

LOAN INSURANCE

YOU GET MORE SUPPORT
WHEN YOU NEED IT



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future



YOU CAN COUNT ON LOAN INSURANCE!

How would you meet your financial obligations if you weren't able to work because of an accident or illness? How would you keep from leaving a financial burden for your loved ones in the event of your death? How would you reduce stress during an already difficult period? The answer to all these questions: Loan Insurance!

Protect your loans and leave your worries behind—you can count on Loan Insurance!



COVERAGE TO PUT YOUR MIND AT EASE

Loan Insurance provides comprehensive coverage to help you and your loved ones meet your financial obligations in the event of death or disability.

LIFE INSURANCE

Life Insurance will pay off the balance¹ of your loan in the event of death. With this coverage, your loved ones won't have to sell off any assets to be able to continue making your loan payments.

NEW – FINANCIAL SUPPORT ON DIAGNOSIS OF CANCER

Pays a lump sum to help you cope financially in the event of a cancer diagnosis. This amount is equal to six monthly loan payments¹ (or three monthly loan payments¹ if you are age 55 or older).

DISABILITY INSURANCE

Reimburses your loan payments¹ in case of disability, so that you can maintain your standard of living. This coverage is all the more important considering you never know how long a disability may last.

¹ Depending on the percentage of insurance chosen.

EXCLUSIVE OFFER FOR MORTGAGE HOLDERS

If you have a mortgage, then you qualify for the most complete expanded coverage on the market offered exclusively through Loan Insurance. In the event of disability, your mortgage payments are covered and you get an additional amount to pay other expenses such as property and school taxes, heating, hydro, telephone, etc.

EXCELLENT TERMS AND CONDITIONS

- Enrolling is easy. In most cases, you simply have to answer a few questions when taking out your loan.
- The premium is included in your payments and is always calculated based on the balance of your loan.
- Benefits are paid for as long as the total disability lasts.
- The basic financial support in the event of a cancer diagnosis is automatically included in the life insurance.
- Benefits are tax-free.
- Benefits are not reduced if you are also receiving benefits under another insurance plan (either public or private).
- Enrolling in Loan Insurance gives you free access to assistance services to provide guidance and support when you need it most!

LOAN INSURANCE – THREE GOOD REASONS

Because you don't want to leave a financial burden for your loved ones.

They'll already have to deal with the loss of someone they love. Save them the extra burden of having to repay your loan.

Because a cancer diagnosis can turn your life upside down and create financial stress.

Many people feel lost and helpless after learning they have cancer. Financial support can help you focus on more important things and cope with your illness.

Because group disability insurance isn't enough.

Many people mistakenly believe that their group disability insurance will cover their expenses in the event of a disability. But this type of coverage generally corresponds to only 66% of their pre-disability income. Moreover, benefits are often taxed, resulting in a further loss of income. And that's not even including the additional expenses associated with a disability.

With Loan Insurance

**YOU GET MORE SUPPORT
WHEN YOU NEED IT**

For more information on Loan Insurance or to sign up, talk to an advisor at your financial institution.

This document is for information purposes only. Only the policy and insurance application can be used to settle legal issues. Certain exclusions and restrictions apply.

desjardins.com/loan_insurance



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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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