



## Sometimes it makes sense to plan for the unexpected

### Loan Protection Plan

The Loan Protection Plan is optional credit protection insurance that can be purchased by a borrower.

The following benefits may be available depending on the type of loan you obtain.

Involuntary unemployment*	Benefit
Layoff (without cause) (If you have been employed for at least 60 days and are eligible for EI benefits)	<ul style="list-style-type: none"> <li>Monthly payments may be covered while you are involuntarily unemployed.</li> </ul>
Injury/sickness*	Benefit
Injury/Illness/Fracture (Where you were unable to work due to injury or sickness for longer than the waiting period)	<ul style="list-style-type: none"> <li>Monthly payments may be covered while you are unable to work due to injury or sickness.</li> </ul>
Critical illness*	Benefit
You are diagnosed with life-threatening cancer, suffer a stroke, heart attack, kidney failure or a major organ transplant for the first time in your life	<ul style="list-style-type: none"> <li>Payment of the outstanding principal balance.</li> </ul>
Death*	Benefit
Borrower passes away	<ul style="list-style-type: none"> <li>Payment of the outstanding principal balance.</li> </ul>
Unpaid family leave*	Benefit
Unpaid leave of absence from work in order to provide support to a family member with a serious health condition	<ul style="list-style-type: none"> <li>Monthly payments may be made for up to 3 months.</li> </ul>
Lifetime milestone*	Benefit
Retirement, purchase of home, birth or adoption of child, marriage, graduation, first employment after graduation, paying off mortgage and attending apprentice program	<ul style="list-style-type: none"> <li>Monthly payments may be made for up to 3 months.</li> </ul>

\*Limitations and exclusions apply for all coverage types. All benefits are subject to the policy maximums and limitations. Please refer to the Certificate of Insurance for complete details.

- 48- to 72-hour claim response
- Provides peace of mind
- 30-day free look, cancel at any time
- Optional and not a condition of financing

**For more information call Premium Services Group Inc. 1-855-755-2430**

Disclaimer: This is a summary of the Loan Protection Plan for informational purposes only. If you choose to apply for insurance and are approved, a Certificate of Insurance will be provided to you confirming the terms and conditions of the insurance. No insurance is in force until such time as you apply for the insurance, and receive a Certificate of Insurance and the lender advances funds to you.