

# 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.

## 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:
  - Benefits **are not integrated**: Coverage that does not take any other benefits you are entitled to into account
  - No proof of income required
  - No proof of loan required
- 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

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

- **Changing** your type of insurance
- **Designating the beneficiary of your choice** who will be able to use the money as he or she sees fit
- 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*





## 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.



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](http://lacapitale.com)**

This document is not a contract. It merely provides an overview of the coverage available. Only the insurance policy and application may be used to settle legal issues. Contracts are issued by La Capitale Insurance and Financial Services Inc. or by La Capitale Civil Service Insurer Inc.

