

Life & Disability Insurance

Estate and Credit Protection



Protect what is important to you.



- 1 in 3 working Canadians will experience a period of disability lasting longer than 90 days during their working lives.
- Almost 40% of life insurance buyers in Canada are younger than 35.
- 74% of surveyed Canadians said they'd have difficulty with expenses if a primary earner were to pass away.
- 1 in 4 Canadians will contract some form of heart disease. 75,000 Canadians suffer heart attacks each year.

Sources: *Benefits Canada, LIMRA, Heart and Stroke Foundation.*

Are You Prepared?

Most Canadians live paycheck to paycheck. Imagine not being able to work because of an illness or injury. Can you afford to lose that paycheck? Could you carry the financial load until you could work again? If you pass away, would you be putting an additional financial burden on your loved ones?

If the unthinkable happens, let First Canadian Insurance be there to help. In case of covered death or disability, the insured vehicle payments are made to your lender to reduce, or even eliminate your debt.

What are the Benefits?

- Benefit payments are tax-free, paid directly to the lender and never have to be re-paid.
- Creditor Insurance pays over and above any additional insurance.
- Premiums are calculated based on your financed amount NOT on your age.
- No medical exam is required.
- Enrolment is voluntary and made available at the time your loan or leasing agreement commences, so premiums can be included in financing as an easy payment option.
- Plans are available to both the customer and the co-signer.





Life Insurance

Estate and Family Protection

Don't leave a burden for your loved ones. First Canadian Insurance will cover the insured balance owing at the date of death, and issue it right to the secured lender, providing your family with an asset not a liability.

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Disability Insurance

Credit Protection

- Benefit payments will be forwarded, directly to the secured lender for each day of Total Disability.
- The disability benefits will be paid until:
 - you are no longer totally disabled;
 - your return to work;
 - your coverage expires;
 - your loan is paid in full;whichever occurs first.
- Unlike WCB Benefits, coverage is in place 24 hours a day, 365 days a year.



This brochure is designed to outline the benefits of Insurance coverage through First Canadian Insurance, and does not form part of the contract of group insurance. Please refer to the insurance certificate for complete terms, conditions, limitations and exclusions.



CRC Creditor Resources Canada is a trade name of First Canadian Insurance Corporation.

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