactive
<b>LOSS OF EMPLOYMENT COVERAGE.*</b>	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 <sup>1</sup>	✓	✓	✓
<b>LIFE COVERAGE.*</b>	Maximum benefit (Negative Equity)	\$10,000	\$20,000	—
	Maximum benefit (Loan Balance)	—	—	\$100,000
	Accidental death	✓	✓	✓
	Death due to sickness	✓	✓	✓
	Living benefit <sup>2</sup>	✓	✓	✓
	Accidental Dismemberment <sup>3</sup> and Paraplegia <sup>4</sup>	—	—	Up to \$25,000
	Full-time, Part-time, Seasonal workers, and Self-employed	✓	✓	✓
<b>CRITICAL ILLNESS COVERAGE.<sup>5*</sup></b>	Maximum benefit (Loan Balance)	—	—	\$100,000
	Full-time, Part-time, Seasonal workers and Self-employed	—	—	✓
	Term up to 96 months	✓	✓	✓
	Available for ages 17 to 71	✓	✓	✓

1. Seasonal workers and self-employed are not eligible to claim under LOE.

2. 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.

3. 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.

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

5. 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.

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## 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