

# Facts you should know.

- On average, 1 in 3 Canadians will be disabled for 90 days or more at least once before they reach the age of 65<sup>5</sup>
- Nearly half (48%) of Canadian employees who are off work due to a disability said they are not financially prepared<sup>5</sup>
- The average length of a disability over 90 days is between 2 to 3 years<sup>6</sup>

**CONSIDER VOLKSWAGEN PROTECTION PLUS LOAN PROTECTION FOR YOUR VEHICLE FINANCING NEEDS.**

Volkswagen Protection Plus®



Ask your dealer for more information or call:

**1-877-334-VWPP**

[vwprotection.ca](http://vwprotection.ca)

This brochure is provided for informational purposes only. Complete details are contained in the applicable insurance enrolment, Product Guide and Certificate of Insurance and Group Policy. Terms and conditions apply which may limit or exclude coverage. Coverage and availability are subject to provincial laws and may vary. The Creditor Insurance program is underwritten by Canadian Premier Life Insurance Company, 25 Sheppard Avenue West, Suite 1400, Toronto, ON M2M 6S6. The program is administered by Sym-Tech Dealer Services. (E&OE).

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Volkswagen Protection Plus®  
Loan Protection



**Life, Accidental Death, Total Disability, Accidental Disability and Involuntary Unemployment.**



5. Source: Benefits Canada, 2016.

6. Source: Benefits Canada, 2015.



## Protect your financial position.

Volkswagen Protection Plus Loan Protection is an optional life, accidental death, disability and involuntary unemployment coverage designed to help you and your loved ones meet your financial obligations in the event of a life-altering event.

Statistics show that the chances of suffering a life-altering event are considerable. For example, 1 in 3 Canadians will be disabled for 90 days or longer before the age of 65.<sup>1</sup> Although you may physically survive an unforeseen life event, could you survive it financially?

Volkswagen Protection Plus Loan Protection can take care of your monthly vehicle lease or loan payments in the event that you pass away, are involuntarily unemployed, or suffer a covered disability. Volkswagen Protection Plus Loan Protection provides the comfort of knowing your credit rating is protected and your vehicle will stay with your family where it belongs.

### LOAN PROTECTION ALSO OFFERS THESE KEY BENEFITS

- Claim benefits are usually received tax-free
- In most cases, no medical exam or underwriting required<sup>2</sup>
- Most full-time occupations are eligible<sup>3</sup>
- No age, height, weight or smoking status premium surcharge
- Cancellable at anytime<sup>4</sup>
- Can protect credit standing

## Loan Protection coverage options.

### LIFE AND ACCIDENTAL DEATH

In the event of your death, Volkswagen Protection Plus Loan Protection Life and Accidental Death coverage is designed to reduce or pay off the balance of your lease or loan to help ensure that the vehicle you purchased remains with your beneficiary or estate. Volkswagen Protection Plus Loan Protection helps alleviate worry about the potential loss of your vehicle as a result of a life-altering event.

### TOTAL DISABILITY

In the event you are disabled for a covered medical reason, Volkswagen Protection Plus Loan Protection Total Disability covers your monthly lease or loan payments until you get back on your feet, regardless of whether the critical incident is at work, at home, or at play.

### ACCIDENTAL DISABILITY AND INVOLUNTARY UNEMPLOYMENT

In the event you are disabled due to an accident or if you find yourself unemployed through no fault of your own, Volkswagen Protection Plus Loan Protection Accidental Disability and Involuntary Unemployment covers your monthly lease or loan payments. This coverage helps keep you in the driver's seat while finding new employment and returning to the job market.

## An insurer you trust.

Volkswagen Protection Plus Loan Protection is fully backed by Canadian Premier Life Insurance Company. For more than 60 years, Canadian Premier Life has been committed to providing financial security to Canadians. Canadian Premier Life insures over one million individuals and families from coast to coast.

**FOR MORE INFORMATION ABOUT CANADIAN PREMIER LIFE INSURANCE COMPANY, VISIT [CANADIANPREMIER.CA](http://CANADIANPREMIER.CA)**

1. Source: Benefits Canada, 2016.
2. Health Questionnaire required only when financing amount in excess of \$100,000, or monthly payments in excess of \$1,500/month.
3. Please refer to the Certificate of Insurance for full conditions of eligibility.
4. Terms and conditions apply for full or partial refund.



**Contact your local Volkswagen Canada dealer, call our toll-free number at 1-877-334-VWPP, or visit [vwprotection.ca](http://vwprotection.ca) to learn more about Volkswagen Protection Plus products.**