

Accidents are the 5th leading cause of death in Canada, causing a death every 52 minutes.

30% of Canadian households with dependant children would have immediate financial trouble if the primary wage earner died.

5 million households in Canada say the death or disability of a wage-earner would seriously impair the family's lifestyle and financial survival.

1 in 6 Canadians will be disabled for 3 months or longer before the age of 50.

If a disability lasts for 6 months or longer, on average, the person will be disabled for up to 5 years.

Over 85% of disabling accidents and illnesses do not happen in the workplace. 66% of surveyed wage earners personally know someone who has been disabled and unable to work for 3 months or longer.

Sources: *disabilitycanhappen.org*, *StatsCan*, *LIMRA*, *MoneySense*, *Divide Consumer Disability Awareness Study 2010*



Life and Disability Insurance

Estate and Credit Protection



Protect what is important to you.

This brochure is designed to outline the benefits of Insurance coverage through First Canadian Insurance, and does not form part of the contract of group insurance. Please refer to the Insurance Certificate for complete Terms, Conditions, Limitations and Exclusions.



CRC Creditor Resources Canada is a trade name of First Canadian Insurance Corporation.



320 Sioux Road
Sherwood Park, AB T8A 3X6

Toll-Free PH: 1.800.561.3242
Local PH: 1.780.467.9575
Local FX: 1.780.467.4016

5-1400 (07/13)

Are You Prepared?

Imagine not being able to work because of an illness or injury. Would you be able to carry the financial load until you are able to start working again? If you pass away, would you be putting an additional financial burden on your family?

First Canadian Insurance helps assure that in the event of your covered death or disability the insured vehicle payments will be made to your lender to reduce or eliminate debt.

What are the Benefits?

- Benefit payments are tax-free, paid directly to the lender and never have to be re-paid.
- Creditor Insurance pays over and above any additional insurance.
- Premiums are calculated based on your financed amount NOT on your age.
- No medical exam is required.
- Enrolment is voluntary and made available at the time your loan or leasing agreement commences, so premiums can be included in financing as an easy payment option.
- Plans are available to both the customer and the co-signer.



Life Insurance

Estate and Family Protection

The insured balance owing at date of death is paid to the creditor. This provides your family with an asset as opposed to a liability.



Disability Insurance

Credit Protection

- Benefit payments will be forwarded monthly, directly to the creditor for each day of Total Disability.
- Payments will be made until you are able to return to work, are no longer totally disabled, or your insured indebtedness is paid out in full (whichever occurs first).
- Unlike WCB Benefits, coverage is in place 24 hours a day, 365 days a year.

