

FACTS You Should Know ABOUT CRITICAL ILLNESS

- 2 in 5 Canadians will develop cancer in their lifetime and about 1 in 4 Canadians will die of cancer.⁶
- The leading causes of death in Canada are cancer, heart diseases and stroke.⁵
- Every hour of every day, an average of 22 people will be diagnosed with cancer and about 9 people will die from the disease.⁶
- The number of new cancer cases in Canada is expected to rise about 40% in the next 15 years.⁶
- Nine in 10 Canadians (90%) have at least one risk factor for heart disease or stroke.⁷
- Every 7 minutes, a person in Canada dies from heart disease or stroke.⁵
- Of the estimated 70,000 heart attacks Canadians suffer each year, 16,000 lives are lost. Most of these deaths occur outside of a hospital.⁷
- The leading cause of hospitalization in Canada continues to be heart disease and stroke, accounting for 16.9% of total hospitalizations.⁷
- Between one-third and two-thirds of stroke survivors will experience a loss of function in physical, cognitive or communication skills that require some form of rehabilitation.⁸

SECUREDRIVE™



DISTRIBUTED BY:

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5. *Statistics Canada. (2009). Mortality, Summary List of Causes. Retrieved from: <http://www.statcan.gc.ca/pub/84f0209x/84f0209x2009000-eng.pdf>*
6. *Canadian Cancer Society, Statistics Canada, Public Health Agency of Canada, and Provincial/Territorial Cancer Registries. (2015). Canadian Cancer Statistics. Retrieved from: <https://www.cancer.ca/statistics>*
7. *Public Health Agency of Canada. (2009). Tracking Heart Disease and Stroke in Canada, 2009. Retrieved from: <http://www.phac-aspc.gc.ca/publicat/2009/cvd-avc/pdf/cvd-avs-2009-eng.pdf>*
8. *Public Health Agency of Canada. (2011). Tracking Heart Disease and Stroke in Canada: Stroke Highlights 2011. Retrieved from: http://www.phac-aspc.gc.ca/cd-mc/cvd-mcv/sh-fs-2011/pdf/StrokeHighlights_EN.pdf*

This brochure is not a contract. It is intended for informational purposes only. SecureDrive Loan Protection contains many valuable features and benefits which are described in greater detail in the certificate of insurance. Please read the certificate carefully as it sets out the policy requirements, important definitions, and exclusions.

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SECUREDRIVE™
Loan Protection

CREDIT PROTECTION

& Peace of Mind



BE PREPARED FOR WHAT LIFE MAY BRING

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BE PREPARED for what life MAY BRING.

When making large purchases, most people use financing as a cost effective way of making the expense more affordable. As a savvy consumer, purchasing decisions are made when you are in good health, you have a secure job, and the expense seems manageable. But statistics show that 1 in 3 Canadians will be disabled for 90 days or longer before the age of 65 and few people know that an affordable financial protection plan is available to cover their loan in the case of an unexpected critical event. SecureDrive Loan Protection takes the worry out of financing by allowing you to make a minimal investment today in order to have peace of mind tomorrow.

SecureDrive Loan Protection is a life, critical illness, loss of employment, and disability coverage program designed to protect your financial commitments from the impact of an unforeseen life event.

1. Health Questionnaire required only when 66 years of age or older or borrowing in excess of \$100,000.
2. Please read the Product Guide to fully understand eligibility requirements.
3. Terms and conditions apply for full or partial refund.
4. Please read the Product Guide to understand fully what benefits are available for Critical Illness. Certain onset stages of Critical Illness are not covered.

THE COMFORT OF PROTECTION

Should you become unable to maintain a financial commitment due to a tragic accident or an unexpected health related event, SecureDrive Loan Protection will make the payments for you up to the remaining balance of your loan. By making a simple and affordable up-front financial investment, you will have the comfort of knowing that your credit standing and assets will be protected.

LIFE

In the event of your death, SecureDrive Loan Protection will pay out the balance of your loan to ensure the asset you purchased remains with your beneficiary or your estate. With SecureDrive Loan Protection, both you and your family need not worry about the potential loss of an asset as a result of the loss of life.

LIFE & CRITICAL ILLNESS

Combined with the benefits of SecureDrive Loan Protection Life, Critical Illness coverage protects your financial commitment in the event you suffer a heart attack, stroke or are diagnosed with life threatening cancer. Should one of these ailments afflict you, or in the event of death, SecureDrive Loan Protection will be there to make your financial payments to ensure the asset stays with you and your family.

LIFE & LOSS OF EMPLOYMENT

The job market is volatile, but SecureDrive Loan Protection Life and Loss of Employment coverage can help. If you become unemployed through no fault of your own, you can rest easy knowing that your monthly loan or lease payments will be made and your vehicle remains with you and your family.⁴

DISABILITY

In the event you are disabled for a covered medical reason, SecureDrive Loan Protection will make the monthly payments of your loan until you get back on your feet; regardless if the critical incident is at work, at home, or at play.



QUALITY UNDERWRITING

CO-OPERATORS LIFE INSURANCE COMPANY

SecureDrive Loan Protection is fully backed by Co-operators Life Insurance Company. Founded in 1945, Co-operators Life has grown to a leading Canadian-owned insurance and financial services organization currently servicing over 2 million customers with managed assets exceeding \$42 billion. With over 5,000 staff members, a coast-to-coast network of dedicated agents, and more than 600 retail outlets, you can rest assured that with SecureDrive Loan Protection you have the most solid coverage available.

**FOR MORE INFORMATION ABOUT
CO-OPERATORS, VISIT COOPERATORS.CA**

PROGRAM BENEFITS

- Claim benefits are received tax-free.
- In most cases, no medical exam or underwriting required.¹
- All types of full-time occupations are eligible.²
- No age, height, weight or smoking status premium surcharge.
- Cancellable at anytime.³
- Can protect credit standing.

**FOR MORE INFORMATION ABOUT SECUREDRIVE LOAN PROTECTION,
CONTACT YOUR AUTHORIZED DEALER OR LGM CALL 1-866-287-6200.**

SECUREDRIVE™
Loan Protection