

Loan Protection/ EV.



The essential coverages in one.

Essential & Essential Plus.

Bundled coverage: Life, Disability and Loss of Employment*.



Toll free assistance:
1-866-475-8864

kia.ca/kiaprotect

Quality Underwriting

Essential/Essential Plus is underwritten by Co-operators Life Insurance Company and administered by LGM Group Insurance Administrative Services Inc. 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. To contact Co-operators Life Insurance Company call 1.855.587.8595 or visit www.cooperators.ca.

This brochure is not a contract. It is intended for informational purposes only. Essential/Essential Plus contains many valuable features and benefits which are described in greater detail in the certificate of insurance. Please read the certificate carefully as it sets out the policy terms, conditions, definitions, and exclusions.

Essential/Essential Plus.¹

Essential/Essential Plus is designed to protect your financial obligations from the impact of having an unforeseen life event. All of the following coverages are included in your protection.

- Loss of Employment
- Disability
- Life

Additional benefits.

- ✓ Available for ages 17 to 71
- ✓ Tax-free claims benefits
- ✓ No medical questionnaire or exams
- ✓ No smoker premium surcharge
- ✓ Cancellable at anytime
- ✓ Premium can be included with the vehicle financing

¹ Coverage is available in connection with the purchase of Kia vehicles; eligibility requirements apply. Essential/Essential Plus is subject to terms, conditions, exclusions, limitations, and other provisions; see the Insurance Enrollment for Optional and Voluntary Creditors' Group Insurance for complete details. Contact your Kia Dealer for more information.

* Coverage is optional and voluntary.

Sources: Statistics Canada, cancer.ca and clhia.ca



With Essential/Essential Plus, all the following coverages are included.

Loss of employment coverage.

The job market is volatile, but Essential/Essential Plus can help. If you become unemployed through no fault of your own, you can rest easy knowing that you have up to 6 monthly payments[†] per claim while you are looking for your next opportunity.

Coverages available:

- † **Essential:** up to \$500 per month
- † **Essential Plus:** up to \$1,000 per month

19.7 weeks - the average weeks unemployed.

Disability coverage.

Physical and psychological disability can have a significant impact on your life.

Essential/Essential Plus helps you get back on your feet and makes up to 6 monthly payments[†] per claim in the event you become disabled; regardless if the incident occurred at work, at home, or at play.

Coverages available:

- † **Essential:** up to \$500 per month
- † **Essential Plus:** up to \$1,000 per month

1 in 3 Canadians run the risk of being disabled for over 3 months in their working years.

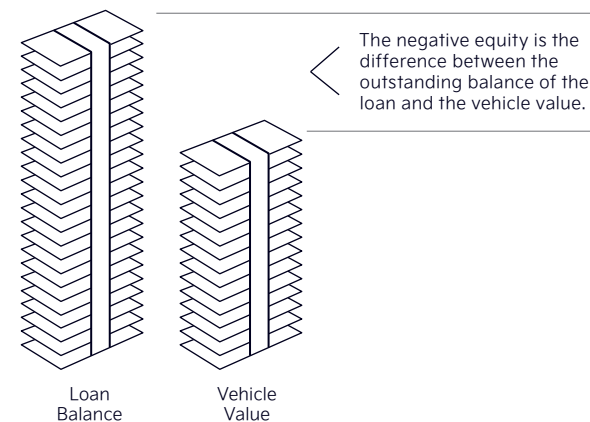
Life coverage.

Negative equity is calculated as the difference between the outstanding balance of the loan and the vehicle value at the time of claim.

Essential/Essential Plus helps protect your family by paying or reducing the negative equity portion of your loan in the event of death, up to the following amounts:

- Essential:** up to \$10,000
- Essential Plus:** up to \$20,000

Here's a simple explanation



This flexible coverage allows you to:

- Keep the vehicle with your loved ones (vehicle value is still required to be paid), or
- Sell the vehicle privately, or
- Return the vehicle to a dealership.

Included with Life Coverage, Essential/Essential Plus pays or reduces the negative equity portion of your loan if you are diagnosed with a terminal illness (also referred to as the 'living benefit').

9.8% decline in median family income for widows five years after the loss of their loved one.

Contact your local Kia dealer, call our toll-free number at 1-866-475-8864, or visit kia.ca/kiaprotect to learn more about Kia Protect products.