

Life, Accidental Death, Total Disability, and **Accidental Disability Plus**

Facts you should know

- **01** On average 1 in 3 Canadians will be disabled for 90 days or more at least once before they reach the age of 651
- **02** Nearly half (48%) of Canadian employees who are off work due to a disability said they are not financially prepared1
- **03** The average length of a disability over 90 days is between 2 to 3 years²

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 Designed to help you and your loved ones meet your financial obligations in the event of a life-altering event



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 lifealtering event are considerable. For example, 1 in 3 Canadians will be disabled for 90 days or longer before the age of 65.3 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 required4
- Most full-time occupations are eligible5
- No age, height, weight or smoking status premium surcharge
- Cancellable at any time⁶
- Can protect credit standing

Loan Protection Volkswagen Protection Plus®

Loan Protection

coverage options

Life and

Accidental Death

In the event of your death, Volkswagen Protection Plus Loan Protection Life and Accidental Death coverages are designed to reduce or pay off the balance of your Lease or Loan. This helps ensure that the vehicle you purchased remains with your beneficiary or estate, alleviating the worry about the potential loss of your vehicle as a result of a life-altering event. Customers have the option of choosing between either Volkswagen Protection Plus Loan Protection Life or Accidental Death coverage.



Designed to reduce or pay off the balance of your Lease or Loan

- 1 Source: Benefits Canada, 2016.
- 2 Source: Benefits Canada, 2015.
- 3 Source: Benefits Canada, 2016.
- 4 Health Questionnaire required only when financing amounts in excess of \$100,000, or monthly payments in excess of \$1,500/month.
- 5 Please refer to the Certificate of Insurance for full conditions of eligibility.
- 6 Terms and conditions apply for a full or partial refund.

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 656. The program is administered by Sym-Tech Dealer Services. European or US models may be shown. Photos for illustration purposes only. Some items, such as wheels, may be unavailable on some trim levels when vehicle is built or may not be available in Canada. (E&OE). ©Volkswagen Canada, "Volkswagen Protection Plus", "Volkswagen" and the Volkswagen logo are registered trademarks of Volkswagen AG.



Helps keep you in the driver's seat while finding new employment and returning to the job market

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

Insurance Plus

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 Insurance Plus, which includes Involuntary Unemployment Insurance, 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.