

Line of credit protection – so you can focus on what *matters most*



Even with the best-laid plans, life can throw curve balls. Big ones like a critical illness, disability or sudden death can leave you or your loved ones in a tight spot to try to make payments. Line of credit protection can help make your monthly payments or help pay off your debt when you can't.



1 in 4 Canadians
will develop a Critical
Illness before retirement¹.

Life/Critical Illness

Available up to \$1,000,000*
and pays the outstanding insured
balance of your line of credit as
of the date of your critical illness
diagnosis or as of the date of
death for Life Insurance.

Disability

Pays your monthly line of credit
payments up to \$3,000 per month
for a maximum of 60 months per
claim if you become totally disabled.



Life changes quickly. To ensure you're protected talk to your credit union representative today about insurance options to help protect your line of credit.

¹Statistics Canada. *If you apply for line of credit coverage prior to age 65, the maximum coverage available is \$1,000,000. If you apply for line of credit coverage after you turn 65, the maximum coverage available is \$100,000.

Line of credit protection is optional and is underwritten and provided by CUMIS Life Insurance Company. Coverage is governed by the terms and conditions of the creditor group insurance policy issued to the creditor and is subject to terms, conditions, exclusions and eligibility requirements. See the Product Guide and Certificate of Insurance for full coverage details. To contact CUMIS, please visit www.cumis.com or call 1-800-263-9120.