

# Mortgage protection – so you can focus on what *matters most*



Getting a mortgage is a big, long-term financial commitment. Whether it's buying a condo or refinancing for your forever home, protecting your investment from life's curve balls can help provide you with peace of mind. For less than you think, mortgage protection can help in the event you lose your job, become disabled, are diagnosed with a critical illness or if you die.

## Disability

Pays your monthly mortgage payments up to \$3,000 per month for a maximum of 24 months per claim if you become totally disabled.



**1 in 3 people** will be disabled for 90 days or more at least once before they reach the age of 65<sup>1</sup>.

## Life/Critical Illness

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



## Loss of Employment

Pays your monthly mortgage payments up to \$3,000 per month for a maximum of 9 months per claim.

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

<sup>1</sup>Statistics Canada.

Mortgage 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](http://www.cumis.com) or call 1-800-263-9120.