



# Mortgage protection for 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 pay down your mortgage in the event you lose your job, become disabled or experience a critical illness. In the event of sudden death, your outstanding mortgage balance will be paid, protecting your loved ones from financial hardship.

There are several coverage options available to help ensure your borrowed money is secure:

Coverage Overview	Life	Critical Illness	Disability	Loss of Employment
Coverage is 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.	•	•		
Coverage is available through age 69 and coverage ends when you turn 75.	•		•	•
Making a lump sum payment on your mortgage can reduce your monthly insurance premiums.	•	•		
Medical underwriting is done up front as part of your application, so you know what coverage you have in the event of a claim.	•	•	•	
Includes a Living Benefit feature that helps protect you if you're diagnosed with a terminal illness with a life expectancy of 12 months or less.	•			
Coverage will pay your monthly mortgage payments up to \$3,000 per month for a maximum of 24 months per claim if you become totally disabled.			•	
You're eligible to apply for coverage if you're not working as of effective date of insurance. Must be considered Actively at Work (working 20 hours per week for 2 consecutive weeks) to qualify for disability insurance benefits; requirement must be met prior to claim.			•	
Coverage will pay your monthly mortgage payments up to \$3,000 per month for a maximum of 9 months per claim if you're involuntarily unemployed. You must meet the Actively at Work requirements (working 20 hours per week for 12 consecutive months) at time of application and also at time of claim.				•
Coverage is available through age 59 and coverage ends when you turn 75.		•		
Coverage helps provide financial protection in the event of a heart attack, stroke or diagnosis of cancer.		•		

Disability, Critical Illness and Loss of Employment coverage are only available when Life coverage has been purchased.

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

Creditor's group insurance is optional and is underwritten by Co-operators Life Insurance Company. Supporting services, such as enrolment intake, medical underwriting and claims administration, are provided by the employees of CUMIS Services Incorporated, a subsidiary of Co-operators 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, A Division of Co-operators Life Insurance Company visit [www.cumis.com](http://www.cumis.com) or call 1-800-263-9120.

