

Credit Protection Insurance

Protection covering
all your financing needs



La Capitale

Insurance and
Financial Services





Credit Protection Insurance

**Achieve your financial goals
with peace of mind!**

You've just been approved for the financing you need to make your dream project come true. Protect your financing by choosing La Capitale's Credit Protection Insurance, which offers you comprehensive coverage that can help you avoid financial worries. You and your family can have peace of mind, knowing that you are sheltered from any unforeseen events that could jeopardize your financial security.



Did you know?

In the event of premature death, **30% of families with dependent children** admit they will have immediate trouble meeting everyday living expenses.

LIMRA, Canadian Families at Risk – Facts About Life 2007

In the event of premature death, **27% of families** could cover these expenses for only a few months.

LIMRA, Canadian Families at Risk – Facts About Life 2007

According to Canada Mortgage and Housing Corporation (CMHC), only about 3% of home foreclosures are due to death, but some **48% are due to serious illness.**

Life Letter, August 2004

Borrowers often forget that debts don't go away even if they die or become disabled. They don't yet have a habit of insuring all their loans, which, in some cases, can lead to financial difficulties for them or their loved ones.

In contrast to the insurance offered by banks, which is designed to cover the needs of a group of individuals, La Capitale's Credit Protection Insurance is adapted to your specific needs.

Planning ahead for you and your family

It is so easy to look ahead and obtain reassuring coverage. La Capitale's Credit Protection Insurance covers all types of financing loans.

This simple, flexible, comprehensive and easy-to-purchase insurance coverage can be tailored easily to the following types of financing vehicles:

- Personal line of credit
- Mortgage loan and line of credit
- Personal loan (automobile, boat, recreational vehicle, renovations, studies, etc.)
- Commercial loan
- Agricultural loan
- Car lease

A complete range of benefits and features offered

- **Insurability verified** at the time of application
- When you submit a claim:
 - **No integration of benefits:** No consideration of any other benefits payable.¹
 - No proof of loan required¹
 - No proof of income required
 - A policyholder (individual) may name another person as beneficiary of the monthly disability benefit (insured or financial institutions)
- Your contract stays in force **if you change financial institutions or financing methods**
- **Your premium is guaranteed** for the entire duration of your contract.
- You choose between a **fixed or decreasing insured amount.**
- Your **choice of duration for Disability Income Benefit** payments: 2 years, 5 years or at expiry of the insurance contract
- Includes a **reimbursement of total policy premiums** in the event of the loss of the policyholder's job

1. If you provided proof of loan at the time of issue and if the benefit amount is \$2,000 or less.

With La Capitale's Credit Protection Insurance, you also have the option of:

- **Changing** your type of insurance
- Benefiting from the following coverages: **total loss of autonomy benefit and the accelerated death benefit**
- Applying for a **Disability Income Benefit** for your homemaker spouse
- **The Provider**, a rider that guarantees monthly income for your loved ones
- Applying for a **20-, 25-, 30- or 35-year Fixed Term Critical Illness rider**

Consult your financial security advisor to learn more about La Capitale's Credit Protection Insurance and determine your insurance needs in terms of your financing.

Protect your financing and make your dreams come true





For life. And all it brings.

Guided by the values of mutualism on which it was founded, La Capitale works with people to build, protect and value what they feel counts for their financial security.

To find out more about the numerous benefits associated with La Capitale's products, contact us or visit our website.

lacapitale.com

