



Accidental Disability Advantage

Accidental Disability Advantage insurance will cover your monthly payments for up to 6 months (per occurrence) if you become disabled due to injury or become involuntarily unemployed.

- Accidental Disability Advantage insurance is available to applicants that are between the ages of 18 and 65.
- No health questions are required if the amount to finance is less than \$100,000.
- Maximum monthly benefit is up to \$4,000 (\$750 for seasonal employees).



At Western Life...

We provide peace of mind to Canadians by providing cutting-edge insurance products and customer service that fits into a well-thought-out financial plan.

We're dedicated to making insurance more available, affordable and applicable to the lives people lead. We do it by considering the needs of today's Canadians, how those needs change over time and how our products can help people.



IWS Creditor Group
London, Ontario
1-800-862-7184

The information in this pamphlet is intended to outline the benefits for which you may be eligible. It does not create or confer any coverage or contractual rights. All rights with respect to coverage of a borrower will be governed only by the Group Credit Insurance Policy issued by the Western Life Assurance Company.



Life Style
CREDIT COVERAGE



Life Style Credit Coverage
from Western Life



Western Life



Quick, Easy, Affordable Credit Coverage

You work hard to afford your quality of life. Things like automobiles and recreational vehicles add a little more to your everyday life.

But what if your life suddenly changes due to an illness or injury?

Your loan payments don't stop while you recover.

And what if the unthinkable should happen? Your regular monthly bills are already enough. Do you really want to leave behind additional debt for your family?

That's why **Life Style Credit Coverage** from Western Life is the first place you should turn to, providing a solution to the outstanding financial obligations not covered under traditional policies.

There are three types of coverage available. You are able to customize coverage according to your needs.



Life Insurance

Credit Life Insurance coverage will extinguish the outstanding loan balance in the event of death of an insured debtor.

- Life Insurance is available to applicants that are between the ages of 18 and 69.
- No health questions are required if the amount to finance is less than \$100,000.
- Maximum benefit is up to \$500,000.

By covering the debts you owe, you are making certain that your family is not burdened by your financial obligations during the most difficult of times.

Total Disability Insurance

Some injuries are more serious than others.

Total Disability Insurance covers your debts for up to 60 months following an injury or sickness that prevents you from working.

- Total Disability Insurance is available to applicants that are between the ages 18 and 65.
- No health questions are required if the amount to finance is less than \$100,000.
- Maximum monthly benefit is up to \$4,000 (\$750 for seasonal employees).

The road to recovery can be long...and sometimes recovery is not an option. By choosing Total Disability coverage, your monthly payments will be taken care of in your time of need.

