

Does it **really** matter which mortgage insurance **you** **choose?**

HOME
PROTECTION
PLAN

A PARTNER YOU CAN TRUST.

TO PROPERLY PROTECT IT...



What would happen to your home:

- in the event of death (life insurance)?
- in the event of disability?
- in the event of critical illness?



ARE YOU CERTAIN...



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... of **being fully covered** by your current insurance?

Or even,

... of **simply being INSURED?**

UNCERTAINTY...



- ✘ Is your financial institution in a position to certify that you are insured without even checking your state of health?

Certain financial institutions check your state of health... **only when a claim is made.**

A product that offers
reassuring
protection

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LIFE INSURANCE



Protection:

- × On an individual or joint basis
- × Always 100% of the loan balance
- × \$10,000 to \$1,000,000

Term:

- × Maximum period of 30 years

LIFE INSURANCE



Premiums

- × Determined according to your personal characteristics and not based on a group
 - + age, sex, tobacco use and mortgage balance
- × Premium guaranteed for the duration of the contract and not affected by the increase in interest rates
- × Contract independent of the loan

LIFE INSURANCE



Beneficiary:

The choice to name a beneficiary other than the lender.

Advantages:

- + *control over the benefit*
- + *take advantage of a favourable interest rate situation at death*

DISABILITY INSURANCE



Two choices of duration of benefits:

- + 2 years
- + term of the loan (before insured's 65th birthday)

Two choices of benefit

- + 50% of the monthly payment
- + 100% of the monthly payment

CRITICAL ILLNESS



The critical illness option provides for the payment of a lump-sum amount, equivalent to 100% of the mortgage balance, following the diagnosis of one of the following critical illnesses:

COVERED CRITICAL ILLNESSES



- **Cancer**
- **Stroke**
- **Heart attack**
- **Coronary artery bypass surgery**

Covers the 4 most common illnesses, which account for **82%** of claims

CRITICAL ILLNESSES



The lump-sum payment can be used as you see fit:

- **pay the mortgage balance**
- **pay medical expenses to receive care abroad**
- **pay for home nursing care**
- **allow your spouse to take unpaid leave**
- **etc.**

THE ONLY REAL MORTGAGE INSURANCE!

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 **INDUSTRIAL
ALLIANCE**
INSURANCE AND FINANCIAL SERVICES INC.

 **PACIFIC™**