

A close-up, black and white photograph of several credit cards stacked on a blue textured surface. The cards are slightly offset, showing different parts of their surfaces, including embossed numbers and logos.

CREDIT BALANCE INSURANCE
– *BUSINESS*

Desjardins & Co.



Credit Balance Insurance for business people

Credit Balance Insurance – *Business* is for business owners with a VISA Desjardins *Business* card or a *Business* Freedom Solutions package.

As an entrepreneur, you know how important it is for your company to maintain a good financial reputation. That's where Credit Balance Insurance – *Business* comes in.

To be eligible, you must (at the time of enrolment):

- Own a business and actively work for your business at least 25 hours a week
- Have a credit account
- Be between the ages of 18 and 64

Covered transactions

- Day-to-day transactions appearing on your company's statement of account
- Accord D financing associated with your card
- Transactions carried out using your *Business* Freedom Solutions line of credit

Coverages adapted to the needs of business owners

Death or dismemberment

Credit Balance Insurance – *Business* can help lift a financial burden from your business by paying off your credit balance, up to a maximum of \$100,000, if you die from natural causes or in an accident, or if you suffer a loss of use of a limb or dismemberment.

Critical illness

If you are diagnosed with a critical illness¹ for the first time, Credit Balance Insurance – *Business* will pay off your credit balance, up to a maximum of \$100,000. With one less financial obligation to worry about, you'll be able to focus on getting better.

Disability

If you become disabled due to an accident or illness, Credit Balance Insurance – *Business* will start making your monthly payments for you, up to a maximum of \$2,000 per month. Your payments will be taken care of for you until you're well again or your balance is fully paid off. A definite advantage if your business is hurting financially because you can't be there!

¹ Cancer, heart attack, stroke or terminal illness.



Extremely competitive premiums

Credit Balance Insurance – *Business* is one of the best deals on the market, with premiums priced at \$0.25/\$100 of the insured balance. The cost is directly proportional to the account balance.

One-of-a-kind advantage, only from Desjardins

Since January 20, 2013, all cash advances by equal instalments (Accord D Business Financing) **are automatically covered at no charge** in the event of death or an initial critical illness diagnosis.¹

And if you enrol in Credit Balance Insurance – *Business*, the loss of use or dismemberment and disability coverages will also apply to this type of financing.

¹ Cancer, heart attack, stroke or terminal illness.

Professional services at no extra charge

We understand how important it is for you to be able to get the support you need in difficult times. That's why we offer telephone assistance services—so you can get reliable information when you need it most.

Psychological Assistance

Confidential and active listening services from provincially accredited psychologists.

Convalescence Assistance – case management

A nurse will assess your needs and make arrangements to find the best professional services and home care for you.

Estate Settlement Assistance

Valuable support for estate liquidators.

Legal Assistance

Lawyers, who are members of the bar, will provide you with information about your rights and possible recourses.



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Quick and easy enrolment*

Any time's a good time to enrol in Credit Balance Insurance – *Business*!

If you haven't already enrolled for coverage, call us at **1-866-647-5006** whenever it's convenient for you.

Thanks to the affordable coverages of Credit Balance Insurance – *Business*, you can enjoy peace of mind knowing that your VISA Desjardins *Business* card payments will be taken care of when you need it most.

* Some exclusions and restrictions may apply.



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

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