

SOLO™ Loan Insurance



FOR THE ABILITY TO PAY YOUR DEBTS
IN THE EVENT OF DISABILITY

If you were unable to work due to an accident or illness, would you be able to meet your financial obligations? SOLO Loan Insurance covers your monthly loan payments during this difficult time.

Ideal for you and your loved ones

The right choice if you want to:

- Be able to pay your loans (mortgage, line of credit, etc.) if you're unable to work due to an accident or illness.
- Enhance your existing disability insurance.
- Maintain your standard of living without having to deplete your savings.
- Remain independent of your creditors. The coverage remains in force even if you change financial institution.
- Be covered 24 hours a day.



DID YOU KNOW?

More than **4 in 10 Canadians** with disabilities have a severe or very severe disability.

Source: Statistics Canada. Canadian Survey on Disability, 2017.

How it works

You choose the monthly amount that matches your total monthly loan payments (or less, depending on your needs). In the event of disability, SOLO Loan Insurance will pay you that amount, tax-free, upon the presentation of financial evidence of loans with payments equal to or above the chosen amount.

All types of loans taken out from any financial institution authorized to do business in Canada are eligible.

Personal or business loans:

- Mortgage and mortgage line of credit, including multi-dwelling
- Line of credit
- Car/motor home/boat/motorbike loan or long-term lease
- RRSP loan or any other investment financing (leverage loan)
- Credit card
- Personal/student/renovation loan
- Business loan
- All other fixed-term loans with regular payments (with or without minimum capital payments)
- **Rent also eligible**

While you're receiving your monthly amounts, you don't have to pay the SOLO Loan Insurance premiums.

The Desjardins Insurance difference

FLEXIBLE OPTIONS

- Depending on your loans and budget, choose:
 - The monthly amount you'd like to receive in the event of a disability: between \$400 and \$5,000.
 - The benefit period during which you'll receive your monthly amount: 2 years, 5 years or to age 65.
 - The waiting period before receiving your first monthly amount: from 30 to 120 days.
- Coverage isn't tied to a specific loan/lending institution, but to your total eligible debt. That means it stays in force if your loans or lending institutions change.
- Exchange your SOLO Loan Insurance for SOLO Disability Income if your debts reduce significantly, but you want to remain covered in case of disability. Some criteria may apply. Contact your Life and Health Insurance advisor¹ for more information.

DISTINCTIVE FEATURES

- The monthly amount² is paid from the first day of disability resulting from hospitalization or day surgery if you choose a waiting period of 90 days or less.
- Except for insurance on the same loan or lease, your monthly amount will never be reduced if you're receiving other disability income or government benefits.

Your financial stability is built on your ability to pay your debts. We can help you protect it.

CUSTOMIZE YOUR COVERAGE

Since you're unique and so are your needs, you can enhance your contract with additional protection:

- Receive 50% of your monthly amount if you're able to work part-time or gradually return to work after a total disability.
- Increase your monthly amount to keep up with your loans without having to provide new evidence of good health.
- Keep your coverage in force from age 65 to 70 if you're working full time, without having to provide new evidence of good health.
- Continue to receive monthly amount, beyond the 24-month period provided in your basic coverage, if you're unable to perform your regular occupation and any replacement occupation for which you're qualified by virtue of your education, training and experience.



DID YOU KNOW?

With your Desjardins Insurance coverage, you and your loved ones have access to our complimentary assistance services, based on your insurance coverage. You can use them when times are good, or when times are bad. 24/7 assistance is also available by phone.

The assistance services are not a contractual obligation of Desjardins Insurance.

¹ The Life and Health Insurance advisor is formally known as a Financial Security Advisor in Quebec and as a Life Insurance Agent in Ontario.

² Maximum benefit period during which corporate policyowners will receive a monthly amount is 5 years, and it will be up to age 65 for an individual.

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