



Vehicle

Return *Plus*

Providing options for when unexpected life events happen.



Nothing in life is for certain. But you can be certain that you'll have options with Vehicle Return Plus coverage.

Eligible life events include:

- Accidental Death
- Authorized Leave of Absence
- Driving Prohibition
- Critical Illness
- Death as a direct result of a Critical Illness
- Dismemberment
- Involuntary Unemployment (whether temporary or permanent)
- Personal Bankruptcy (while self-employed)
- Job Relocation
- Total Disability (including for those who are self-employed)





Coverage at a glance...

- Up to 96 months coverage available.
- Return your vehicle so long as at least 2 consecutive monthly payments have been made and your loan/lease is in good standing.
- Dealer will pay the actual cash value of your vehicle to your financial institution, we'll pay what's left owing up to \$25,000 (depending on plan selected).
- Not sure about returning your vehicle? We have plans that include up to 12 months of payment relief (to a maximum benefit of \$750/month).
- Customers are eligible for coverage up to and including age 79, even if self-employed or retired (no age restrictions on Complimentary coverage).
- No medical exam required.
- Plans available to both customer and co-signer.





**Give yourself the
choice to relieve
yourself of vehicle debt
in a time when
it might become an
unmanageable burden.**





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

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