

Optional Loan Protection Plan¹

<p>Say yes to being prepared for the unexpected Loan Protection Plan can protect your loan balance and your loan payments when the unexpected happens.</p>		
Injury/Sickness	Benefit (Maximum Total Benefit per claim of \$13,000)	
<p>Injury/Sickness/Fracture (bone fracture or injury/sickness where you are unable to perform your regular activities for 10 consecutive days)</p>	<p>Payments Made For Up To 6 Months</p>	<p>If you are still unable to perform your regular activities after six months, We will pay Your Remaining Balance Up to \$2000</p>
<p>Exclusions Benefits will not be paid if Injury or sickness results directly or indirectly from a pre-existing condition (a medical condition for which you received medical consultation diagnosis or treatment during the 12 months prior to the date the insurance begins) in the first three months of coverage; use of any drug, medication, narcotic, toxic substance or any other substance, except when use as prescribed by a licensed doctor or dentist; or operation of a vehicle under the influence of intoxicants or if your blood alcohol concentration is in excess of the legal limit where the accident occurs.</p>		
Involuntary Unemployment	Benefit (Maximum Total Benefit per claim of \$13,000)	
<p>Layoff (without cause) (if you HAVE been employed: (1) for at least 90 consecutive working days; or (2) for 60 to 85 consecutive days with current employer; or (3) not eligible for EI benefits but working with the same employer for at least 90 consecutive working days)</p>	<p>Payments Made For Up To 6 Months</p>	<p>If you are still unemployed after six months, We will pay Your Remaining Balance Up to \$2000</p>
<p>Please note that NO benefits will be paid if a client is let go WITH cause (i.e. Fired) unless they provide proof of receiving EI benefits</p> <p>Exclusions Benefits will not be paid if you are a Seasonal Employee; if you became Involuntarily Unemployed within 2 business days of the Date Insurance Begins (unless you were insured under a prior loan at the date insurance began); if you knew you were about to become involuntarily unemployed when you applied for coverage; if your involuntary unemployment is the direct or indirect result of resignation, dismissal for cause, or a Labour Dispute or Lockout.</p>		
Critical Illness	Benefit	
<p>If you are diagnosed with life-threatening cancer; suffer a stroke, heart attack, kidney failure, or a major organ transplant for the first time in your life</p>	<p>Your Remaining Balance Up to \$30,000</p>	
<p>Exclusions Benefits will not be paid if Critical Illness results directly or indirectly from a pre-existing condition (a medical condition for which you received medical consultation diagnosis or treatment during the 12 months prior to the date the insurance begins) in the first three months of coverage; or use of any drug, medication, narcotic, toxic substance or any other substance, except when use as prescribed by a licensed doctor or dentist.</p>		
Death	Benefit	
<p>If you pass away</p>	<p>Your Remaining Balance Up to \$30,000</p>	
<p>Exclusions Benefits will not be paid if your death results directly or indirectly from a pre-existing condition (a medical condition for which you received medical consultation diagnosis or treatment during the 12 months prior to the date the insurance begins) in the first three months of coverage; suicide or attempted suicide within the first 24 months of coverage; use of any drug, medication, narcotic, toxic substance or any other substance, except when use as prescribed by a licensed doctor or dentist; or operation of a vehicle under the influence of intoxicants or if your blood alcohol concentration is in excess of the legal limit where the accident occurs.</p>		

¹Loan Protection Plan is underwritten by American Bankers Insurance Company of Florida (ABIC) and American Bankers Life Assurance Company of Florida (ABLAC) under Group Master Policy Number EF012017 and EFL012017. The complete terms, eligibility, benefits, limitations and exclusions are contained in the Certificate of Insurance.