



CREDIT INSURANCE



Desjardins & Co.



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future



WE WANT YOUR BUSINESS TO SUCCEED

- If your ability to work means the difference between staying in business or closing up shop
- If your company relies on the income generated by you, a co-owner or a partner to pay its bills
- If financial security is one of your priorities

You should think about getting credit insurance for death and disability.



A FEW STATISTICS

Heart disease

- 1 in 2 heart attack victims is under age 65
- 82% survive their first heart attack

Stroke

- Each year, 50,000 Canadians suffer a stroke
- 75% survive their first stroke

Cancer

- 1 in 3 Canadians develop cancer during their lifetime
- 3 out of 4 families are affected

Sources: Canadian Cancer Society, Heart and Stroke Foundation of Canada

Credit insurance provides life and disability coverage to help your business stay on track and meet its financial obligations. It includes:

- Loan Insurance*
- Line of Credit Insurance
- Credit Balance Insurance – Business**
(VISA Desjardins *Business* cards, VISA Desjardins *Business* Freedom Solutions, and Accord D financing)

* Also includes coverage in the event of a cancer diagnosis.

** Also includes dismemberment and critical illness coverage.



YOU ARE YOUR BUSINESS!

In the event of death, credit insurance:

- Pays the sum insured so neither your business nor your estate will have to worry about your loan

NEW: Financial support on diagnosis of cancer

Pays a lump sum to help you cope financially in the event of a cancer diagnosis or recurrence. This amount is equal to six monthly loan payments¹ (three monthly loan payments¹ if you are age 55 or older).

In the event of disability, credit insurance:

- **Prevents your business from having to tap into its cash reserves** to make payments
- **Gives your business financial leeway** to replace the person on disability, make up for lost operating income or cover additional expenses related to the disability
- **Helps your company maintain a good credit** rating by automatically paying the insured portion of your instalments.

¹ Depending on the percentage of insurance chosen.



Insurance: an important part of your financial plan

As an entrepreneur, you need a solid financial plan for your business so that you can focus on the big picture.

Why risk damaging your credit? With credit insurance, you can make sure you won't have to default on your payments.

What makes Desjardins credit insurance different

We have some of the most affordably priced, comprehensive credit insurance products on the market. And there are no exclusions in the event of death.

Premiums are calculated based on the insured balance of the loan, meaning they get lower as your balance goes down.

Desjardins offers one of the longest disability insurance payment periods on the market, and your benefit amount isn't affected by anything you receive under other insurance plans.

When you get credit insurance, you also get access to the following telephone assistance services, at no extra charge:

- Psychological assistance
- Convalescence assistance
- Legal assistance
- Estate liquidation assistance

Are you self-employed?
A business owner or partner?
Credit insurance will protect your
loans and the profitability of
your business if anything should
happen to you.

Desjardins & Co.

For more information or to purchase credit insurance, contact your account manager.

This document summarizes the terms and conditions of credit insurance and has no contractual value. The insurance policies contain all the applicable terms, conditions, restrictions and exclusions.

desjardins.com/creditinsurance



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Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.

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