

Essential.¹

Essential is designed to protect your financial obligations from the impact of having an unforeseen life event. All of the following coverages are included in your protection.

- Disability
- Life

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

SECUREDRIVE.CA

SECUREDRIVE™

QUALITY UNDERWRITING

Essential/Essential Plus 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.

Suite 400, 1021 West Hastings Street, Vancouver, BC, V6E 0C3

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

This brochure is not a contract. It is intended for informational purposes only. Essential 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 terms, conditions, definitions, and exclusions.

1. Coverage is optional and voluntary.
2. Maximum benefit varies based on selected plan.
3. If medically diagnosed as terminally ill with a life expectancy less than 12 months, the Life insurance benefit is paid as of date of diagnosis.

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

SecureDrive and its logo are trademarks of LGM Financial Services Inc., used under license by LGM Group Insurance Administrative Services Inc.

SD-LPES-FORD-B2C-0723-R1E

SECUREDRIVE™

LOAN PROTECTION

Essential Plans



The essential coverages in one.

securedrive.ca

WITH ESSENTIAL, ALL THE FOLLOWING COVERAGES ARE INCLUDED.

Disability Coverage.¹

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.²

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.



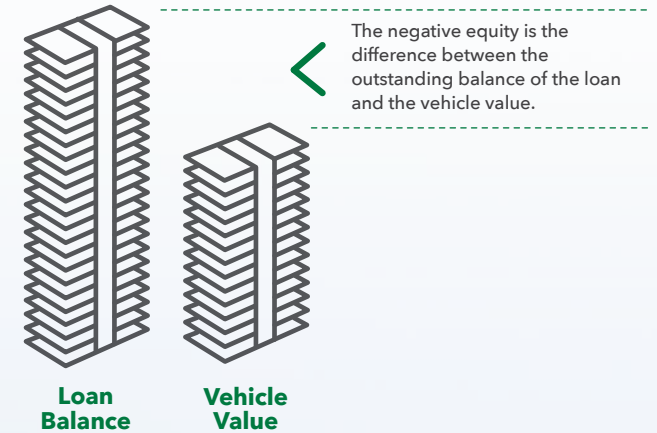
Contact your authorized dealer for more information or call 1-866-287-6200.

[securedrive.ca](https://www.securedrive.ca)

Life Coverage.

The negative equity portion of the loan will be paid, **up to \$20,000,²** 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.³

51% of widowers suffer a loss of adjusted income five years after the loss of their loved one.