

LOAN/LINE OF CREDIT DISABILITY INSURANCE

Disability insurance enables you to keep up with your commitments while maintaining your lifestyle if you are no longer able to work due to an accident or illness.

Did you know?

Your biggest
asset...



...is you and your ability to earn an income.
If you become disabled, what is your plan B?

The #1 cause
of claims



Work-related stress, depression or other nervous or psychological disorder.¹

¹ World Health Organisation (WHO)

➤ Maintaining your lifestyle

With disbursements from their insurer, claimants can end up in a better financial position while disabled even though their income during that period is lower than their regular income.

PRODUCT CHARACTERISTICS

Age



Available age 18–59
Ends age 65

Eligible loan types



- Personal loan
- Line of credit

Premium



- Personal loan: one-time
- Personal / Versatile Line of Credit: monthly

Maximum coverage per insured



- Personal loan: \$1,000/month per loan (up to 120 months)
- Personal/Versatile Line of Credit: 3% of average daily balance up to \$3,000/month (for up to 60 months)

Benefit start date



After 30-day waiting period

This optional insurance product is offered by Co-operators. Subject to eligibility criteria and policy terms and provisions. This document has no contractual value.