

SECUREDRIVE™

LOAN PROTECTION
Carefree



WITH CAREFREE, YOU CAN SELECT THE COVERAGE THAT YOU NEED.

Loss of employment coverage.*

The job market is volatile, but Carefree 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 \$1,500 per month.



19.8 weeks - the average weeks unemployed.

Life Coverage.*

Carefree helps protect your family by paying out the balance of your loan upon death, ensuring the vehicle you purchased remains with your estate.

Covers up to \$100,000.

Included with life coverage, the **living benefit** pays out the balance of your loan 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.

Critical illness coverage.*

Purchased with life coverage, Carefree pays out the balance of your loan if you are diagnosed with a covered critical illness. Your vehicle remains with you and your family.

Covers up to \$100,000.



1 IN 2 CANADIANS will develop cancer in their lifetime.



1 IN 2 CANADIANS have been affected by heart failure.

Disability coverage.*

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

Carefree helps you get back on your feet and makes 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.

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

QUALITY UNDERWRITING

Carefree is underwritten by Co-operators Life Insurance Company and administered by LGM Group Insurance Administrative Services Inc. To contact Co-operators Life Insurance Company call 1-855-587-8595 or visit www.cooperators.ca

Distributed by: LGM Group Insurance Administrative Services Inc.
654-999 Canada Place, Vancouver, BC V6C 3E1

T. 1-866-287-6200 **W.** lgm.ca

Carefree is underwritten by Co-operators Life Insurance Company and administered by LGM Group Insurance Administrative Services Inc. Supporting services, such as enrolment intake, medical underwriting, and claims administration, are provided by the employees of CUMIS Services Incorporated, a subsidiary of Co-operators Life Insurance Company. To contact Co-operators Life Insurance Company call 1.855.587.8595 or visit www.cooperators.ca.

*Coverage is optional and voluntary.

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

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Contact your authorized dealer for more information or call 1-866-287-6200.

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LOAN PROTECTION Essential Plans



Essential is designed to protect your financial obligations from the impact of having an unforeseen life event.

The essential coverages in one.

securedrive.ca

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

QUALITY UNDERWRITING

Essential is underwritten by Co-operators Life Insurance Company and administered by LGM Group Insurance Administrative Services Inc. To contact Co-operators Life Insurance Company call 1-855-587-8595 or visit www.cooperators.ca

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Essential/Essential Plus is underwritten by Co-operators Life Insurance Company and administered by LGM Group Insurance Administrative Services Inc. Supporting services, such as enrolment intake, medical underwriting and claims administration, are provided by the employees of CUMIS Services Incorporated, a subsidiary of Co-operators Life Insurance Company. To contact Co-operators Life Insurance

*Coverage is optional and voluntary.

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

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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.

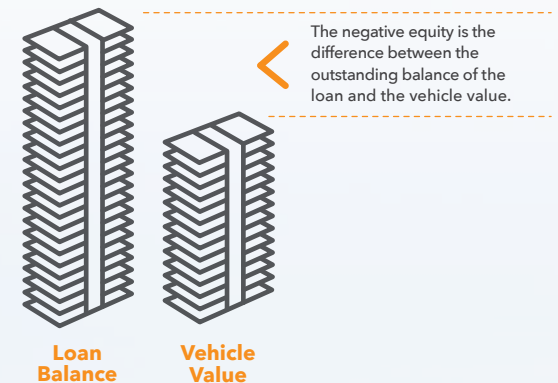
1 in 3 Canadians run the risk of being disabled for over 3 months in their working years.

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.

Contact your authorized dealer for more information or call 1-866-287-6200.

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